



CORPORATE GROUP PROPOSAL

Date

Presented by



Underwritten by



Your Global Peace of Mind

HEALTH INSURANCE IS THE MOST IMPORTANT BENEFIT A COMPANY CAN OFFER

A commitment to employees' health and well-being not only ensures that they are prepared to work to the best of their abilities every day; it also fosters loyalty to the company. Because of this, providing a comprehensive health insurance plan shows that a company truly cares about its employees. As part of an international health care group with nearly 40 years of experience, VUMI® Canada provides exclusive major medical insurance and VIP medical services supported by a dedicated team of health care professionals from around the world. With VUMI® Canada, a company can give its employees the peace of mind that they are covered at all times, anywhere in the world.



Take a moment
to learn about our
insurance plans

ABOUT US

ABOUT VUMI® CANADA

VUMI® Canada, Inc. is a privately-owned Canadian company that is part of VUMI® Group, an international healthcare group headquartered in San Juan, Puerto Rico, with nearly 40 years of experience in the healthcare industry.

VIP Universal Medical Insurance Group (VUMI®) is an international health insurance company that offers exclusive major medical insurance products and VIP medical services to private and corporate clients worldwide.

VUMI® products are designed to provide unique benefits, extensive global coverage, asset protection and, most importantly, the peace of mind that you are covered at all times – anywhere in the world.

VUMI® Canada's Prestige VIP is an innovative health insurance plan specifically designed to expand health care options for Canadians, while offering them easy access to world-renowned doctors and hospitals worldwide. Prestige VIP is underwritten by Humania Assurance Inc.

ABOUT HUMANIA

Humania Assurance, Inc. is one of Canada's oldest and most established life and health insurance companies. For over 150 years, the company has been designing innovative solutions for hundreds of thousands of Canadians, with a streamlined and accessible process.



GLOBAL FOOTPRINT: OUR OFFICES AROUND THE WORLD

VUMI® group is headquartered in San Juan, Puerto Rico, with operational offices in Miami, U.S., and additional locations around the world, including Canada, the United Arab Emirates and Latin America.

GLOBAL OFFERINGS

WHERE OUR PLANS
ARE AVAILABLE

We have developed a wide range of plans tailored to the specific needs of each regional market, all with one common goal: worldwide coverage.

CANADA

CENTRAL
AMERICA

CARIBBEAN

SOUTH
AMERICA

EUROPE

VUMI® IN A SNAPSHOT:

PRIVATELY OWNED AND OPERATED

8+

OFFICES AROUND THE WORLD

800+

ENTERPRISE GROUP EMPLOYEES

550+

VUMI® GROUP EMPLOYEES

VUMI® Canada

EPIC team

38 employees

12,800+

AGENTS WORLDWIDE



AFRICA & MIDDLE EAST

OCEANIA

ASIA

PART OF A GLOBAL HEALTHCARE GROUP

As part of a global healthcare group, VUMI® Canada's VIP service reaches new levels of excellence. Our affiliated companies provide integrated services and the highest levels of quality care —across the U.S. and around the world— with specialized expertise in management, cost containment and medical assistance.





VUMI® Canada

A privately-owned Canadian company born through a partnership with Humania Assurance, one of the most prestigious insurance companies in Canada. VUMI® Canada products are compliant with all local regulations.

WHY CHOOSE US?



WORLDWIDE COVERAGE

Up to \$5M coverage for all surgeries, including cancer treatment and drugs, transplants and elective surgeries.



PRIORITY CARE

Front of the line VIP Concierge Service. Access the healthcare you need, when you need it. Costs are covered – any place, any time.



YOU HAVE OPTIONS

Should a medical emergency arise while at home or travelling abroad, you can choose to receive medical care at world-renowned Centers of Excellence in the U.S. or elsewhere in the world.



NUMBERS YOU CAN COUNT ON:

VUMI® PROVIDERS
AND TPA NETWORKS

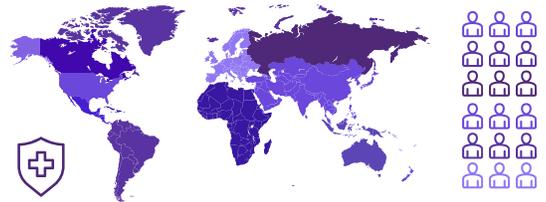
WORLDWIDE COVERAGE,
available 24/7, 365 days a year

**ACCESS CUTTING-EDGE
MEDICAL TECHNOLOGIES**
not presently available in Canada, but
already employed in the U.S.

FRONT OF THE LINE ACCESS
to well-established medical centers in
the U.S. and around the globe.

=

Access to over **800,000** providers
outside of the U.S.



7,000 HOSPITALS
in more **100** countries



STRATEGIC ALLIANCES

INSIDE THE U.S.A
VUMI® partners with Aetna
to support cost containment
efforts and expand the
network's reach.

=

CENTERS OF EXCELLENCE

- JOHNS HOPKINS HOSPITAL
- MAYO CLINIC
- CLEVELAND CLINIC
- UCSF MEDICAL CENTER
- MD ANDERSON CANCER CENTER, AND MORE



THE PROVIDERS TEAM

Our experienced team of professionals handle the network management coordination and negotiation process with an effective, holistic approach.

EXCLUSIVE ALLIANCES WITH TOP HOSPITALS:

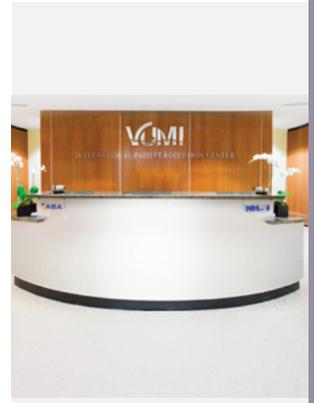
SPECIAL SERVICES AND CONCIERGE BENEFITS FOR VUMI® INSUREDS

Our exceptional network of hospitals and medical providers stands out with its top-tier facilities and exclusive VIP services, designed to provide complete peace of mind to our insureds and their families.

VUMI® INTERNATIONAL PATIENT RECEPTION CENTER in partnership with Jackson Health System

VUMI® partners with the Jackson Health System in the VUMI® International Patient Reception Center at Jackson Memorial Hospital in Miami, Florida, U.S. The Center is an exclusive oasis that features first-class hospital amenities, including:

- Top-rated care
- Exceptional hospital services
- Luxurious waiting rooms
- Full-service business center
- Private examination rooms
- Access at no cost
- 24/7 availability
- Multilingual concierge service
- Patient and family assistance



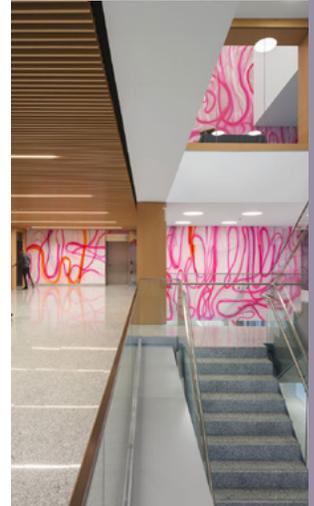
NEW PATIENT CENTER AT JOSE MILTON MEMORIAL HOSPITAL

VUMI® Group contributed an additional \$4 million to the Jackson Health Foundation, totaling U.S. \$6 million, to support the new VUMI® International Patient Reception Center at Jackson West in Doral, Florida. This center, along with the one at Jackson Memorial Hospital, supports patients undergoing treatment away from home.



VIP CARE WITH VUMI® AND CLÍNICA UNIVERSIDAD DE NAVARRA

- Team dedicated to the care and counseling of international patients and their families
- Medical evaluation is conducted before visit to the clinic in Spain
- VIP Care, special rates and personalized assistance in travel arrangements prior to the patient's visit
- Exclusive benefits for patients and their families during their stay
- Regular follow-ups on patient's progress upon return to home country



TRUE MEDICAL VIP SERVICE:

INCLUDED IN ALL
OF OUR PLANS

Providing an unparalleled medical experience for our insureds at every touchpoint is at the heart of our commitment. This is grounded in the comprehensive array and unmatched quality of the medical services we offer: from world-class direct medical coordination with providers to the more human aspects of treatment.

MEDICAL COORDINATION WITH A HUMAN TOUCH

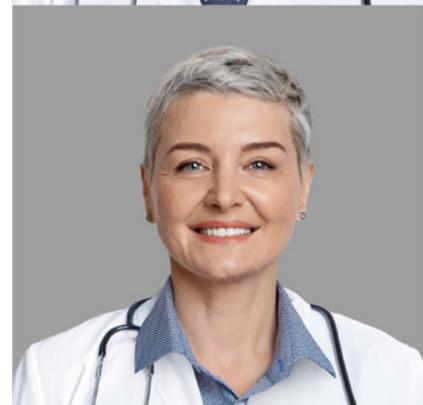
- Worldwide medical assistance
- Available 24/7/365
- Multilingual support
- Emergency medical coordination
- Overseeing of all stages of medical treatment:
 - Information gathering
 - Treatment authorizations
 - Direct payment to hospitals

VIP PATIENT CONCIERGE SERVICES

- Personalized support for insureds and their families, including:
 - Global telemedicine
 - Appointment coordination
 - Multilingual assistance
- Specialized services during hospitalizations and critical cases
- Stress-free medical experience
- Seamless communication among healthcare providers, insureds and their families, and agents

SECOND MEDICAL OPINION VIP®

In partnership with MediGuide International, a prestigious U.S.-based medical opinion provider, the Second Medical Opinion VIP® is offered in all our plans. A top hospital is selected for each specific diagnosis. A panel of medical experts reviews and debates all aspects before providing a conclusive opinion on the diagnosis and recommended treatment. VUMI® believes that multiple expert opinions lead to better outcomes for the insured, ensuring every detail is thoroughly analyzed and discussed.



EXPERIENCE THE VUMI® ADVANTAGE:



ACCESS TO THE WORLD'S BEST HOSPITALS



EXTENSIVE EXPERIENCE IN CLAIMS MANAGEMENT



IN-HOUSE ADMINISTRATION WITH OUTSTANDING SERVICE



VIP EXPERIENCE NO MATTER WHERE YOU ARE

SUMMARY OF BENEFITS

PRESTIGE VIP

Unless otherwise stated, the benefits are offered on a per insured / per policy year basis in which the chosen deductible applies. All amounts are in Canadian Dollars (CAD). The benefits are limited to the medical expenses covered under the policy and are subject to the usual, customary and reasonable expenses (UCR) for the geographic area where the expenses were incurred.

DEDUCTIBLE OPTIONS*

OPTION I	OPTION II	OPTION III	OPTION IV	OPTION V	OPTION VI	OPTION VII
\$250	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$20,000

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

GENERAL PLAN INFORMATION

DESCRIPTION	COVERAGE
Maximum coverage per person, per policy year up to the age of 75	Choice of · \$1,000,000; · \$2,000,000; or · \$5,000,000
Maximum coverage per person, per policy year at the age of 75 and up	\$500,000
Age limit to apply	Up to 75
Geographical coverage	Worldwide without restrictions of doctors and hospitals

INPATIENT BENEFITS

DESCRIPTION	COVERAGE
Private hospital room	100% UCR
Intensive care unit	\$5,000 per day, max. of 90 days
Prescribed medications	100% UCR

OUTPATIENT BENEFITS

DESCRIPTION	COVERAGE
Emergency room	100% UCR
Physician and specialist visits	100% UCR
Prescription medication	\$5,000

GENERAL BENEFITS (The following benefits offer the same coverage for both inpatient and outpatient procedures)

DESCRIPTION	COVERAGE
Emergency medical services	100% UCR

SUMMARY OF BENEFITS

PRESTIGE VIP

(Continued)

GENERAL BENEFITS (The following benefits offer the same coverage for both inpatient and outpatient procedures)

DESCRIPTION	COVERAGE
Diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	100% UCR
Cancer tests, medication and treatment (chemotherapy, radiotherapy and/or molecular profiling)	100% UCR
Dialysis	100% UCR
Organ transplant (per lifetime)	\$1,000,000
Benefits for live donors (per lifetime)	\$30,000
Durable medical equipment	\$5,000
Physical therapy and rehabilitation (including nurse care at home)	\$5,000
Congenital conditions diagnosed before age 18 (per lifetime)	\$150,000
Congenital conditions diagnosed after age 18 (per lifetime)	\$1,000,000
Surgery	100% UCR

MATERNITY BENEFITS (12-month waiting period)

DESCRIPTION	COVERAGE
Maternity	50% of the first \$100,000 of eligible expenses, then 100% UCR up to \$250,000
Inclusion of the newborn	Automatic if born from a covered maternity

MEDICAL EVACUATION BENEFITS

DESCRIPTION	COVERAGE
Emergency transportation by ground ambulance	100% UCR
Emergency transportation by air ambulance (per lifetime)	\$45,000, no deductible applies
Repatriation of mortal remains	\$5,000

OTHER BENEFITS

DESCRIPTION	COVERAGE
Emergency dental coverage	100% UCR for the first 180 days

SUMMARY OF BENEFITS

PRESTIGE VIP

(Continued)

OTHER BENEFITS

DESCRIPTION	COVERAGE
Second Medical Opinion VIP®	Access to the medical opinion of internationally renowned experts from around the world regarding a condition, without deductible
Reintroduction into Canada	Coordination of ongoing treatment with medical providers in Canada to reintroduce the treatment and management of a condition into Canada's health system after being diagnosed abroad
Convenience Clinics in the U.S.	Access to the U.S. outpatient care centers (walk-in clinics) when in the U.S., to receive care for minor medical conditions

OPTIONAL BENEFITS

DESCRIPTION	COVERAGE
Executive medical assessment	100% UCR including but not limited to physical evaluations, diagnostic procedures, nutritionist, smoking cessation treatments, human papilloma virus (HPV) test and/or vaccinations (*approx. 25% load charge)
Travel expenses	\$5,000 for transportation and accommodation expenses when receiving treatment more than 320 kms from the Insured's residence (5% surcharge)
Reduced diagnostic deductible	\$250 diagnostic deductible for bloodwork, ultrasound and MRI (7% surcharge)
Increased outpatient medication benefit	Additional \$45,000 for outpatient medication (5% surcharge)
Pre-existing conditions waiting period waiver	For groups of 50+ employees; waiver of the 24-month pre-existing condition waiting period based on a questionnaire of 2 medical questions; a separate pre-exclusion waiver form for corporate groups must be completed by all employees (20% surcharge)
Conversion option	Conversion to an individual plan for employees and eligible spouses who have been continually covered for at least 2 years from the effective date (25% surcharge)

***Load charge may be subject to change based on deductible chosen**

All benefits with 100% coverage are up to the policy limit. Any pre-existing medical conditions diagnosed 24 months prior to the effective date of the policy will not receive coverage for the first 24 months from the effective date.

For the purpose of the Insurance Companies Act (Canada), this policy is issued under the license of Humania Assurance Inc. business in Canada. Administration services for this policy are provided by VUMI® Canada, Inc. in partnership with VIP Universal Medical Insurance Group, LLC. VUMI® is a registered mark of VIP Universal Medical Insurance Group, LLC and licensed under agreement to VUMI® Canada, Inc. Humania Assurance Inc. is a Canadian company based in Quebec and authorized under the Insurance Companies Act in Canada.

ANNUAL RATE TABLE

OPTION I

Employee (Single)	
Couple	
Family	
Total number of certificates	Total annual premium (Excluding Tax)

OPTION II

Employee (Single)	
Couple	
Family	
Total number of certificates	Total annual premium (Excluding Tax)

Rates are in Canadian dollars.

ANNUAL RATE TABLE

OPTION III

Employee (Single)	
Couple	
Family	
Total number of certificates	Total annual premium (Excluding Tax)

OPTION IV

Employee (Single)	
Couple	
Family	
Total number of certificates	Total annual premium (Excluding Tax)

Rates are in Canadian dollars.

VUMI® CANADA IS HERE WHEN YOU NEED IT MOST

CLAIMS

VUMI® Canada will make payments directly to physicians and hospitals worldwide for covered expenses, according to the terms and conditions of the contract. When this is not possible, VUMI® Canada will reimburse the costs to the insured according to the corresponding fees that are usual, customary and reasonable.

In order for the claims process to begin, VUMI® Canada must receive proof of the claim, which consists of the following:

- All itemized bills from the provider with the services provided and proof of payment
- Recent medical history or any other medical information that VUMI® Canada may consider pertinent
- For pharmacy expenses, a copy of the medical prescription must be submitted
- In the event of an accident, the insured must submit all information related to it and the circumstances surrounding it

Claims must be legible and must be sent within six months after the service.

NOTIFICATION

Insureds must notify VUMI® Canada of all outpatient and inpatient procedures at least 72 hours ahead of time. The notification gives staff the opportunity to improve and maximize the insured's level of coverage by making suggestions about medical providers, offering logistical support and, when possible, arranging direct payment to the insured's preferred hospital or doctor, reducing the possibility of an unexpected out-of-pocket expense.

ACCOUNT SUPPORT ANY TIME, ANYWHERE

VUMI® Canada is available 24 hours a day, 365 days a year to provide exceptional VIP service to insureds and their families.



THE VIP HEALTHCARE YOU DESERVE

WITH VUMI® CANADA, YOU HAVE PEACE OF MIND AT ALL TIMES, ANYWHERE YOU GO.

The VUMI® Canada team is dedicated to helping you and your employees every step of the way and will provide you with all the advice and support that you need. When you choose VUMI® Canada, your employees will appreciate that you chose to invest in their health and give them the confidence of knowing that they are covered whenever they need it, wherever they may be.

CONTACT VUMI® CANADA

To discuss how VUMI® CANADA can help your business, please contact the sales team:



EMAIL: canada@vumigroup.com



TELEPHONE: +1-800-879-4236 Sales: ext 1; Customer Service: ext.2



WEBSITE: www.vumicanada.com



ADDRESS: 625 Cochrane Drive 4th Floor Suite 401 | Markham, ON L3R 9R9 CA

