



Best Doctors<sup>®</sup>  
I N S U R A N C E

MEDICAL  
**SELECT**<sup>™</sup>  
WORLDWIDE

**TABLE OF BENEFITS**



EFFECTIVE JULY 1, 2026

BENEFIT	COVERAGE
Maximum Benefit	<ul style="list-style-type: none"> <li>• \$2,000,000</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>• <b>Outside the USA:</b> Free choice of Hospitals and physicians</li> <li>• <b>In the USA:</b> Restricted access to the MEDICALSELECT™ Network<sup>(*)</sup>: Covered medical expenses incurred outside of the MEDICALSELECT™ Network<sup>(*)</sup> 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.</li> <li>• <b>Advanced Medical Treatments:</b> Covered up to the limits indicated below when performed within the Advanced Medical Treatment Providers Network<sup>(*)</sup>. Covered medical expenses incurred outside the Advanced Medical Treatment Providers Network<sup>(*)</sup> are covered at 60%.</li> </ul>
Private and Semi-Private Room	<ul style="list-style-type: none"> <li>• 100% with no limit as to the number of days within the MEDICALSELECT™ Network<sup>(*)</sup></li> </ul>
Intensive Care Unit	<ul style="list-style-type: none"> <li>• 100% with no limit as to the number of days within the MEDICALSELECT™ Network<sup>(*)</sup></li> </ul>
Surgery (Including Outpatient Surgery)	<ul style="list-style-type: none"> <li>• 100% within the MEDICALSELECT™ Network<sup>(*)</sup></li> </ul>
Emergency Room	<ul style="list-style-type: none"> <li>• 100%</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>• 100%</li> </ul>
<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>• Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network.</li> </ul>
Dialysis	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Congenital and Hereditary Disorders	<ul style="list-style-type: none"> <li>• \$100,000 per Lifetime, per Insured (When the condition is diagnosed before age 18)</li> <li>• 100% (When the condition is diagnosed at age 18 or after)</li> </ul>
<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>• Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network.</li> </ul>
Organ and Tissue Transplants	<ul style="list-style-type: none"> <li>• \$300,000 per Organ or Tissue, per Lifetime, per Insured, including US\$20,000 for living donor</li> </ul>
<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>• Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network.</li> </ul>
Outpatient Physical Therapy, Rehabilitation and Home Health Care (Private nurse)	<ul style="list-style-type: none"> <li>• \$4,000</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>• \$6,500</li> </ul>
Surgical Implants or prosthesis (Excluding dental)	<ul style="list-style-type: none"> <li>• 100%</li> </ul>
Prescribed Medications	<ul style="list-style-type: none"> <li>• \$10,000 (outside hospitalization)</li> <li>• 100% during hospitalization</li> </ul>

BENEFIT	COVERAGE
Prophylactic surgery for reduction of cancer risk	<ul style="list-style-type: none"> <li>• \$10,000 per Lifetime, per Insured</li> <li>• 12-month Benefit Waiting Period</li> </ul>
<b>Emergency Transportation</b>	
Air Ambulance	<ul style="list-style-type: none"> <li>• \$30,000 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>
Repatriation of Mortal Remains or Cremation Services	<ul style="list-style-type: none"> <li>• \$5,000 in the event of death resulting from a covered Accident or condition</li> </ul>
Coverage for accidents that occurred during the practice of 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>
Additional Benefits	<ul style="list-style-type: none"> <li>• 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.</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> </ul>

© 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)

## Other Services

### Patient Navigation Services

A coordinated set of support activities designed to help Insureds understand, access, and effectively optimize the use of their covered health benefits under the Policy. The Patient Navigation Team assists patients in overcoming barriers to care by providing individualized guidance across healthcare systems; providing support in locating appropriate providers, schedule appointments, coordinate referrals, overcome logistical barriers, and connect with community or clinical resources. By using Patient Navigation Services, the Insured may be eligible for reduced cost sharing, including a reduction in the Individual Deductible, for certain procedures at designated medical facilities.

### InterConsultation®

A service that offers a meticulous review of the Insured's medical records performed by an independent Physician or medical professional which provides the patient with a Second Medical Opinion regarding diagnosis and treatment.

### Best Doctors Concierge™

A service that assists the Insured with the coordination of medical appointments, hospital admissions, travel arrangements, accommodations, and transportation when medical services are to be rendered outside the Insured's Country of Residence.

### Individual Case Management

A program that coordinates, supervises, and manages complex medical 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.

## Optional Additional Coverage

### CriticalSelect Rider

**Eligibility:**  
Age 3-59

**Renewable:**  
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 Illnesses or procedures: Acute Myocardial Infarction (heart attack); Aortic coronary by-pass; Benign brain tumor; Cancer (life-threatening); Cerebral Vascular Accident (life-threatening); Limb loss (arm or leg); Loss of hearing/bilateral deafness; Loss of vision/total blindness; Multiple sclerosis; Paralysis; Parkinson's disease; Renal failure; Systemic lupus erythematosus (SLE); Transplant of the following organs: kidneys, heart, lungs, liver, pancreas, and/or bone marrow.

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).**

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

**Best Doctors Insurance Services, LLC.**

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**Fax** 1.800.476.1160

**[BestDoctorsInsurance.com](http://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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