



Best Doctors[®]
I N S U R A N C E

ULTIMATE CARE[™]

TABLE OF BENEFITS



EFFECTIVE JULY 1, 2026

BENEFIT		COVERAGE	
Maximum Benefit		• \$1,000,000	
Eligibility to Apply		• From 18 to 70 years old	
Renewal		• Lifetime guarantee, as long as Policy conditions are met	
Area of Coverage and Provider Network		• 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		• 100% with no limit as the number of days within the ULTIMATECARE™ Network^(*)	
Intensive Care Unit		• 100% with no limit as the number of days within the ULTIMATECARE™ Network^(*)	
Myocardial Revascularization Surgery and Angioplasty		• \$200,000	
Neurological Disease including cerebral vascular accidents		• \$200,000	
Severe Trauma (multiple trauma) including rehabilitation		• \$200,000	
Oncology Treatments • Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)		• \$250,000 • Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network.	
Chronic Renal Failure (including dialysis)		• \$150,000	
Severe Burns including reconstructive surgery		• \$350,000	
Severe Infectious Disorder		• \$200,000	
Organ and Tissue Transplants		• 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	
• Advanced Medical Treatments (Must be pre-approved and coordinated by the Insurance Company)		• Covered up to the limit indicated when performed within the Advanced Medical Treatment Providers Network.	
Emergency Transportation			
Air Ambulance to the closest hospital of qualified treatment		• \$25,000 • No deductible applies	
Ground Ambulance to the closest hospital of qualified treatment		• 100% • No deductible applies	

^(*) The ULTIMATECARE™ Network and the Advanced Medical Treatment Provider Network are updated periodically. Please visit our website for the most current listing [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).

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.

