

VUMI®-BAYMAC PILOT VIP HEALTH PLAN

2020 / 202



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 Baymac

 VUMI®



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 VUMI®

VIP Universal Medical Insurance Group, Limited

Insurance Company registered in Turks & Caicos Islands,
a British Overseas Territory.

Administration services provided by VIP Administration Services,
incorporated in Dallas, Texas, USA.

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VUMI®-BAYMAC PILOT VIP HEALTH PLAN | 2



OVERVIEW

Baymac has partnered with VIP Universal Medical Insurance Group (VUMI®) to provide its members with VIP health care coverage for pilots and their families on every continent. The VUMI®-Baymac Pilot VIP health plan is specifically designed to provide coverage for pilots at home or abroad, offering comprehensive benefits that often exceed those provided by employers. With the VUMI®-Baymac Pilot VIP health plan, members will receive the peace of mind that they will get access to first-class medical providers anywhere in the world, along with 24/7 emergency service.

WHO WE ARE: VUMI®

VIP Universal Medical Insurance Group (VUMI®) is an international health insurance company offering exclusive major medical insurance products and VIP medical services to private and corporate clients around the world.

VUMI's extensive variety of plans offers insureds a holistic approach to international healthcare. All plans come with our exclusive VIP Medical Service®, which includes access to the Second Medical Opinion VIP®, global telemedicine and at-home doctor visits.

Insureds can choose the coverage that suits their needs based on geographical location, lifestyle and age. Whether they are single professionals, growing families, couples beginning to plan for an active retirement, or seniors, they'll find a VUMI® plan that's right for them.

We also offer customized or standard solutions for corporate clients of varying sizes, from small groups to multinational corporations with offices around the world.

Our plans are designed to provide global coverage, asset protection and, most importantly, peace of mind for all our insureds. VIP is embedded in our company's name, and treating our insureds as VIPs is at the heart of our commitment to provide unparalleled service. It's one of the reasons why VUMI® is an industry leader in the IPMI market for Latin America.

LOCATIONS



Headquartered in Dallas, Texas, VUMI® has offices around the world, including the United States, Canada, United Arab Emirates and Latin America.

VUMI® is privately owned and part of a global healthcare management group with 35 years of experience in the healthcare industry. The group has more than 450 employees of various nationalities worldwide.



THE EVOLUTION OF VUMI® ENTERPRISE GROUP



1985
Assured Benefits Administrators

Third party administrator (TPA) offering administrative healthcare services for small to mid-sized companies in the U.S.



1992
National Healthcare Solutions, Inc.

International cost-containment company serving many of the world's largest health insurance companies.



1993
Independent Medical Systems

U.S. Preferred Provider Organization (PPO) network that also provides management services.



2012
VIP Universal Medical Insurance Group

International health insurance company that serves private and corporate clients worldwide.



2015
VUMILATINA® Medicina Prepagada S.A.

Prepaid healthcare company providing worldwide medical coverage to individuals, expatriates and corporations in Ecuador.



2017
Dallas Risk Management

Full-service managing general underwriter of employer stop-loss coverage.



THE EVOLUTION OF VUMI® ENTERPRISE GROUP



2017 Ardent Assistance

Operating from offices in Newmarket, Ontario, Ardent Assistance is dedicated to providing solutions that enhance insurance underwriting profitability. Focused on travel insurance products, Ardent works with multiple Canadian and international insurance companies to provide outstanding medical assistance and cost containment solutions throughout North America.



2018 Frates Benefit Administrators

Third party administrator founded in Oklahoma City in 1924. The company designs and administers health, life and disability insurance plans for employers in the U.S.



2019 LRDS | VUMI®

Through a strategic alliance with La Regional de Seguros in Panama, the company is able to provide exclusive VIP medical service worldwide for individuals, expatriates and corporate clients residing in Panama.



2019 VUMI® Canada

VUMI® Canada, Inc. is a privately-owned Canadian company offering VIP medical service for Canadians seeking to expand their healthcare options locally and worldwide.



OPERATING PARTNERS



BDO is a leading international consulting, financial advisory and accounting organization with a global network of 1,328 offices in 151 countries.



ProAct is a full-service pharmacy benefit management company combining industry-leading service with the latest in technology. The result is an innovative, affordable and flexible prescription drug benefit solution.



Aetna is one of the largest healthcare benefits companies in the U.S. Founded in 1853, Aetna's hospital network is comprised of more than 1.1 million healthcare professionals and 5,500 hospitals across the U.S.



United Healthcare Group is the largest healthcare benefits company in the U.S. The company is ranked 7th on the 2020 Fortune 500.



WA Globality is a leading third-party administrator (TPA) in Brazil.



AP Companies is the world's largest independent medical assistance company with a vast medical provider network of more than 37,700 direct providers in 185 countries.



Savitar Group is a multi-profile medical assistance company with special expertise in Europe and Asia.



The Henner Group is an international pioneer and leader in the development and management of health insurance solutions for individuals, professionals and companies.



Inter Mutuelles Assistance has a global network of medical and logistic providers for medical evacuation by air ambulance or commercial flight.



Jackson International links patients in need of expert treatment for complex medical and surgical care with one of the top-rated U.S. health systems.

THE VUMI® DIFFERENCE

VUMI® INTERNATIONAL PATIENT RECEPTION CENTER

in partnership with Jackson Health System

VUMI® understands how stressful it can be to seek healthcare thousands of miles away from home. For this reason, VUMI® partnered with Jackson Health System to offer the VUMI® International Patient Reception Center at Jackson Memorial Hospital in Miami, Florida, USA.

VUMI® saw this strategic alliance as a natural extension of the company's VIP service commitment to insureds and their families. The goal is to ensure patients receive all-encompassing support along every step of their treatment. The Center is an exclusive oasis that features first-class hospital amenities, including luxurious waiting areas, private showers and a full-service business center.



PLAN ELIGIBILITY

The VUMI®-Baymac Pilot VIP plan has been designed to include pilots within the Baymac Professional Pilots Group and their dependents.

To be eligible for enrollment, pilots must meet the following criteria:

- Hold a valid Commercial Pilot License (CPL), Multi-Crew Pilot License (MPL) or Air Transport Pilot License (ATPL)
- Have a valid medical certificate issued by an Aviation Medical Examiner (AME) approved by the CPL, MPL or ATPL licensing authority
- Be under 75 years old
- Be an active member of the Baymac Professional Pilot Group.

Pilots with a valid CPL, MPL or ATPL may join the plan until the age of 75. Minimum medical underwriting is required for pilots under 65 years old. Pilots who are 65 or older at the time of enrollment are required to complete a medical form, and may be required to provide additional medical information if required by the underwriters.

Pilots and dependents must be located outside of the US, its territories, or possessions at the time the insurance policy incepts or renews.

Dependents who meet any of the following criteria are eligible for medical coverage under the plan:

- Lawful spouse or domestic partner of an insured
- Dependent children under 24 years old, including children of the insured's lawful spouse
- Adopted children or children under the legal guardianship of the insured, including step-children who depend on the insured for support
- Unmarried children who are 19-24 years old, and who are full-time students at an accredited educational institution and are not employed on a full-time basis

At all times during the policy period, members of the Baymac Professional Pilots Group must be in good standing.

KEY BENEFITS

Coverage Highlights



Worldwide coverage with access to treatment anywhere in the world



Competitive rates for larger families with no additional charges for over 3 members



US\$5 million annual limit in healthcare benefits



Free choice of doctors and hospitals (limits apply to out-of-network coverage in the U.S.)



No maximum age limit for continued coverage



Multi-lingual representatives available 24/7 for medical emergencies



Free coverage for children under 11 years old



Flexible payment options



Coverage for unmarried children up to 24 years old who are registered at an accredited educational institution



Coverage continuation post-retirement

SUMMARY OF BENEFITS

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 U.S. Dollars (USD). 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.

GENERAL PLAN INFORMATION

BENEFIT	COVERAGE
Maximum coverage per person, per Policy Year	US\$5,000,000
Age limit to apply	Up to 75 years old
Eligibility	With CPL, MPL or ATPL license
Geographical coverage	Worldwide without restrictions of Doctors and Hospitals

INPATIENT BENEFITS

Pre-certification required except in case of an Emergency.

BENEFIT	COVERAGE
Standard Private/Semi-Private Hospital Room	Up to Policy maximum
Adult companion accommodation expenses of a hospitalized Insured under 18 years old	Up to Policy maximum
Prescribed Medication, doctor's fees, diagnostic study services (laboratory tests, pathology, X-rays, MRI/CT/PET scans)	Up to Policy maximum
Surgical procedures	Up to Policy maximum
Organ Transplant (per organ/tissue)	Up to US\$500,000 per Lifetime
Day-care Treatment	Up to Policy maximum

OUTPATIENT BENEFITS

BENEFIT	COVERAGE
Accident and Emergency treatment inside or outside the coverage area	Up to Policy maximum
General practitioner, specialist fees and diagnostic tests	Up to Policy maximum
CT, PET and MRI scans	Up to Policy maximum (pre-certification required)
Outpatient surgery	Up to Policy maximum
Prescription Medication	Up to US\$2,000
Chronic conditions	Up to Policy maximum
Complementary therapy: autism, psychiatry and psychology	US\$6,000
Other therapies: acupuncture, naturopathy, osteopathy, chiropractor, magnetic therapy, massage therapy, aromatherapy and vitamin therapy	Up to US\$250
Palliative Care for terminal cases	Up to Policy maximum (pre-certification required)
Preventive Health Check-up (wellness) and dental	Up to US\$250 per Policy Year; no Deductible applies

OUTPATIENT BENEFITS

BENEFIT	COVERAGE
Vaccinations	Up to US\$250, no Deductible applies
Prescribed physical therapy	Up to 80% of the cost (pre-certification required)
Rehabilitation	Up to 80% of the cost

GENERAL BENEFITS

BENEFIT	COVERAGE
Emergency dental coverage	Up to US\$2,000 for treatment within the first 180 days of the covered Accident
HIV-AIDS (AIDS is not covered if contracted prior to the enrollment date)	Up to Policy maximum (after a 24-month Waiting Period)
Congenital Conditions	Up to US\$300,000 per Lifetime
Hereditary Conditions	Up to Policy maximum
Oncology: cancer tests, treatment (chemotherapy and/or radiotherapy) and Medication	Up to Policy maximum
Nurse or Therapist care at home	Up to 30 days per condition
Repatriation or cremation of mortal remains	Up to US\$10,000
Passive war and terrorism	Up to Policy maximum

MATERNITY BENEFITS

BENEFIT	COVERAGE
Maternity - cesarean	50% of the cost, up to US\$15,000
Maternity - normal delivery	50% of the cost, up to US\$10,000
Complications of Maternity and Birth	Up to US\$100,000 per Lifetime
Inclusion of the Newborn within 90 days after the birth	Without underwriting, if born from a Covered Maternity

ADDITIONAL BENEFITS

BENEFIT	COVERAGE
Durable Medical Equipment	Up to Policy maximum
Emergency transportation by Air Ambulance	Up to US\$75,000
Emergency transportation by Ground Ambulance	Up to US\$15,000 per occurrence
Compassionate Emergency visit to an Insured	Up to US\$15,000
Deductible reduction for no claims for 3 years	Reduction of 50% of the Deductible for 1 year after the 3rd year without claims
Second Medical Opinion VIP®	Access to a second medical opinion of renowned experts from around the world, without Deductible

WAITING PERIODS

BENEFIT	COVERAGE
Maternity	12 months
Mental and nervous conditions	18 months
HIV-AIDS	24 months
Pre-existing Conditions	12 months

This Summary of Benefits is subject to the Conditions of Coverage of the policy. Limitations and exclusions may apply. Capitalized words are defined terms of special relevance and meaning. For more information, please refer to the Conditions of Coverage of the policy.

**PILOT VIP
QUOTE SUMMARY**
US\$5,000,000
Annual Coverage

ANNUAL DEDUCTIBLES
OPTION I
OPTION II

	International Expats (Non-U.S.)*	U.S./ Nationals**	International Expats (Non-U.S.)*	U.S./ Nationals**
Outside U.S.	US\$1,000	US\$1,000	US\$500	US\$500
Inside U.S.	US\$1,000	US\$5,000	US\$500	US\$5,000

MONTHLY PREMIUM

Member Only	US\$174	US\$203	US\$193	US\$221
Member & One	US\$305	US\$497	US\$337	US\$544
Member & Family	US\$436	US\$710	US\$479	US\$777
Children (0-10)	No charge	No charge	No charge	No charge

*International (Non-U.S.) pilots living and working outside and/or inside their home country.

**Members returning to their home country will be allowed to continue coverage after returning, however, the policy may not be ACA (Affordable Care Act) compliant and rates will be adjusted accordingly.



ACCOUNT MANAGEMENT

VUMI® is available **when you need it most**

Claims

VUMI® 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® 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® 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® may consider pertinent
- For pharmacy expenses, a copy of the medical prescription
- In the event of an accident, the insured must submit all information related to it and the circumstances surrounding it
- For reimbursement through a U.S. bank:
 - Copy of a canceled check
- For reimbursement through an international wire transfer*:
 - Account holder's name
 - Account number
 - ABA or routing number
 - SWIFT code
 - Intermediary bank information (if applicable), with the account number and ABA or routing number
 - IBAN for European accounts (if applicable)
 - CLABE for Mexican accounts (if applicable)
- For reimbursement through a physical check:
 - Recipient's name
 - Mailing address
 - Telephone number

*Reimbursements of less than US\$250 are not eligible to be sent via international wire transfer; a physical check will be mailed instead.



The claims process can take up to 20 business days. Claims must be legible and must be sent through email within 6 months after the service, with all the itemized bills, to the dedicated Baymac claims inbox: vumigroupsclaims@vumigroup.com. All claims submissions will be acknowledged within 24-72 hours of receipt.

For claims status and/or questions, please email the customer service claims inbox: baymacpilot@vumigroup.com.

Notification

Insureds must notify VUMI® of all outpatient and inpatient procedures at least 72 hours ahead of time, and for medical emergencies within 72 hours of the emergency, or within a reasonable time where circumstances preclude notification within 72 hours. The notification gives staff the opportunity to verify the terms and conditions in which the treatment will be covered, as well as improve and maximize the level of coverage available to the insured, make suggestions about the best places for his/her care, provide logistical support and, whenever possible, make arrangements to establish direct payment to the hospital or doctor of choice, thereby reducing the possibility that the insured will have to incur an unexpected or excessive out-of-pocket expense.

To notify a medical inpatient, outpatient or emergency treatment, insureds may send an email to baymacpilot@vumigroup.com or by phone at +1-214-224-0418.

If the insured fails to notify VUMI® within the required time, he/she will be responsible for 30% of all covered costs after paying the applicable deductible.

Account Support Anytime, Anywhere

VUMI® is available 24 hours a day, 365 days a year to provide exceptional VIP service to insureds and their families during those medical emergencies when it matters most.



HOW TO ENROLL

Existing Baymac pilot members

Existing members of the Baymac Professional Pilots Group must complete the online VUMI®- Baymac Pilot VIP plan application form at www.baymac.net.

Within five business days of receiving the application, the member will be informed whether the application has been approved, or if additional information is required.

Once approved, payment may be made to VUMI® by credit card or wire transfer.

For payment details, contact VUMI® at +1 (214) 276-6376 or via email at groupoperations@vumigroup.com, Monday through Friday between 9 a.m. and 5 p.m. Eastern Standard Time.

Non-Members

The VUMI®-Baymac Pilot VIP health plan is available exclusively for members of the Baymac Professional Pilot Group. Pilots holding a valid Commercial or Airline Transport Pilot License are eligible for membership to the Baymac Professional Pilots Group. To apply for membership, complete the Baymac Professional Pilot Membership Online Application at www.baymac.net, and submit payment for the membership fees as reflected in the application form.

Membership will be confirmed once the application has been approved and the payment has been received. Baymac will provide a membership number that is necessary for each applicant wishing to purchase the VUMI®-Baymac Pilot VIP health plan.

For non-members interested in learning more about the VUMI®-Baymac Pilot VIP health plan, contact Baymac at +971-54-443-7150 or email info@baymac.net.



GENERAL INFORMATION

Effective Date of Coverage

Once approved, members will receive an effective date of coverage and a kit containing the member's identification card, Certificate of Coverage, and instructions on how to use the insurance coverage. Included with the instructions are details on how to access the U.S. PPO network, and information about an online suite of tools and resources to help locate and obtain quality medical care throughout the world.

Renewals

The VUMI®-Baymac Pilot VIP health plan is renewable annually. An automatic email will be sent to the insured 60 days prior to the renewal day. If the insured wishes to request cancellation of coverage, it must be done in writing 15 days prior to the renewal date to avoid charges. If the insured cancels after the automatic renewal, the policy will be reviewed and, if no claims have been submitted by the insured, VUMI® will proceed with the cancellation. A prorated amount will be refunded based on the notification date of the cancellation.

VIP medical service

VUMI®'s medical team follows a rigorous VIP protocol that can be activated at any time to assist insureds every step of the way, anywhere in the world. Insureds will have access to the best medical treatments for their health needs.

The VUMI® medical team is ready to help and make treatment as easy as possible. VUMI® is available 24 hours a day, 365 days a year to guide insureds no matter where they are in the world. VUMI® provides support in the insured's language of choice in English, Spanish or Portuguese throughout the course of the treatment, from coordinating doctor appointments to ensuring insureds have all the information they need to authorize the treatment.

In case of an emergency, VUMI® communicates with the hospital and provides all the information required for treatment as soon as possible. VUMI® also supports the insured's loved ones by helping them find accommodation, if needed.

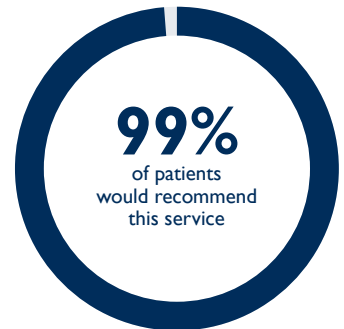
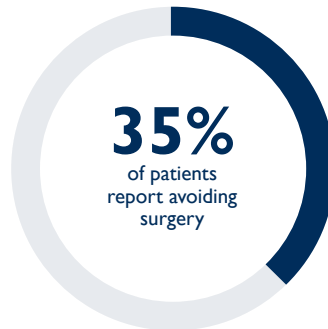
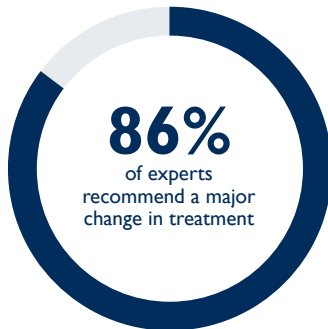
Post Retirement Benefits

Pilots may remain on the VUMI®-Baymac Pilot VIP health plan after retirement for as long as they remain a member of the Baymac Professional Pilot Group. Post-retirement benefits are subject to the laws of the member's home country.



SECOND MEDICAL OPINION VIP®

In partnership with MediGuide International, a prestigious U.S.-based medical opinion provider, VUMI® offers Second Medical Opinion VIP® as a complimentary service in all VUMI® plans. Second Medical Opinion VIP® selects the hospital recognized as the leading treatment provider for each specific diagnosis. The second opinion is performed by a panel of medical experts gathered by this provider to ensure all aspects are considered and debated before they form a conclusive qualified opinion on both the diagnosis and the recommended treatment. VUMI® strongly believes an increased number of expert eyes on a case will result in a better outcome for the insured. All aspects of the case are discussed and analyzed down to the last detail.



FREQUENTLY ASKED QUESTIONS

1. What is the Pilot VIP health plan?

The VUMI®-Baymac Pilot VIP health plan is specifically designed to meet the needs of professional pilots and their families by providing worldwide major health insurance coverage.

2. Do I need additional healthcare coverage if I already have coverage from my airline?

This plan is supplementary to any employer or locally required plan. Many airlines provide medical insurances for their employees, but these often fall short due to restrictions in coverage or are limited to local costs/fees, and they may also require lengthy approval processes.

The VUMI®-Baymac Pilot VIP health plan is a cost-effective and complete solution providing comprehensive coverage anywhere in the world. The plan offers up to US\$5M per person annually and quick pre-approval of medical treatments (not required in case of an emergency). Pilots and their families have the peace of mind of knowing that in case of an emergency, when treatment is not provided locally, transportation is available by ground or air ambulance without having to worry about cost or employer approval. Employers also get the peace of mind knowing that complete medical coverage is available to their employees worldwide at lower costs than those of many local medical plans.

3. What are the advantages of the VUMI®-Baymac Pilot VIP health plan?

The VUMI®-Baymac Pilot VIP health plan offers pilots and their families worldwide access to first-class medical and healthcare professionals. The VUMI®-Baymac Pilot VIP health plan is flexible, provides post-retirement benefits, and is easily transferable when pilots change employment.

4. Are pre-existing conditions covered?

Pre-existing conditions and maternity are covered after a 12-month waiting period. Mental and nervous disorders require an 18-month waiting period before coverage starts. HIV/AIDS is not covered if contracted prior to the policy effective date.

5. Is outpatient treatment covered?

Yes. See Summary of Benefits.

6. Are prescription drugs covered under outpatient treatment?

Yes. See Summary of Benefits.

7. Are congenital conditions covered?

Yes. Unlike many policies which exclude congenital conditions, or only cover them when diagnosed during the policy duration, the VUMI®-Baymac Pilot VIP health plan will provide coverage.

8. What is the US\$5 million annual coverage?

Under the VUMI®-Baymac Pilot VIP health plan, the policy provides coverage with an annual limit of US \$5 million for each covered family member.

9. Are air ambulance and medical evacuation benefits available?

Yes. In the event of acute or serious injury, air ambulance expenses are covered to the nearest suitable place of treatment in cases where no qualified treatment can be obtained locally. It also includes the insured's and companion's return tickets to the place from which the insured was evacuated, provided that it takes place within ninety (90) days of discharge and is coordinated by the company. The air ambulance transportation must be pre-authorized and coordinated by the company.

10. Who is eligible for the VUMI®-Baymac Pilot VIP health plan?

To purchase the VUMI®-Baymac Pilot VIP health plan, a person must be a pilot, hold a valid Commercial Pilot License, Crew Pilots License or Air Transport Pilot License and a valid aviation medical certificate. The person must also be a member of the Baymac Professional Pilots Group in good standing and must be a fully paid-up member, if not otherwise exempted.

11. Are my family members eligible for coverage under the VUMI®-Baymac Pilot VIP health plan?

The dependents of the Baymac members enrolled in the program who meet the following criteria are eligible for medical coverage under this plan:

- **Spouse:** Spouses of eligible pilots may become members of Baymac. This includes common law as defined by legislation in the employee's home country. Once a member, a spouse may obtain coverage under the plan.
- **Children:** Natural or legally adopted children of the pilot, or his/her spouse, and who are unmarried may be covered under the plan. A child whose parent is eligible for maternity coverage is automatically enrolled in the

parent's policy regardless of the child's state of health. VUMI® must be notified within 90 days upon birth of a newborn. Children may continue to enjoy coverage, provided they are unmarried and full-time students at an accredited institution, until they are 24 years old without having to undergo new medical underwriting.

12. My children study overseas. Can they be enrolled in the plan?

Yes. Children up to 24 years old studying overseas may be enrolled in the plan.

13. Can my children be covered if my wife is not on the plan?

Yes (subject to age limitations).

14. How do I apply?

For existing members of the Baymac Professional Pilots Group, complete the online VUMI®-Baymac Pilot VIP application form at: www.baymac.net and join the Baymac Professional Pilots Group. Applications should be completed online.

If you are not a member, visit: www.baymac.net and join the Baymac Professional Pilots Group. Once the Baymac membership is approved, a membership number will be sent and can be used to apply for the VUMI®-Baymac Pilot VIP health plan on the Professional Pilots Group page. VUMI® will process the application for the healthcare plan and a response will usually be provided within five working days.

15. Can I enroll or renew my policy if I am in the U.S.?

Members may enroll and renew their policies if they are on vacation or reside in the U.S. but intend to depart the country within 30 days, and if they will reside outside of the U.S. for six months or more per year.

16. Can I enroll for the VUMI®-Baymac Pilot VIP health plan at any time or is enrollment open for a limited time?

Accepted members of the Baymac Professional Pilots Group may enroll at any time. The online application for the VUMI®-Baymac Pilot VIP health plan may be found at www.baymac.net.

17. I am a U.S. citizen living overseas. My children are going to the U.S. (or home) to study. Will they continue to be covered?

Yes. As long as the pilot resides outside the U.S., his family continues to receive all the benefits of the plan wherever they reside. The plan is not ACA compliant, and U.S. nationals are required to have a local U.S. plan.

All applicants and policyholders are responsible to ensure compliance with the local laws of their country of residence and/or citizenship.

18. If I lose my pilot's medical certificate or license, can I renew the plan?

Yes. A valid pilot's medical certificate and license are required for initial enrollment, but if an insured loses his or her license or medical certificate after enrolling in the plan, the insured will be able to remain on the plan and/or renew the policy.

19. If I leave my job or the profession of flying, can I remain on the plan?

Yes. The plan is designed for insureds to be able to continue on it if they change employers or lose jobs. Insureds and their families can remain on the plan indefinitely if the insured remains a member of the Baymac Professional Pilots Group in good standing (abiding by the rules of membership and having paid the annual membership fees).

20. Is the VUMI®-Baymac Pilot VIP health plan a top-up plan, or does it stand alone as a primary plan?

The VUMI®-Baymac Pilot VIP health plan can work as a primary plan if the member has no other health insurance, and as a secondary plan if the member has other health insurance coverage and/or is required by local law to have other insurance coverage. Whatever is not covered by the member's primary plan may be covered by the VUMI®-Baymac Pilot VIP health plan up to the coverage limits of the plan. This plan is supplementary to any employer or locally required plan.

21. What happens with my plan when I retire?

Insureds and their families may continue their plans upon retirement. However, the insured must inform VUMI® when he or she retires to allow VUMI® to check that the plan does not contravene the laws of the insured's country and that there are no changes to the terms or premium.

22. Can premiums be paid monthly?

Yes. Premiums are in U.S. dollars and may be paid monthly, quarterly, bi-annually or annually. There is no extra charge for monthly payment.

23. How does this coverage compare to other global policies?

The plan ranks among the best plans available for pilots. It has been designed by pilots, for pilots to ensure their needs and their families' needs are met. The policy provides comprehensive global coverage, which compares favorably with other international policies. It also includes benefits for hereditary, congenital and chronic conditions, which are often excluded in other policies.

24. When will the policy commence?

Once VUMI® has been advised of the approval of membership with the Baymac Professional Pilots Group and the application for the health plan has been received, the policy will usually be issued within five business days.

The effective date of the policy will be the effective date requested by the insured on the application, or the date the policy is approved, whichever comes last.

The policy document will be emailed along with a copy of the ID card(s). The original card(s) will be mailed to the address on the application.

25. What is a deductible? Is this per claim or per year?

The deductible is the amount each individual must pay per policy year (not per claim) on medical costs before claiming on the policy. Some benefits do not require a deductible, e.g., annual check-ups.

For example, if there is a claim for US\$2,000, the insured would pay either US\$500 or US\$1,000 based on their selection at the time of application, and then claim for the remaining balance. If there is a subsequent claim in the same year, then the member can claim the full amount of the subsequent claim.

26. If a member dies, could his/her spouse remain on the plan?

As long as he/she maintains their Baymac membership and

ensures their premiums are paid.

27. What if I require treatment in the U.S., but choose not to use a hospital or clinic within the PPN?

When insureds use a hospital or medical provider outside of the Preferred Provider Network, only 80% of the benefit will be paid by the insurance company.

28. Can I choose any doctor, clinic or hospital anywhere in the world?

Insureds are free to use the doctors, clinics and hospitals of their choice outside of the USA. Within the USA, however, they will need to use the Preferred Provider Network. Should they use a hospital outside of the Preferred Provider Network, only 80% of the benefit will be paid by the insurance company.

29. Can my dependents continue on the plan if they are no longer full-time students or reach 24 years old?

Yes, they can continue on the plan, but under a new policy as policyholders and with the same rates and benefits.

30. What is a U.S. Expat?

It is a U.S. resident or citizen living and working outside the U.S.

31. What is considered preventive dental treatment?

Non-emergency dental routine treatment, regular exams, teeth cleaning and routine X-rays are considered preventive dental treatment.

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