



Best Doctors®

**SUMMARY  
OF BENEFITS**

EFFECTIVE 1 MARCH 2012

GLOBAL  
**CARE™**



# GLOBAL CARE™

ITEM/SERVICE	WHAT IS INCLUDED
Maximum Benefit	<ul style="list-style-type: none"> <li>• \$1,000,000 per Insured per Policy Year</li> </ul>
Eligibility	<ul style="list-style-type: none"> <li>• Up to age 70</li> </ul>
Renewal	<ul style="list-style-type: none"> <li>• Lifetime guarantee</li> </ul>
Coverage	<ul style="list-style-type: none"> <li>• <b>Outside of the USA</b> Free choice of Hospitals and Physicians</li> <li>• <b>Inside the USA</b> Through the Best Doctors Network If medical care is performed outside the Best Doctors Network 60% of covered medical costs will be paid with a maximum daily room rate of \$600 and \$1,200 for intensive care. Emergency medical treatment will be covered 100% up to the Policy limits</li> </ul>
Standard Room	<ul style="list-style-type: none"> <li>• 100% with no limit as to the number of days within the Best Doctors Network</li> </ul>
Intensive Care Unit	<ul style="list-style-type: none"> <li>• 100% with no limit as to the number of days within the Best Doctors Network</li> </ul>
Temporary Emergency Cover	<ul style="list-style-type: none"> <li>• \$25,000 for Accidents from the time the Application is submitted and Policy paid, until the effective day starts or 60 days after the Policy is received, whichever date comes first</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>
Surgeon and Anesthetist Fees	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Diagnostic Services	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Cancer Treatment (chemotherapy/radiation therapy)	<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 and II)	<ul style="list-style-type: none"> <li>• Up to \$3,000 per event, no Deductible applies.</li> <li>• A 10-month Waiting Period applies</li> <li>• Optional rider for Complications of Maternity and Complications of Birth up to \$500,000 available for all Deductible options</li> </ul>
Inclusion of Newborn	<ul style="list-style-type: none"> <li>• Automatically included without underwriting if born from a covered maternity</li> </ul>
Congenital and Hereditary Disorders	<ul style="list-style-type: none"> <li>• \$250,000 per lifetime when the condition is diagnosed before age 18</li> <li>• \$1,000,000 per lifetime when the condition is diagnosed at age 18 or after</li> </ul>
Outpatient Physical Therapy, Rehabilitation and Home Health Care (private nurse)	<ul style="list-style-type: none"> <li>• \$6,000 per Insured per Policy Year</li> </ul>
Emergency Dental Coverage	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Physician and Specialist Visits	<ul style="list-style-type: none"> <li>• 100%</li> </ul>

# Summary of Benefits

ITEM/SERVICE	WHAT IS INCLUDED
Durable Medical Equipment	<ul style="list-style-type: none"><li>• \$6,000 per Insured per Policy Year</li></ul>
Prescribed Medications	<ul style="list-style-type: none"><li>• \$6,000 per Insured per Policy Year</li></ul>
Air Ambulance	<ul style="list-style-type: none"><li>• \$50,000 per Insured per Policy Year to the closest place of qualified treatment</li></ul>
Ground Ambulance	<ul style="list-style-type: none"><li>• 100%</li></ul>
Repatriation of Mortal Remains	<ul style="list-style-type: none"><li>• \$10,000 per Insured per Policy Year in the event of death resulting from a covered Accident or condition</li></ul>
Unique Services	<ul style="list-style-type: none"><li>• InterConsultation™: 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>• Best Doctors Concierge™: Coordination of medical appointments, hospital admission, travel arrangements, accommodation and transportation when services are rendered outside of the Insured's Country of Residence. The Insured is responsible for any travel and accommodation costs not covered by the Policy</li></ul>

## THINGS YOU SHOULD KNOW

- 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)
- Cumulative deductible per Insured, per Policy Year. Maximum two Deductibles per family. No coinsurance applies
- Costs are subject to being usual, customary and reasonable

## ADDITIONAL COVER (RIDERS)

Organ Transplant	<ul style="list-style-type: none"><li>• Up to \$250,000 lifetime cover with an annual premium of \$300</li></ul>
Maternity Complications and Birth Complications	<ul style="list-style-type: none"><li>• Up to \$500,000 lifetime cover with an annual premium of \$225</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>

The Best Doctors Network is updated from time to time, please visit our website for the most current listing [www.bestdoctors-ins.com](http://www.bestdoctors-ins.com)

Best Doctors, Inc., of Boston, Massachusetts, works with top reinsurers rated A.M. Best, including Munich Re. Best Doctors and its subsidiary, Best Doctors Insurance Limited, were founded with one goal - to help people be sure they receive the correct diagnosis and treatment. This goal is the starting point for every health plan, benefit and service we offer. Through our undisputable medical expertise, we proactively guide our members to the very best and most advanced medical care. Today, over 25 million people in 45 countries have access to Best Doctors.



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The insurance policy is issued by Best Doctors Insurance Limited, a Bermuda company. Insurance administration services provided by Best Doctors, Inc. on behalf of Best Doctors Insurance Limited.

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