



Best Doctors[®]
I N S U R A N C E

PREMIER CARE[™]

TABLE OF BENEFITS



EFFECTIVE JULY 1, 2025

BENEFIT	COVERAGE
Maximum Benefit	<ul style="list-style-type: none"> • \$7,000,000
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 of the USA: Free choice of hospitals and physicians • In the USA: Restricted access to the PREMIERCARE™ Network⁽¹⁾: Covered medical expenses incurred outside of the PREMIERCARE™ Network⁽¹⁾ 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%
Intensive Care Unit	<ul style="list-style-type: none"> • 100%
Surgery (Including Outpatient Surgery)	<ul style="list-style-type: none"> • 100%
Emergency Room	<ul style="list-style-type: none"> • 100%
Hospital Accommodation for Companion of Hospitalized Child under 18	<ul style="list-style-type: none"> • \$300 per night, up to 10 nights
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%
Maternity (Available in deductibles \$500/\$1,500, \$1,000/\$3,000, \$3,000/\$5,000* and \$5,000/\$5,000**) *Applies only for Mexico **Does not apply for Mexico	<ul style="list-style-type: none"> • \$8,500 per event • Cost of extraction and preservation of stem cells included in maternity benefit • No deductible applies • 10-month Benefit Waiting Period
Complications of Maternity and Birth (Available in deductibles \$500/\$1,500, \$1,000/\$3,000, \$3,000/\$5,000* and \$5,000/\$5,000**) *Applies only for Mexico **Does not apply for Mexico	<ul style="list-style-type: none"> • \$125,000 per Lifetime, per Policy (up to 6 weeks) • No deductible applies • 10-month Benefit Waiting Period
Inclusion of Newborn (Available in deductibles \$500/\$1,500, \$1,000/\$3,000, \$3,000/\$5,000* and \$5,000/\$5,000**) *Applies only for Mexico **Does not apply for Mexico	<ul style="list-style-type: none"> • Automatic without underwriting if born from a Covered Maternity
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% • 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"> • \$1,000,000 per Organ or Tissue, per Lifetime, per Insured, including \$40,000 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"> • 100%
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"> • 100%
Prophylactic surgery for cancer risk reduction	<ul style="list-style-type: none"> • \$30,000 per Lifetime, per Insured • 12-month Benefit Waiting Period

Table of Benefits

BENEFIT	COVERAGE
Bariatric surgery, gastric bypass, and other procedures for weight loss, including medications and complications	<ul style="list-style-type: none"> \$10,000 per Lifetime, per Insured 24-month Benefit Waiting Period
Surgical Implants or prosthesis (Excluding dental)	<ul style="list-style-type: none"> 100%
Cochlear implants	<ul style="list-style-type: none"> \$30,000 per Lifetime, per Insured
Prescribed Medications	<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"> \$1,000,000 per Lifetime, per Insured 24-month Benefit Waiting Period
Emergency Transportation	
Air Ambulance	<ul style="list-style-type: none"> \$100,000 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
Routine Health Check Up (age 18 and over) (includes laboratory tests, X-rays, vaccines, chiropractic, nutritionist treatments, therapies for quitting smoking, sterilization procedure and any other medical expense related to the checkup)	<ul style="list-style-type: none"> For deductibles \$500/\$1,500, \$1,000/\$3,000, \$3,000/\$5,000* and \$5,000/\$5,000: \$350 For deductibles \$10,000/\$10,000 and \$20,000/\$20,000: \$200 No deductible applies No Benefit Waiting Period
Preventive Care (Available in deductibles \$500/\$1,500, \$1,000/\$3,000, \$3,000/\$5,000* and \$5,000/\$5,000) *Applies only for Mexico	<ul style="list-style-type: none"> Colon cancer screening (50 years or older): \$1,200 per Insured, every ten years Mammogram (from 40 years or older): \$400 per Insured, Policy Year Pap Smear (Papanicolaou) (21 to 65 years old): \$150 per Insured, every three years Prostate cancer screening (50 years or older): \$300 No deductible applies No Benefit Waiting Period
Specialized Treatments (Psychiatrist, autism, occupational therapies, sleep apnea and other sleep disorders)	<ul style="list-style-type: none"> \$5,000
Repatriation of Mortal Remains or Cremation Services	<ul style="list-style-type: none"> \$50,000 in the event of death resulting from a covered Accident or condition
Palliative/Hospice Care	<ul style="list-style-type: none"> \$15,000 per Lifetime, per Insured
Illness or Injury in a Private Aircraft	<ul style="list-style-type: none"> 100%
Coverage for accidents that occurred during the practice of sports professionally or 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%
Alternative and/or Complementary Treatments (Acupuncture, Hypnosis, Massage Therapy, and Reflexology)	<ul style="list-style-type: none"> \$200 No deductible applies
Additional Benefits	<ul style="list-style-type: none"> In the event of death of the Primary Insured, his/her Insured Dependents will have free coverage for two years after the last paid period. Deductible will be waived up to a USD \$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 Insurer will reimburse up to a maximum of USD \$1,500 for the cost of a ticket in economy class to travel from the country of residence to one of the providers included in the Centers of Excellence Network in Latin America, previously approved by the Insurer. Deductible will be reduced by 50% for the Insured that has not filed claims for 3 consecutive Policy Years.

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.
- In case of Serious Accident no deductible will apply for first Hospitalization.
- All Covered Expenses will be paid according to the Usual, Customary, and Reasonable costs and fees.

Additional Coverage Available (Rider)

Complications of Maternity and Birth

- Up to \$500,000 with an annual premium of \$300
- Available in deductibles \$500/\$1,250, \$1,000/\$2500, \$3,000/\$5,000* and \$5,000/\$5,000**
- No deductible applies
- 10-month Benefit Waiting Period

*Applies only for Mexico **Does not apply for Mexico

CriticalSelect™

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

- 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

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.



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