



Best Doctors®

**SUMMARY  
OF BENEFITS**

EFFECTIVE 1 MARCH 2012

PREMIER  
**PLUS™**



# PREMIER PLUS™

ITEM/SERVICE	WHAT IS INCLUDED
Maximum Benefit	<ul style="list-style-type: none"> <li>• \$3,000,000 per Insured per Policy Year</li> </ul>
Eligibility	<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>
Standard Room	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Intensive Care Unit	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Temporary Emergency Cover	<ul style="list-style-type: none"> <li>• \$25,000 for accidents occurred from the moment the application is approved and the payment is received, until the cover start date or 60 days later, 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, II and III)	<ul style="list-style-type: none"> <li>• \$5,000 per event, no Deductible applies</li> <li>• A 10-month Waiting Period applies</li> <li>• 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>▪ \$350,000 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>
Organ Transplants	<ul style="list-style-type: none"> <li>• \$1,000,000 per organ/tissue per Insured per lifetime and \$20,000 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>
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>
Durable Medical Equipment	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
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>• \$250,000 per Insured per lifetime</li> <li>• 24 month Waiting Period</li> </ul>

# Summary of Benefits

ITEM/SERVICE	WHAT IS INCLUDED
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>
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>• 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
<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 Deductibles per family. No coinsurance applies</li><li>• Costs are subject to being usual, customary and reasonable</li></ul>

ADDITIONAL COVER (RIDERS)	
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>

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.

**[www.bestdoctors-ins.com](http://www.bestdoctors-ins.com)**

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