



Best Doctors®
I N S U R A N C E

MEDICAL SELECT™

TABLE OF BENEFITS



BRAZIL NET

EFFECTIVE JULY 1, 2026

Provider Network

Area of Coverage	- Worldwide - In Brazil: Covered Expenses within the Premium Providers Network(*) are subject to 20% coinsurance up to a maximum of \$20,000 per Insured per Policy Year. - In the U.S.: Coverage within the Product Provider Network(*). Covered Expenses outside the Product Provider Network(*) are paid at 60% up to \$600/day for room and board and \$1,200 for intensive care unit. - Rest of the World: Free choice of Hospitals and Physicians. - Emergency Medical Treatment: Covered 100% up to the Maximum Benefit. - Advanced Medical Treatments: Covered up to the limits indicated below when performed within the Advanced Medical Treatment Providers Network(*). Covered Expenses outside the Advanced Medical Treatment Providers Network(*) are paid at 60%.
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BENEFIT	COVERAGE
Maximum Benefit	\$2,000,000
Eligibility to Apply	From 18 to 74 years old
Renewal	Lifetime guarantee, as long as Policy conditions are met
Private and Semi-Private Room	100%
Intensive Care Unit	100%
Surgery (Including Outpatient Surgery)	100%
Emergency Room	100%
Surgeon and Anesthetist Fees	100%
Major Diagnostic Services	100%
Oncology Treatments Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)	100% - Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network
Dialysis	100%
Congenital and Hereditary conditions Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)	\$100,000 per Insured per lifetime (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 Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)	\$300,000 per Organ or Tissue, 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)	\$4,000
Surgical treatment of disorders of the feet and any treatment secondary to an accident, trauma, or infection	100%
Emergency Dental Coverage	100%
Physician and Specialist Visits	100%
Reconstructive Surgery in case of illness or accident	100%
Durable Medical Equipment, Special Devices, External prosthesis, Orthotic devices	\$6,500
Surgical Implants or prosthesis (Excluding dental)	100%
Prescribed Medications	\$10,000
Prophylactic surgery for reduction of cancer risk	\$10,000 Lifetime per Insured 12-month Benefit Waiting Period

BENEFIT	COVERAGE
Emergency Transportation	
Air Ambulance to the closest hospital of qualified treatment	• \$30,000 • No deductible applies
Ground Ambulance to the closest hospital of qualified treatment	• 100% • No deductible applies
Repatriation of Mortal Remains or Cremation Services	• \$5,000 per Insured in the event of death resulting from a covered accident or condition
Coverage for accidents that occurred during the practice of high risk activities	• 100%
Temporary Emergency coverage while application is evaluated	• \$25,000
Coverage Alzheimer disease	• 100%
Additional Benefits	• Deductible will be waived up to a \$5,000 maximum in case of an Emergency, Urgency, or Accident that occurs while the Insured is traveling outside of his/her Country of Residence but within their Area of Coverage. • 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 MEDICAL **SELECT**™ Network, The Advanced Medical Treatment Provider Network and the Premium Providers Network are updated periodically. Please visit our website for more information: [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.

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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).

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

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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.

