

# PREMIER PLUS™

## TABLE OF BENEFITS



EFFECTIVE JULY 1, 2025

BENEFIT	COVERAGE
Maximum Benefit	<ul style="list-style-type: none"> <li>• \$7,000,000</li> </ul>
Eligibility to Apply	<ul style="list-style-type: none"> <li>• From 18 to 74 years old</li> </ul>
Renewal	<ul style="list-style-type: none"> <li>• Lifetime guarantee, as long as Policy conditions are met</li> </ul>
Geographical Coverage and Provider Network	<ul style="list-style-type: none"> <li>• Worldwide. Free choice of Providers anywhere in the world</li> </ul>
Private and Semi-Private Room	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Intensive Care Unit	<ul style="list-style-type: none"> <li>• 100%</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>
Hospital Accommodation for Companion of Hospitalized Child under 18	<ul style="list-style-type: none"> <li>• \$300 per night, up to 10 nights</li> </ul>
Surgeon and Anesthetist Fees	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Major Diagnostic Services	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Oncology Treatments <ul style="list-style-type: none"> <li>• Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)</li> </ul>	<ul style="list-style-type: none"> <li>• 100%</li> <li>• It is recommended to use the Advanced Medical Treatment Provider Network.</li> </ul>
Dialysis	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Maternity (Available in deductibles \$500/\$1,250, \$1,000/\$2500, \$3,000/\$4,000* and \$5,000/\$5,000**) *Applies only for Mexico **Does not apply for Mexico	<ul style="list-style-type: none"> <li>• \$8,500 per pregnancy</li> <li>• Cost of extraction and preservation of stem cells included in maternity benefit</li> <li>• No deductible applies</li> <li>• 10-month Benefit Waiting Period</li> </ul>
Complications of Maternity and Birth (Available in deductibles \$500/\$1,250, \$1,000/\$2500, \$3,000/\$4,000* and \$5,000/\$5,000**) *Applies only for Mexico **Does not apply for Mexico	<ul style="list-style-type: none"> <li>• \$125,000 per Lifetime, per Policy (up to 6 weeks)</li> <li>• No deductible applies</li> <li>• 10-month Benefit Waiting Period</li> </ul>
Inclusion of Newborn (Available in deductibles \$500/\$1,250, \$1,000/\$2500, \$3,000/\$4,000* and \$5,000/\$5,000**) *Applies only for Mexico **Does not apply for Mexico	<ul style="list-style-type: none"> <li>• Automatic without underwriting if born from a Covered Maternity</li> </ul>
Congenital and Hereditary Disorders <ul style="list-style-type: none"> <li>• Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)</li> </ul>	<ul style="list-style-type: none"> <li>• 100%</li> <li>• It is recommended to use the Advanced Medical Treatment Provider Network.</li> </ul>
Organ and Tissue Transplants <ul style="list-style-type: none"> <li>• Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)</li> </ul>	<ul style="list-style-type: none"> <li>• \$1,000,000 per Organ or Tissue, per Lifetime, per Insured, including \$40,000 for living donor</li> <li>• It is recommended to use the Advanced Medical Treatment Provider Network.</li> </ul>
Outpatient Physical Therapy, Rehabilitation and Home Health Care (Private Nurse)	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Surgical treatment of disorders of the feet and any treatment secondary to an accident, trauma, or infection	<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>
Reconstructive surgery in case of Illness or Accident	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Durable Medical Equipment Special Devices, External prosthesis, Orthotic devices	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Prophylactic surgery for cancer risk reduction	<ul style="list-style-type: none"> <li>• \$30,000 per Lifetime, per Insured</li> <li>• 12-month Benefit Waiting Period</li> </ul>
Bariatric surgery, gastric bypass, and other procedures for weight loss, including medications and complications	<ul style="list-style-type: none"> <li>• \$10,000 per Lifetime, per Insured</li> <li>• 24-month Benefit Waiting Period</li> </ul>
Surgical Implants or prosthesis (Excluding dental)	<ul style="list-style-type: none"> <li>• 100%</li> </ul>

# Table of Benefits

BENEFIT	COVERAGE
Cochlear Implants	<ul style="list-style-type: none"> <li>\$30,000 per Lifetime, per Insured</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>\$1,000,000 per Lifetime, per Insured</li> <li>24-month Benefit Waiting Period</li> </ul>
<b>Emergency Transportation</b>	
Air Ambulance	<ul style="list-style-type: none"> <li>\$100,000 to the closest hospital of qualified treatment</li> <li>No deductible applies</li> </ul>
Ground Ambulance	<ul style="list-style-type: none"> <li>100% to the closest hospital of qualified treatment</li> <li>No deductible applies</li> </ul>
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"> <li>For deductibles \$500/\$1,250, \$1,000/\$2500, \$3,000/\$4,000* and \$5,000/\$5,000: \$350</li> <li>For deductibles \$10,000/\$10,000 and \$20,000/\$20,000: \$200</li> <li>No deductible applies</li> <li>No Benefit Waiting Period</li> <li>*Applies only for Mexico</li> </ul>
Preventive Care (Available in deductibles \$500/\$1,250, \$1,000/\$2500, \$3,000/\$4,000* and \$5,000/\$5,000) *Applies only for Mexico	<ul style="list-style-type: none"> <li>Colon cancer screening (50 years or older): \$1,200 per Insured, every ten years</li> <li>Mammogram (from 40 years or older): \$400</li> <li>Pap Smear (Papanicolaou) (21 to 65 years old): \$150 per Insured, every three years</li> <li>Prostate cancer screening (50 years or older): \$300</li> <li>No deductible applies</li> <li>No Benefit Waiting Period</li> </ul>
Specialized Treatments (Psychiatrist, autism, occupational therapies, sleep apnea and other sleep disorders)	<ul style="list-style-type: none"> <li>\$5,000</li> </ul>
Repatriation of Mortal Remains or Cremation Services	<ul style="list-style-type: none"> <li>\$50,000 in the event of death resulting from a covered Accident or condition</li> </ul>
Palliative/Hospice Care	<ul style="list-style-type: none"> <li>\$15,000 per Lifetime, per Insured</li> </ul>
Illness or Injury in a Private Aircraft	<ul style="list-style-type: none"> <li>100%</li> </ul>
Coverage for accidents that occurred during the practice of sports professionally or high risk activities	<ul style="list-style-type: none"> <li>100%</li> </ul>
Temporary Emergency coverage while application is evaluated	<ul style="list-style-type: none"> <li>\$25,000</li> </ul>
Coverage Alzheimer disease	<ul style="list-style-type: none"> <li>100%</li> </ul>
Alternative and/or Complementary Treatments (Acupuncture, Hypnosis, Massage Therapy, and Reflexology)	<ul style="list-style-type: none"> <li>\$200</li> <li>No deductible applies</li> </ul>
Additional Benefits	<ul style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>Deductible will be reduced by 50% for the Insured that has not filed claims for 3 consecutive Policy Years.</li> </ul>

(\*) The PREMIER PLUS™ 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.
- 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/\$4,000\* 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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**Best Doctors Insurance Services, LLC.**

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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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