

PRESTIGE VIP

Individual Prestige VIP Coverage Update:

In the fall of 2020, we introduced you to **Prestige VIP** healthcare coverage which provides clients with access to healthcare anywhere in the world. This product is available to Canadian residents and provides Second Opinion, cancer testing, treatment and medication, organ transplant and access to healthcare worldwide. Additionally, Vumi Canada, Inc. has enhanced **Prestige VIP** by adding telemedicine to the plan. For more information on Individual **Prestige VIP** coverage please review the VUMI Canada, Inc. video (<https://youtu.be/S7dLDUMbSrk>) or click [here](#).

Corporate Prestige VIP – Group Plan

We are pleased to announce that **Prestige VIP** coverage is also available in a Corporate or Group plan. The Corporate plan requires a minimum of 5 members and requires **no underwriting for enrollment**. The Corporate plan offers the same coverage as the individual plan but offers the ability to enhance the plan with additional benefits, not available on the individual plan, such as reduced deductible for diagnostic testing and travel expense coverage.

Since the **Corporate Prestige VIP** plan does not require underwriting, VUMI Canada, Inc. does apply a 24/24 month pre-existing condition exclusion from the date of enrollment. This 24/24 month exclusion means that if a plan member consulted with a medical professional, received treatment or should have received treatment for a condition in the 24 months prior to enrollment, that condition will be excluded from coverage for the first 24 months on the plan. However, twenty-four months post enrollment, **all conditions will be covered**.

For more information please review the [Corporate Prestige VIP Informative Booklet](#) or reach out to Thomas O'Neill (thomas@oneill-group.ca).