



**Best Doctors<sup>®</sup>**  
I N S U R A N C E

A member of  
**Now Health International**

**SUMMARY  
OF BENEFITS**

EFFECTIVE 1 MARCH 2016

PREMIER  
**PLUS<sup>™</sup>**



# PREMIER PLUS™

ITEM/BENEFIT	COVERAGE
Maximum Benefit	<ul style="list-style-type: none"><li>• \$5,000,000 per Insured per Policy Year</li></ul>
Eligibility to Apply	<ul style="list-style-type: none"><li>• Up to age 74</li></ul>
Renewal	<ul style="list-style-type: none"><li>• Lifetime guarantee</li></ul>
Coverage	<ul style="list-style-type: none"><li>• Worldwide. Free choice of Hospitals and Doctors anywhere in the world</li></ul>
Private and Semi-Private Room	<ul style="list-style-type: none"><li>• 100%</li></ul>
Intensive Care Unit	<ul style="list-style-type: none"><li>• 100%</li></ul>
Surgery (Including Outpatient Surgery)	<ul style="list-style-type: none"><li>• 100%</li></ul>
Emergency Room	<ul style="list-style-type: none"><li>• 100%</li></ul>
Hospital Accommodation for a Companion of a Hospitalized Child	<ul style="list-style-type: none"><li>• \$300 per night, up to 10 nights</li></ul>
Surgeon and Anesthetist Fees	<ul style="list-style-type: none"><li>• 100%</li></ul>
Major Diagnostic Services	<ul style="list-style-type: none"><li>• 100%</li></ul>
Cancer Treatment (chemotherapy/radiation)	<ul style="list-style-type: none"><li>• 100%</li></ul>
Dialysis	<ul style="list-style-type: none"><li>• 100%</li></ul>
Maternity (available for options I, II and III)	<ul style="list-style-type: none"><li>• \$5,000 per event, no Deductible applies</li><li>• A 10-month Waiting Period</li><li>• Cost for extraction and one year preservation of stem cells included in maternity benefit</li></ul>
Inclusion of Newborn	<ul style="list-style-type: none"><li>• Automatic without underwriting if born from a Covered Maternity</li></ul>
Congenital and Hereditary Disorders	<ul style="list-style-type: none"><li>▪ \$1,000,000 per Insured per lifetime when the condition is diagnosed before age 18</li><li>▪ 100% when the condition is diagnosed at age 18 or after</li></ul>
Organs and Tissue Transplant	<ul style="list-style-type: none"><li>• \$1,000,000 per organ(s) or tissue per Insured, per lifetime and \$40,000 for Living Donor</li></ul>
Outpatient Physical Therapy, Rehabilitation and Home Health Care (Private Nurse)	<ul style="list-style-type: none"><li>• 100%</li></ul>
Surgical treatment for symptomatic disorders of the feet	<ul style="list-style-type: none"><li>• 100%</li></ul>
Emergency Dental Coverage	<ul style="list-style-type: none"><li>• 100%</li></ul>
Physicians and Specialists Visits	<ul style="list-style-type: none"><li>• 100%</li></ul>
Reconstructive surgery in case of Illness or Accident	<ul style="list-style-type: none"><li>• 100%</li></ul>
Durable Medical Equipment Special Devices, External prosthesis, Orthotic devices	<ul style="list-style-type: none"><li>• 100%</li></ul>
Cancer risk reduction surgery (also known as Prophylactic surgery)	<ul style="list-style-type: none"><li>• \$20,000 per Insured per Lifetime</li></ul>
Bariatric Surgery, gastric bypass and any type of surgical procedure for loss of weight, its complications or treatments	<ul style="list-style-type: none"><li>• \$10,000 per Insured per Lifetime</li></ul>
Surgical Implants or prosthesis (Excluding dental)	<ul style="list-style-type: none"><li>• 100%</li></ul>

# Summary of Benefits

ITEM/BENEFIT	COVERAGE
Prescribed Medications	<ul style="list-style-type: none"><li>• 100%</li></ul>
Treatment of Allergies	<ul style="list-style-type: none"><li>• 100%</li></ul>
HIV/AIDS	<ul style="list-style-type: none"><li>• \$500,000 per Insured per Lifetime</li><li>• 24 month Waiting Period</li></ul>
Emergency Transportation	
Air Ambulance	<ul style="list-style-type: none"><li>• \$100,000 per Insured per Policy Year to the closest Hospital of qualified treatment. No deductible applies</li></ul>
Ground Ambulance	<ul style="list-style-type: none"><li>• 100% No deductible applies</li></ul>
Specialized Treatments (psychiatrist, autism and occupational therapies)	<ul style="list-style-type: none"><li>• \$2,500 per Insured per Policy Year</li></ul>
Repatriation of Mortal Remains or Cremation Services	<ul style="list-style-type: none"><li>• \$50,000 per Insured per Policy Year in the event of death resulting from a covered Accident or condition</li></ul>
Palliative/Hospice Care	<ul style="list-style-type: none"><li>• \$15,000 per Insured per lifetime for a maximum of 30 days</li></ul>
Illness or Injury in a Private Aircraft	<ul style="list-style-type: none"><li>• 100%</li></ul>
Additional Benefit	<ul style="list-style-type: none"><li>• In the event of death of the Primary Insured his/her Dependents will have free coverage for a period of two years, after the last paid period</li></ul>
Unique Services	<ul style="list-style-type: none"><li>• <b>InterConsultation®</b>: Confirmation of diagnosis and recommendation of the best treatment and specialists. <b>Immediate access to this benefit available regardless of any exclusion applicable under this Policy</b></li><li>• <b>Best Doctors Concierge™</b>: Coordination of medical appointments, hospital admission, travel arrangements, accommodation and transportation when services are rendered outside of the Insured's Country of Residence.</li><li>• <b>Individual Case Management</b>: A program to coordinate, supervise and manage complex cases of long duration.</li></ul>
THINGS YOU SHOULD KNOW	<ul style="list-style-type: none"><li>• Unless otherwise stated, the benefits are on a per Insured, per Policy Year basis in which the chosen Deductible applies. All benefits are in US Dollars (USD)</li><li>• Cumulative Deductible per Insured, per Policy Year. Maximum two accumulative Deductibles per family per Policy Year</li><li>• In case of Serious Accident no Deductible will apply for first Hospitalization</li><li>• Costs are subject to being usual, customary and reasonable</li></ul>
ADDITIONAL COVERAGE AVAILABLE (RIDERS)	
Maternity Complications and Birth Complications	<ul style="list-style-type: none"><li>• Up to \$500,000 lifetime cover with an annual premium of \$300</li><li>• Available for options I, II, III</li></ul>
CriticalSelect™ Eligibility: Age 3–59, renewable cover up to age 65	<ul style="list-style-type: none"><li>• Cash payment to cover immediate or unexpected expenses, existing debts and lifestyle changes you might need to make if faced with a critical illness</li><li>• Covered conditions and surgeries: Cancer, stroke, heart attack, (myocardial infarction), coronary artery by-pass surgery, kidney/renal failure, multiple sclerosis, benign brain tumor, paralysis (paraplegia), organ transplant (kidney, heart, lung, liver, pancreas or bone marrow), blindness, deafness</li></ul>

Best Doctors Insurance Holdings, LLC., and its subsidiary, Best Doctors Insurance Limited, were founded with one goal: to facilitate access to the best and most advanced medical care. This goal is the starting point for every health plan, benefit and service we offer. Our undisputable medical expertise allows our members to be absolutely sure that they are receiving the right diagnosis and the right treatment when most needed.



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