

EURO HEALTH VIP

PRO PLAN

VALID FROM SEPTEMBER 2025

INDIVIDUAL AND FAMILY
PLAN OVERVIEW



ABOUT **VUMI® INSURANCE EUROPE LIMITED**

VUMI® Insurance Europe Limited is the newest addition to the prestigious VIP Universal Medical Insurance (**VUMI®**) Group.

VUMI® spans the globe, with a dominant presence in Latin America, and is rapidly expanding across Asia, the Middle East, North Africa — and now Europe. **VUMI® Europe** offers major medical and travel insurance plans, and VIP Medical Services® to individuals, corporate clients and expatriates residing in Europe.

With a variety of plans to choose from, **VUMI® Europe** helps protect both your physical and financial health by offering high-quality medical insurance tailored to your needs. More importantly, VUMI's extensive global cover gives you the peace of mind that comes with knowing you and your loved ones are covered at all times — anywhere in the world.

VUMI® is privately owned and part of a global healthcare management group with nearly **40 years** of experience in the healthcare industry.

All **VUMI® Europe** plans include the following key advantages:

- Access to an extensive network of domestic and international hospitals and healthcare providers across five continents
- Expertise in international claims management
- A 24/7 multilingual response team delivering top-class medical care across countries and cultures
- Strict cost-control oversight and in-house administration of benefits
- VIP Medical Services®, including our Second Medical Opinion VIP® and Global Telemedicine
- Renewal guaranteed for life



SUMMARY OF BENEFITS

Benefits are offered per insured, per policy year in which the chosen deductible applies, unless stated otherwise. All amounts are expressed in euros (EUR). The benefits are limited to the medical expenses that are covered under the policy, and are subject to the usual, customary and reasonable (UCR) costs, as defined in the policy. All benefits are subject to the terms, conditions, and exclusions outlined in the policy's Conditions of Cover.

DEDUCTIBLE OPTIONS*

OPTION I	OPTION II	OPTION III	OPTION IV
EUR 0	EUR 2,500	EUR 5,000	EUR 10,000

*Only one (1) deductible per person, per policy year applies. For family policies, a maximum of two (2) deductibles accumulated per policy, per policy year will be applied. For more information, please refer to the Conditions of Cover of the policy.

GENERAL PLAN INFORMATION

Maximum cover per person, per policy year	EUR 4,000,000
Age limit to apply	Up to 75 years of age
Geographical cover options	The policyholder can choose geographical area of cover restrictions as follows: Any treatment received outside the geographic area of cover is limited to the emergency non-elective treatment benefit. • Area 1: European Union • Area 2: Worldwide excluding USA • Area 3: Worldwide
Waiting period	30 days
Payment frequency options	• Annual • Semi-annual • Quarterly

INPATIENT BENEFITS

DESCRIPTION	COVER
Standard private room (room and board)	100% UCR
Adult companion accommodation expenses of a hospitalized insured under 18 years of age	100% UCR
General practitioner and specialist fees	100% UCR
Same-day treatment	100% UCR
Prescription drugs	100% UCR while hospitalised 100% UCR max. of 60 days before or after inpatient treatment
Psychiatric treatment	100% UCR max. of 30 days
Inpatient prescribed medical rehabilitation	100% UCR max. of 30 days per medical condition

OUTPATIENT BENEFITS

DESCRIPTION	COVER
Overall outpatient maximum cover	EUR 10,000
General practitioner and specialist fees	100% UCR up to outpatient max.
Outpatient prescription drugs, up to	EUR 2,000
Nurse care or therapist services at home	100% UCR up to outpatient max., max. of 90 days
Outpatient prescribed medical rehabilitation	100% UCR up to outpatient max., max. of 30 days per medical condition
Physiotherapy, chiropractic and osteopathy treatments, up to	EUR 500 max. of 5 sessions
Psychotherapy, up to	EUR 500 max. of 5 sessions

OUTPATIENT **BENEFITS**

DESCRIPTION	COVER
Psychiatric treatment, up to	EUR 5,000
Complementary therapy: homeopathy, Traditional Chinese Medicine (TCM), ayurvedic and acupuncture treatment, up to	EUR 500 max. of 5 sessions
Routine management of pre-existing conditions, up to	EUR 5,000 when declared in application
Hormone replacement therapy to relieve the symptoms of menopause, up to	EUR 250
Travel vaccinations, up to	EUR 250

GENERAL **BENEFITS**

(THE FOLLOWING BENEFITS OFFER THE SAME COVER FOR BOTH INPATIENT AND OUTPATIENT PROCEDURES)

DESCRIPTION	COVER
Diagnostic study services (laboratory tests, X-rays, CT, PET and MRI scans)	100% UCR
Surgical procedures	100% UCR
Oncology treatments (cancer tests, drugs and treatment)	100% UCR
Gene therapies, up to	EUR 500,000
Reconstructive surgery	100% UCR
Renal failure and dialysis	100% UCR
Durable medical equipment	100% UCR
External prostheses, up to	EUR 1,500
Organ transplant	100% UCR Up to EUR 50,000 per organ/tissue, per lifetime for donor costs
Congenital and hereditary conditions, up to	EUR 150,000 per lifetime

GENERAL BENEFITS

(THE FOLLOWING BENEFITS OFFER THE SAME COVER FOR BOTH INPATIENT AND OUTPATIENT PROCEDURES)

DESCRIPTION	COVER
HIV-AIDS treatment, up to	EUR 50,000
Terminal illness / palliative care, up to	EUR 75,000 per lifetime

OTHER BENEFITS

DESCRIPTION	COVER
Preventive health check-up, up to	EUR 500, no deductible applies
Colon cancer screening, up to	EUR 1,000 every 10 years for insureds 45+ years of age
Mammography, up to	EUR 300 for insureds 40+ years of age
Pap smear, up to	EUR 200 every 3 years for insureds 21-65 years of age
Prostate cancer screening, up to	EUR 400 for insureds 50+ years of age
Emergency dental treatment	100% UCR
Routine dental treatment, up to	EUR 400, 20% coinsurance
Optical, up to	EUR 500, 20% coinsurance
Emergency non-elective treatment outside the geographical area of cover, up to	• 100% UCR for injuries • EUR 50,000 for illnesses, max. of 30 days • EUR 500 for outpatient hospital visits
Hospital cash benefit, up to	EUR 300 per night, max. of 30 nights
Passive war and terrorism	100% UCR
USA elective treatment (only available for insureds who chose the Worldwide geographical area of cover), up to	EUR 1,000,000
VIP Medical Services®	• Second Medical Opinion VIP®: access to the medical opinion of internationally renowned experts from around the world regarding a condition (no deductible applies) • Global Telemedicine

MEDICAL EVACUATION **BENEFITS**

DESCRIPTION	COVER
Emergency transportation by air ambulance & emergency medical evacuation	100% UCR
Emergency transportation by ground ambulance	100% UCR
Non-emergency evacuation, up to	EUR 2,000
Repatriation or cremation of mortal remains	100% UCR

MATERNITY BENEFITS **RIDER***

(OFFERED AS AN ELECTIVE SEPARATE RIDER WITH TWO OPTIONS)

DESCRIPTION	COVER
Option I	- Maternity care: EUR 5,000 - Maternity and birth complications: EUR 50,000
Option II	- Maternity care: EUR 9,000 - Maternity and birth complications: EUR 90,000

**Only available for Deductible Option I (EUR 0) and Option II (EUR 2,500)*

WAITING **PERIODS**

DESCRIPTION	COVER
Dental	6 months
Optical	6 months
HIV-AIDS	36 months
Maternity benefits (if the rider has been acquired)	12 months



VUMI® INSURANCE EUROPE LIMITED

COMPANY NUMBER: C 112852

**AUTHORISED AND REGULATED BY THE MALTA FINANCIAL
SERVICES AUTHORITY TO CARRY ON GENERAL BUSINESS OF INSURANCE
UNDER THE INSURANCE BUSINESS ACT 1998**

REGISTERED ADDRESS:

The Landmark Level 1, Suite 2, Triq I- Iljun Qormi QRM 3800, Malta

Telephone Number +34.900.052.912

contact-europe@vumigroup.com | www.vumieurope.com