



# BECAUSE MORE THAN AN INSURANCE, WE ARE YOUR HEALTHCARE PARTNER

Bupa is a leading and experienced health insurer, providing a variety of products and services to residents of Latin America and the Caribbean. Bupa is proud to offer you a line of benefits designed to take care of your health care anywhere around the world. Some of these benefits are:

- Bupa Expert Opinion: this service gives you access to a second medical opinion in case of a serious, complex and chronic condition.
- Coordination of services and assistance through USA Medical Services. In the event of a medical crisis, whether it is verifying benefits or the need of an air ambulance, this exclusive service will be in constant communication with you and your family, guiding you through any medical crisis to the proper medical specialist and/or hospital.
- Our innovative website, [www.bupasalud.com](http://www.bupasalud.com), offers you easy access to different medical references and health articles so that you are can be informed about the latest discoveries and health and wellness treatments.



# ABOUT BUPA



Certain underwriters at Lloyd’s are offering this insurance coverage to residents of Trinidad & Tobago. Bupa Worldwide Corporation (Bupa) is an approved Lloyd’s coverholder and is issuing contract documentation on behalf of those certain underwriters at Lloyd’s.

Bupa is a leading and experienced health insurer that provides a variety of products and services to residents of Latin America and the Caribbean. Bupa began as a provident association in the United Kingdom in 1947 with just 38,000 members. Today, Bupa looks after the health and wellbeing of millions of individuals around the world, giving us a unique global advantage for the benefit of our members.

Since its inception more than 70 years ago, Bupa has maintained a sustained financial growth and continues to consolidate its credentials as a healthcare partner. Bupa has no shareholders, which allows for the reinvestment of all profits to optimize products and services in synergy with accredited healthcare providers.

Lloyd’s is the world’s specialist in the insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks. Around 96 syndicates are underwriting (re)insurance at Lloyd’s, covering all classes of business. Together they interact with thousands of brokers daily to create insurance solutions for businesses in over 80 countries and territories around the world. The Lloyd’s market insures the majority of FTSE 100 and Dow Jones industrial average companies. Lloyd’s enjoys strong financial security supported by excellent ratings. Visit [www.lloyds.com](http://www.lloyds.com) for more information.

## YOUR HEALTHCARE PARTNER

Bupa’s purpose is longer, healthier, happier lives. We fulfill this promise by being our members’ advocate, providing a range of personalized healthcare services and support throughout their lifetime.

## BUPA CORPORATE CARE

COVERAGE OPTION		OPTION 1	OPTION 2
Annual maximum coverage per member		US\$1 million	US\$2 million
Area of coverage		Worldwide (Excluding USA)	Worldwide (Including USA)

IN-PATIENT BENEFITS AND LIMITATIONS	COVERAGE
Hospital services	100%
Hospital room and board (private/semi private) <ul style="list-style-type: none"><li>Bupa hospital network</li><li>In other hospitals, max. per day</li></ul>	100% US\$1,000
Intensive care unit <ul style="list-style-type: none"><li>Bupa hospital network</li><li>In other hospitals, max. per day</li></ul>	100% US\$3,000
Medical and nursing fees	100%
Drugs prescribed while in-patient	100%
Diagnostic procedures (pathology, lab tests, X-rays, MRI/CT/PET scan, ultrasound, echocardiography and endoscopies)	100%

OUTPATIENT BENEFITS AND LIMITATIONS	COVERAGE
Ambulatory surgery	100%
Physicians and specialists visits (max. 20 visits)	80%
Prescription drugs first prescribed during hospitalization or outpatient surgery	US\$10,000
Diagnostic procedures (pathology, lab tests, Xrays, MRI/CT/ PET scan, ultrasound, echocardiography, and endoscopies)	80%
Physical therapy and rehabilitation services (must be preapproved, max. 30 days)	80%
Home healthcare (must be preapproved, max. 30 days)	80%
Routine health checkup (all inclusive) <ul style="list-style-type: none"><li>No deductible applies</li></ul>	US\$150

MATERNITY BENEFITS AND LIMITATIONS (Plans 1 and 2 only)	COVERAGE
Pregnancy, maternity, and birth: Normal delivery (max. per pregnancy) Prescribed cesarean section (max. per pregnancy) <ul style="list-style-type: none"><li>Includes pre and postnatal treatment and wellbaby care</li><li>10month waiting period</li><li>No deductible applies</li></ul>	US\$5,000 US\$8,000
Complications of maternity and birth (max. per lifetime)	US\$100,000
Provisional coverage for newborn children (for a maximum of 90 days after delivery) <ul style="list-style-type: none"><li>No deductible applies</li></ul>	US\$10,000

EVACUATION BENEFITS AND LIMITATIONS	COVERAGE
Medical emergency evacuation: <ul style="list-style-type: none"><li>Air ambulance (max. per incident)</li><li>Ground ambulance (max. per incident)</li><li>Return journey</li><li>Repatriation of mortal remains</li></ul> Must be preapproved and coordinated by USA Medical Services.	US\$25,000 US\$1,000 100% US\$5,000

OTHER BENEFITS AND LIMITATIONS	COVERAGE
Cancer treatment (chemotherapy/radiation therapy)	100%
End-stage renal failure (diaysis)	100%
Transplant procedures (max per diagnosis, per lifetime)	US\$500,000
Congenital conditions and hereditary disorders (max. per lifetime)	US\$300,000
Special treatments (prosthesis, implants, appliances and orthotic devices implanted during surgery, durable medical equipment, radiation therapy, chemotherapy, and highly specialized drugs)	100%
Emergency room treatment in connection with acute illness or accident	100%
Accident related dental treatment (within 6 months of accident)	100%
Hospice/terminal care	100%
HIV/AIDS (max. per lifetime, 12month waiting period)	US\$50,000

All amounts are in U.S. dollars and all reimbursements are paid in accordance with Usual, Customary, and Reasonable (UCR) fees. For more details and a complete list of benefits, please refer to the policy Terms and Conditions, contact a representative or request an online quote by visiting [www.bupasalud.com](http://www.bupasalud.com).

## ADVANTAGES OF AN INTERNATIONAL HEALTHCARE LEADER

Our customers can benefit from a wealth of services and resources to help them stay healthy. Some of the benefits of acquiring this product are:

- \* Worldwide access to the best hospitals and doctors.
- \* Emergency medical coverage anywhere in the world.
- \* International portability that allows our customers to have uninterrupted coverage while traveling, studying, or working out of their country of residence (certain conditions may apply).
- \* A Medical Service team that provides our members with professional support by phone 24 hours a day, 365 days a year.
- \* Online services to allow access to policy documents, renewals, communications, and claims reimbursements through the internet.

## USUAL, CUSTOMARY, AND REASONABLE FEES

The insurance policy establishes that Usual, Customary and Reasonable (UCR) fees will be applied to calculate the reimbursement for services and treatment rendered in a specific country or region. UCR is the maximum amount considered eligible for payment. This amount is determined based on a specific review of the prevailing charges for a particular service adjusted for a specific region or geographical area.

By encouraging direct payment and pre-authorization, we have the opportunity to negotiate medical fees to protect our members from incurring additional out-of-pocket fees and ensuring fair prices. UCR is one of the most important measures to control our finances while protecting our clients’ interests.

The information contained in this product summary is for illustration purposes only.