



Best Doctors[®]
I N S U R A N C E

ULTIMATE CARE™

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 70 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 Inside the USA: Through the ULTIMATECARE™ Network^(*) If medical care is performed outside the ULTIMATECARE™ Network^(*) 60% of covered medical costs will be paid with a maximum daily rate of \$600 for a room and \$1,200 for intensive care unit. Emergency medical treatment will be covered 100% up to the Policy limits 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 the number of days within the ULTIMATECARE™ Network^(*) 																
Intensive Care Unit	<ul style="list-style-type: none"> 100% with no limit as the number of days within the ULTIMATECARE™ Network^(*) 																
Myocardial Revascularization Surgery and Angioplasty	<ul style="list-style-type: none"> \$200,000 																
Neurological Disease including cerebral vascular accidents	<ul style="list-style-type: none"> \$200,000 																
Severe Trauma (multiple trauma) including rehabilitation	<ul style="list-style-type: none"> \$200,000 																
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"> \$250,000 Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network. 																
Chronic Renal Failure (including dialysis)	<ul style="list-style-type: none"> \$150,000 																
Severe Burns including reconstructive surgery	<ul style="list-style-type: none"> \$350,000 																
Severe Infectious Disorder	<ul style="list-style-type: none"> \$200,000 																
Organ and Tissue Transplants <ul style="list-style-type: none"> Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company) 	<table border="0"> <tr> <td>• Heart</td> <td>\$300,000 Lifetime, per Insured</td> </tr> <tr> <td>• Heart/Lung</td> <td>\$300,000 Lifetime, per Insured</td> </tr> <tr> <td>• Lung</td> <td>\$300,000 Lifetime, per Insured</td> </tr> <tr> <td>• Pancreas</td> <td>\$300,000 Lifetime, per Insured</td> </tr> <tr> <td>• Pancreas/Kidney</td> <td>\$300,000 Lifetime, per Insured</td> </tr> <tr> <td>• Kidney</td> <td>\$300,000 Lifetime, per Insured</td> </tr> <tr> <td>• Liver</td> <td>\$300,000 Lifetime, per Insured</td> </tr> <tr> <td>• Bone Marrow</td> <td>\$300,000 Lifetime, per Insured</td> </tr> </table> <ul style="list-style-type: none"> Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network. 	• Heart	\$300,000 Lifetime, per Insured	• Heart/Lung	\$300,000 Lifetime, per Insured	• Lung	\$300,000 Lifetime, per Insured	• Pancreas	\$300,000 Lifetime, per Insured	• Pancreas/Kidney	\$300,000 Lifetime, per Insured	• Kidney	\$300,000 Lifetime, per Insured	• Liver	\$300,000 Lifetime, per Insured	• Bone Marrow	\$300,000 Lifetime, per Insured
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• Bone Marrow	\$300,000 Lifetime, per Insured																
Emergency Transportation																	
Air Ambulance to the closest hospital of qualified treatment	<ul style="list-style-type: none"> \$25,000 No deductible applies 																
Ground Ambulance to the closest hospital of qualified treatment	<ul style="list-style-type: none"> 100% No deductible applies 																

Table of Benefits

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. The Insured is responsible for all travel and accommodation cost.



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

- 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.

Best Doctors, the Star-In-Cross logo, and InterConsultation are registrable trademarks or registered trademarks of Best Doctors, Inc. and have been licensed for use under agreement by Best Doctors Insurance Limited.

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

ULTIMATE CARE is a registerable trademark of Best Doctors Insurance Limited or its affiliate companies.

Best Doctors Insurance Services, LLC.

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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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