



Best Doctors®

**SUMMARY
OF BENEFITS**

EFFECTIVE 1 MARCH 2012

ULTIMATE
CARE™



ULTIMATE CARE™

ITEM/SERVICE	WHAT IS INCLUDED
Maximum Benefit	• \$1,000,000 per Insured per Policy Year
Eligibility	• Up to age 70
Renewal	• Lifetime guarantee
Coverage	• Worldwide. Free choice of Hospitals and Doctors anywhere in the world
Standard Room	• 100%
Intensive Care Unit	• 100%
Temporary Emergency Cover	• \$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
Cardiac Surgery and Angioplasty	• \$150,000 per Insured per Policy Year
Neurological Disease including cerebral vascular accidents	• \$150,000 per Insured per Policy Year
Severe Trauma (multiple trauma) including rehabilitation	• \$150,000 per Insured per Policy Year
Cancer Treatments (chemotherapy, radiation therapy, reconstructive surgery)	• \$200,000 per Insured per Policy Year
Cancer Treatments (chemotherapy, radiation therapy, reconstructive surgery)	• \$200,000 per Insured per Policy Year
Chronic Renal Failure (including dialysis)	• \$100,000 per Insured per Policy Year
Severe Burns including reconstructive surgery	• \$300,000 per Insured per Policy Year
Severe Infectious Disorder	• \$150,000 per Insured per Policy Year
Organ Transplants	<ul style="list-style-type: none"> • Heart \$300,000 lifetime • Heart/Lung \$300,000 lifetime • Lung \$250,000 lifetime • Pancreas \$250,000 lifetime • Pancreas/Kidney \$300,000 lifetime • Kidney \$200,000 lifetime • Liver \$200,000 lifetime • Bone marrow \$250,000 lifetime
Air Ambulance	• \$25,000 per Insured per Policy Year to the closest place of qualified treatment
Ground Ambulance	• 100%
Travel Benefits	• Round trip ticket in commercial airline for the Insured and one family member up to a maximum of \$2,000 per Policy Year

Summary of Benefits

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Unique Services	<ul style="list-style-type: none">• InterConsultation™: Confirmation of diagnosis and recommendation of the best treatment and specialists. Immediate access to this benefit available regardless of any exclusion applicable under this Policy• 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
THINGS YOU SHOULD KNOW	<ul style="list-style-type: none">• Unless otherwise shown, 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)	
CriticalSelect™ Eligibility: Age 3-59, renewable cover up to age 65	<ul style="list-style-type: none">• Cash payment to cover immediate or unexpected expenses, existing debts and lifestyle changes you might need to make if faced with a critical illness• 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

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

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