



Best Doctors®
I N S U R A N C E

MEDICAL SELECT™

TABLE OF BENEFITS



BRAZIL

EFFECTIVE JULY 1, 2025

Provider Network

- **Provider Network Medical Select**
 - **In the U.S.:** Coverage within the Product Provider Network(*). Covered Expenses outside the Product Provider Network(*) are paid at 60% up to \$600/day for room and board and \$1,200 for intensive care unit.
 - **Rest of the World:** Free choice of Hospitals and Physicians.
 - **Emergency Medical Treatment:** Covered 100% up to the Maximum Benefit.
 - **Advanced Medical Treatments:** Covered up to the limits indicated below when performed within the Advanced Medical Treatment Providers Network(*). Covered Expenses outside the Advanced Medical Treatment Providers Network(*) are paid at 60%.
- **Provider Network Medical Select Net**
 - **In Brazil:** Covered Expenses within the Premium Providers Network(*) are subject to 20% coinsurance per treatment.
 - **In the U.S.:** Coverage within the Product Provider Network(*). Covered Expenses outside the Product Provider Network(*) are paid at 60% up to \$600/day for room and board and \$1,200 for intensive care unit.
 - **Rest of the World:** Free choice of Hospitals and Physicians.
 - **Emergency Medical Treatment:** Covered 100% up to the Maximum Benefit.
 - **Advanced Medical Treatments:** Covered up to the limits indicated below when performed within the Advanced Medical Treatment Providers Network(*). Covered Expenses outside the Advanced Medical Treatment Providers Network(*) are paid at 60%.

BENEFIT

COVERAGE

Maximum Benefit	• \$2,000,000
Eligibility to Apply	• From 18 to 74 years old
Renewal	• Lifetime guarantee, as long as Policy conditions are met
Geographical Coverage	• Worldwide
Private and Semi-Private Room	• 100%
Intensive Care Unit	• 100%
Surgery (Including Outpatient Surgery)	• 100%
Emergency Room	• 100%
Surgeon and Anesthetist Fees	• 100%
Major Diagnostic Services	• 100%
Oncology Treatments	• 100%
• Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)	• Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network
Dialysis	• 100%
Congenital and Hereditary conditions	• \$100,000 per Insured per lifetime (When the condition is diagnosed before age 18) • 100% (When the condition is diagnosed at age 18 or after)
• Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)	• Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network
Organ and tissue transplants	• \$300,000 per Organ or Tissue, Lifetime per Insured, including US\$20,000 for living donor
• Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)	• Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network
Outpatient Physical Therapy, Rehabilitation and Home Health Care (Private nurse)	• \$4,000
Surgical treatment of disorders of the feet and any treatment secondary to an accident, trauma, or infection	• 100%
Emergency Dental Coverage	• 100%
Physician and Specialist Visits	• 100%
Reconstructive Surgery in case of illness or accident	• 100%

Table of Benefits

BENEFIT	COVERAGE
Durable Medical Equipment, Special Devices, External prosthesis, Orthotic devices	<ul style="list-style-type: none"> • \$6,500
Surgical Implants or prosthesis (Excluding dental)	<ul style="list-style-type: none"> • 100%
Prescribed Medications	<ul style="list-style-type: none"> • \$10,000
Prophylactic surgery for reduction of cancer risk	<ul style="list-style-type: none"> • \$10,000 Lifetime per Insured • 12-month Benefit Waiting Period
Emergency Transportation	
Air Ambulance to the closest hospital of qualified treatment	<ul style="list-style-type: none"> • \$30,000 • No deductible applies
Ground Ambulance to the closest hospital of qualified treatment	<ul style="list-style-type: none"> • 100% • No deductible applies
Repatriation of Mortal Remains or Cremation Services	<ul style="list-style-type: none"> • \$5,000 per Insured in the event of death resulting from a covered accident or condition
Coverage for accidents that occurred during the practice of high risk activities	<ul style="list-style-type: none"> • 100%
Temporary Emergency coverage while application is evaluated	<ul style="list-style-type: none"> • \$25,000
Coverage Alzheimer disease	<ul style="list-style-type: none"> • 100%
Additional Benefits	<ul style="list-style-type: none"> • Deductible will be waived up to a \$5,000 maximum in case of an Emergency or Accident that occurs while the Insured is traveling outside of his/her country of residence. • In the event of a Serious Accident, as defined in this Policy, no deductible will apply for the first Hospitalization that follows the Serious Accident. Any subsequent Treatment will incur the deductible.

^(*) The MEDICAL **SELECT**™ Network, The Advanced Medical Treatment Provider Network and the Premium Providers Network are updated periodically. Please visit our website for more information: [BestDoctorsInsurance.com](https://www.bestdoctorsinsurance.com)

Unique Services

 <p>InterConsultation®</p> <p>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.</p>	 <p>Best Doctors Concierge™</p> <p>Coordination of medical appointments, hospital admission, travel arrangements, accommodation and transportation when services are rendered outside of the Insured's Country of Residence.</p>	 <p>Individual Case Management</p> <p>A program to coordinate, supervise and manage complex cases of long duration.</p>
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Things You Should Know

- Unless otherwise stated, all benefits are per Insured per Policy Year, subject to the selected Deductible. All benefits are in U.S. Dollars (US\$).
- The selected Deductible applies per Insured per Policy Year. Maximum two Deductibles per family per Policy Year..
- All Covered Expenses will be paid according to the Usual, Customary, and Reasonable costs and fees.

Additional Coverage Available (Rider)

<p>CriticalSelect™</p> <p>Eligibility: Age 3-59, renewable cover up to age 65</p>	<ul style="list-style-type: none"> • Cash payment to cover immediate or unexpected expenses, existing debts, and lifestyle changes if faced with a Critical Illness • Covered conditions and surgeries: Cancer, Cerebral Vascular Accident (stroke), Myocardial infarction (heart attack), Myocardial Revascularization Surgery (coronary artery by-pass surgery), Renal Failure (kidney failure), multiple sclerosis, benign brain tumor, paralysis
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The insurance policy is issued by Best Doctors Insurance Limited, a company registered in Bermuda, and is, therefore, subject to Bermuda's laws and jurisdiction. The administrative services are offered by Best Doctors Insurance Services LLC, on behalf of Best Doctors Insurance Limited.

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The policy providing your coverage and the insurer providing this policy have not been approved by the Florida Office of Insurance Regulation (FLOIR).

MEDICAL SELECT is a registerable trademark of Best Doctors Insurance Limited or its affiliate companies.

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BestDoctorsInsurance.com

Best Doctors Insurance Services, LLC., and its affiliate, 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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