



AVAILABLE IN:
Special VIP
 All options
Prime VIP
 All options

VALID STARTING JULY 1, 2017

The organ Transplant Rider is issued by VIP Universal Medical Insurance Group, Ltd. (the "Company") based on the Application for Individual Health Insurance you (the "Insured") submitted and the payment of the corresponding premium. This Rider eliminates the exclusion listed in your primary health plan which states: "Any treatment related to organ Transplant procedures." The new benefit indicates that:

Coverage for human organs and tissue Transplant is provided only within the "USA Special Network" in the USA. Outside of the USA there are no restrictions on doctors and Hospitals.

This organ Transplant benefit begins once the need for a Transplant has been determined by a doctor, certified by a second medical opinion and approved by the Company. The benefit is subject to all terms, provisions, exclusions and restrictions described in the Conditions of Coverage of the Policy.

The organ Transplant benefit includes:

- 1 A maximum benefit for organ Transplant per Insured, per Lifetime of five hundred thousand dollars (US\$500,000). If this Rider is issued when changing plans, the maximum benefit may be reduced to any organ Transplant benefit paid by any previous Policy or plan of the Company.
- 2 All pre-Transplant care, which includes those services directly related to the evaluation of the need for a Transplant, evaluation of the Insured to receive the Transplant procedure, and preparation and stabilization of the Insured for the Transplant procedure.
- 3 Every pre-surgery exam, including all laboratory and X-ray exams, CT scans, MRIs, ultrasounds, biopsies, Medications, and supplies.
- 4 The cost of obtaining the organ and tissues, harvesting, and transportation up to a maximum of twenty-five thousand dollars (US\$25,000), included as part of the maximum Transplant benefit of this Rider.
- 5 Costs of a Live Donor up to a maximum of thirty thousand dollars (US\$30,000), included as part of the maximum Transplant benefit of this Rider.
- 6 All expenses related to the organ or tissue Transplant procedure and all post-Transplant care, including but not limited to any follow-up or any Medically Necessary treatment resulting from the Transplant and any complications that may arise after the Transplant procedure, whether it may be a direct or indirect consequence of the Transplant.
- 7 Any Medication or therapeutic measure used to ensure the viability and permanence of the transplanted organ.
- 8 Any home health care, nursing care (e.g. wound care, infusion, assessment, etc.), Emergency transportation, medical care, Hospital or office visits, transfusions, supplies, or Medications related to the Transplant.

This benefit is subject to a six (6) month Waiting Period from the Effective Date of this Rider, except for those Riders replacing organ Transplant coverage in a previous Policy or plan of the Company.