



Best Doctors®

**SUMMARY
OF BENEFITS**

EFFECTIVE 1 MARCH 2012

MEDICAL
ELITE™



MEDICAL ELITE™

ITEM/SERVICE

WHAT IS COVERED

Maximum Benefit	<ul style="list-style-type: none"> • \$5,000,000 per Insured per Policy Year
Eligibility	<ul style="list-style-type: none"> • Up to age 74
Renewal	<ul style="list-style-type: none"> • Lifetime guarantee
Coverage	<ul style="list-style-type: none"> • Worldwide. Flexibility to choose doctors and hospitals anywhere in the world
Private and Semi-Private Room	<ul style="list-style-type: none"> • 100%
Intensive Care Unit	<ul style="list-style-type: none"> • 100%
Temporary Emergency Cover	\$35,000 for Accidents, from the time the application is submitted and the Policy paid, until the effective day or 60 days after the Policy is received, whichever date comes first
Surgery (Including Outpatient Surgery)	<ul style="list-style-type: none"> • 100%
Emergency Room	<ul style="list-style-type: none"> • 100%
Accommodation Charges for Companion of a Hospitalized Child	<ul style="list-style-type: none"> • \$300 per day, up to 10 days
Surgeon and Anesthetist Fees	<ul style="list-style-type: none"> • 100%
Diagnostic Services	<ul style="list-style-type: none"> • 100%
Cancer Treatment (Chemotherapy/radiation therapy)	<ul style="list-style-type: none"> • 100%
Dialysis	<ul style="list-style-type: none"> • 100%
Maternity (Available for options I, II and III)	<ul style="list-style-type: none"> • 100% Normal delivery in a Hospital within the Best Doctors Maternity Network, no Deductible applies • Up to \$7,000 for normal delivery in Hospitals outside the Best Doctors. Maternity Hospital Network, no Deductible applies • Up to \$8,500 Elective cesarean delivery whether or not the Hospital is within the Best Doctors Maternity Hospital network, no Deductible applies • A 10-month Waiting Period applies
Complications of Maternity and Complications of Birth (Available for options I, II and III)*	<ul style="list-style-type: none"> • \$1,000,000 per lifetime, per Policy. A 10-month Waiting Period applies • Optional Rider for Complications of Maternity and Complications of Birth up to \$500,000 available for all options
Inclusion of Newborn	<ul style="list-style-type: none"> • Automatically included without underwriting, if born after the 10-month waiting period and if not born of a pregnancy that is a result of any type of fertility treatment. Applies to all Deductible options
Child Well Care	<ul style="list-style-type: none"> • Before 12 months of age: 5 visits up to \$300 per visit • From 12 months of age and until the age of 18: one annual check-up up to \$100 per visit • No Deductible applies
Congenital and Hereditary Disorders	<ul style="list-style-type: none"> • \$1,000,000 per Insured per lifetime when the condition is diagnosed before age 18 • 100% when the condition is diagnosed at age 18 or after
Organ Transplants	<ul style="list-style-type: none"> • \$2,000,000 per organ/tissue, per Insured per lifetime and \$30,000 for Living Donor
Outpatient Physical Therapy, Rehabilitation and Home Health Care (Private nurse)	<ul style="list-style-type: none"> • 100%

WHENEVER YOU NEED MEDICAL SUPPORT, YOU WILL HAVE THE ASSURANCE OF OUR VERY BEST CARE AND OUR VERY BEST SERVICE

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Emergency Dental Coverage	<ul style="list-style-type: none"> • 100%
Physicians and Specialists Visits	<ul style="list-style-type: none"> • 100%
Durable Medical Equipment	<ul style="list-style-type: none"> • 100%
Prescribed Medication	<ul style="list-style-type: none"> • 100%
Treatment of Allergies	<ul style="list-style-type: none"> • 100%
HIV/AIDS	<ul style="list-style-type: none"> • \$500,000 per Insured per lifetime • 24-month Waiting Period
Palliative / Hospice Care	<ul style="list-style-type: none"> • \$15,000 per Insured per lifetime
Air Ambulance	<ul style="list-style-type: none"> • \$125,000 per Insured per Policy Year anywhere in the world
Ground Ambulance	<ul style="list-style-type: none"> • 100%
Routine Health Checkup	<ul style="list-style-type: none"> • \$300 (age 18 and over) • No deductible applies
Specialized Therapy (Psychiatrist, speech therapy and sleep disorders)	<ul style="list-style-type: none"> • \$100 per visit, maximum of 20 visits/sessions per Policy year
Repatriation of Mortal Remains	<ul style="list-style-type: none"> • \$50,000 per Insured in the event of death resulting from a covered Accident or condition
Additional Benefit	<ul style="list-style-type: none"> • In the event of death of the Primary Insured, his/her Insured Dependents will have free coverage for a period of two years after the last paid period
Unique Services	<ul style="list-style-type: none"> • InterConsultation™: Confirmation of diagnosis and recommendation of the best treatment and specialists. Access to this benefit available regardless of deductible level or any exclusion you may have • 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 • Elite Navigator™: Your personal physician advocate will help you to understand your diagnostic tests, medical check-up results, and will provide support to empower you to have more effective conversations with your own treating physician
THINGS YOU SHOULD KNOW	<ul style="list-style-type: none"> • 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

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.



For correspondence

Best Doctors, Inc.
5201 Blue Lagoon Drive, Suite 300
Miami, FL 33126

Headquarters

Best Doctors, Inc.
100 Federal Street, 21st Floor
Boston, MA 02110

Medical Elite

Member Service 1 866 902 9473

Call USA 1 305 269 2521

USA Toll Free 1 866 902 7775

Fax 1 800 476 1160

www.bestdoctors-ins.com

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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