



MEDICAL **SELECT**TM WORLDWIDE

TABLE OF BENEFITS



EFFECTIVE JULY 1, 2025

BENEFIT	COVERAGE
Maximum Benefit	<ul style="list-style-type: none"> • \$1,000,000
Eligibility to Apply	<ul style="list-style-type: none"> • From 18 to 74 years old
Renewal	<ul style="list-style-type: none"> • Lifetime guarantee, as long as Policy conditions are met
Geographical Coverage and Provider Network	<ul style="list-style-type: none"> • Outside the USA: Free choice of Hospitals and physicians • In the USA: Restricted access to the MEDICALSELECT™ Network^(?): Covered medical expenses incurred outside of the MEDICALSELECT™ Network^(?) in the United States will be covered at 60%, up to a maximum of \$600 per day for a private or semi-private room and \$1,200 per day for the intensive care unit. Emergency Medical Treatment will be covered at 100% up to the maximum benefit of the Policy. • Advanced Medical Treatments: Covered up to the limits indicated below when performed within the Advanced Medical Treatment Providers Network^(*). Covered medical expenses incurred outside the Advanced Medical Treatment Providers Network^(*) are covered at 60%.
Private and Semi-Private Room	<ul style="list-style-type: none"> • 100% with no limit as to the number of days within the MEDICALSELECT™ Network^(?)
Intensive Care Unit	<ul style="list-style-type: none"> • 100% with no limit as to the number of days within the MEDICALSELECT™ Network^(?)
Surgery (Including Outpatient Surgery)	<ul style="list-style-type: none"> • 100% within the MEDICALSELECT™ Network^(?)
Emergency Room	<ul style="list-style-type: none"> • 100%
Surgeon and Anesthetist Fees	<ul style="list-style-type: none"> • 100%
Major Diagnostic Services	<ul style="list-style-type: none"> • 100%
Oncology Treatments <ul style="list-style-type: none"> • Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company) 	<ul style="list-style-type: none"> • 100% • Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network.
Dialysis	<ul style="list-style-type: none"> • 100%
Congenital and Hereditary Disorders <ul style="list-style-type: none"> • Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company) 	<ul style="list-style-type: none"> • \$100,000 per Lifetime, per Insured (When the condition is diagnosed before age 18) • 100% (When the condition is diagnosed at age 18 or after) • Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network.
Organ and Tissue Transplants <ul style="list-style-type: none"> • Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company) 	<ul style="list-style-type: none"> • \$300,000 per Organ or Tissue, per Lifetime, per Insured, including US\$20,000 for living donor • 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)	<ul style="list-style-type: none"> • \$4,000
Surgical treatment of disorders of the feet and any treatment secondary to an accident, trauma, or infection	<ul style="list-style-type: none"> • 100%
Emergency Dental Coverage	<ul style="list-style-type: none"> • 100%
Physician and Specialist Visits	<ul style="list-style-type: none"> • 100%
Reconstructive Surgery in case of illness or accident	<ul style="list-style-type: none"> • 100%
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 (outside hospitalization) • 100% during hospitalization
Prophylactic surgery for reduction of cancer risk	<ul style="list-style-type: none"> • \$10,000 per Lifetime, per Insured • 12-month Benefit Waiting Period

Table of Benefits

BENEFIT	COVERAGE
Emergency Transportation	
Air Ambulance	<ul style="list-style-type: none"> • \$30,000 to the closest Hospital of qualified treatment • No deductible applies
Ground Ambulance	<ul style="list-style-type: none"> • 100% to the closest Hospital of qualified treatment • No deductible applies
Repatriation of Mortal Remains or Cremation Services	<ul style="list-style-type: none"> • \$5,000 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 MEDICALSELECT™ Network and the Advanced Medical Treatment Provider Network are updated periodically. Please visit our website for the most current listing [BestDoctorsInsurance.com](https://www.bestdoctorsinsurance.com)

Unique Services



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.



Individual Case Management

A program to coordinate, supervise and manage complex cases of long duration.

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)

CriticalSelect™

Eligibility: Age 3-59, renewable cover up to age 65

- Monetary benefit to pay for incidentals when being diagnosed with a covered illness or surgery
- 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

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).

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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.



Best Doctors®
I N S U R A N C E