

PART OF OUR PORTFOLIO OF GLOBAL MEDICAL EXPENSES PLANS

BUPA GLOBAL ELITE HEALTH PLAN

BUPA PANAMA 2025

WELCOME TO THE NEXT CHAPTER IN GLOBAL HEALTHCARE

We strive to be different. That is why we asked more than 3,000 globally minded people to help create our new range of global health plans.

Our portfolio offers benefits that are clearly segmented and the extraordinary service you always expect from us. These are more than insurance policies. We also focus on our customers' all-round health throughout a number of wellness services included.

Whenever you need us most, whether going through a serious illness, a health condition, or when you want to insure your health and wellbeing, we are always by your side.



WHY CHOOSE BUPA GLOBAL ELITE HEALTH PLAN?

This plan provides an exceptional health coverage wherever you are or choose to receive treatment, including dental coverage, home health care and numerous complementary therapies.

Bupa Global Elite Health Plan is an excellent option for families. It includes an extensive maternity package available once you have been insured for 10 months, covering up to two children under the age of 10, per insured parent.

Bupa Global Elite Health Plan also includes coverage for extreme sports and activities for amateurs and professionals.

To learn more about our portfolio of global health plans, please visit our web site: www.bupasalud.com.

EXCEPTIONAL SERVICE AT EVERY LEVEL

We provide a high level of service in all our policies, through our exclusive resources:

MEDICAL SERVICE TEAM (MST)

Personalized service from healthcare professionals who accompany you before, during and after an important health event.

EXPERT OPINION

World renowned independent specialists provide you with an expert opinion in case of a serious, complex or chronic illness. This service is designed to help you make an informed decision during a vital and important moment.

WELCOME CENTER

We invite you to visit the Welcome Center, an online guide that helps you understand better the details of your policy, and allows you to solve any questions, check status of requests online and locate a hospital, among many other services, in an easy and friendly way.

MYBUPA APP

Your policy in your hands: generate your virtual ID card, consult the status of a claim, download your Explanation of Benefits, and access a Medical Facilities search engine.

SUMMARY OF BENEFITS

DEDUCTIBLE OPTIONS		
Plan 1	US\$1,000	Plan 2 US\$2,000 Plan 3 US\$3,500 Plan 4 US\$5,000 Plan 5 US\$10,000 Plan 6 US\$20,000
PROVIDER NETWORK		
In Latin America		Open
In the U.S.A.		Open
In the rest of the world		Open
BENEFITS		
All the benefits on this table, even those paid in full, accumulate towards the total annual maximum limit.		Maximum coverage per policy year US\$7,000,000
HOSPITALIZATION AND TREATMENT IN HOSPITAL		
Room and board (private room)		100%
Accommodation charges for companion in case of a hospitalization		US\$8,000
Extra bed in the hospital for a companion in the same room		100%
Operating room, prescription drugs, and dressings		100%
Intensive care		100%
Surgery, including surgeon and anesthesiologist's fees		100%
Pathology, radiology, and diagnostic tests		100%
Physiotherapists, occupational therapists, speech therapists, and dieticians		100%
Obesity surgery (24-month waiting period)		100%
Preventive surgery		100%
Prosthetic implants and appliances		100%
Prosthesis		100%
Reconstructive surgery		100%
IN-PATIENT AND/OR OUT-PATIENT CARE		
Advanced imaging: MRI, PET, CAT		100%
Congenital and/or hereditary conditions:		
• Diagnosed before the age of 18, lifetime		US\$2,000,000
• Diagnosed on or after the age of 18		100%
Cancer treatment (includes bone marrow transplant)		100%
Transplant services, lifetime per diagnosis		US\$1,500,000
Kidney dialysis		100%

IN-PATIENT AND/OR OUT-PATIENT CARE	
AIDS/HIV, lifetime (1-year waiting period)	US\$1,000,000
Dangerous activities and extreme sports (amateur, professional or for compensation)	100%
Autism	US\$30,000
Alzheimer's disease, coverage for additional expenses, lifetime	US\$50,000
OUT-PATIENT TREATMENT	
Out-patient surgery	100%
Diagnostic procedures, pathology, and lab tests	100%
Physician and specialist fees	100%
Qualified nurses, up to 60 visits	100%
Physiotherapists, osteopaths and chiropractors, up to 60 visits	100%
Occupational and orthoptic therapists, up to 60 visits	100%
Podiatry, up to 60 visits	100%
Complementary therapists: acupuncture, reflexology, up to 60 visits	100%
Alternative medicine consultations: naturopathy, homeopathy, Chinese medicine, up to 20 visits	100%
Prescription drugs and dressings	100%
Durable medical equipment	100%
Dietetic guidance, up to 4 visits	100%
Urgent Care Facilities and Walk-in Clinics in the U.S.A.	100%
• US\$50 copay	
• Not subject to deductible	
MENTAL HEALTH	
Mental health during hospitalization	100%
Treatment for anxiety or psychotic crisis during hospitalization, up to 20 visits	US\$50,000
Out-patient mental health, up to 60 visits	100%
MATERNITY AND BIRTH: PLANS 1, 2 AND 3 (10-MONTH WAITING PERIOD)	
Normal delivery and elective caesarean section, per pregnancy, no deductible	US\$15,000
Medically necessary caesarean section, no deductible	US\$15,000
Complications of maternity and birth, lifetime, no deductible	US\$1,000,000
Newborn addition to policy without underwriting	Yes

EVACUATION AND TRAVEL		
Medical evacuation		100%
Medical repatriation		100%
Travel expenses for one companion, for evacuation or repatriation		100%
Food and transportation expenses for a companion, per day, max. 10 days		US\$200
Travel expenses for children		100%
Travel, food and transportation expenses for compassionate visit:		
• Travel, per trip, max. 5 trips per lifetime		US\$1,700
• Food and transportation expenses, per day, max. 10 days per policy year		US\$200
Local air ambulance		100%
Local ground ambulance		100%
Repatriation of mortal remains		100%
DENTAL TREATMENT		
Dental treatment related to a covered accident		100%
Dental treatments: fillings, root canal, dental extractions, anesthesia (6-month waiting period)	80% up to US\$2,500	
Major restorative treatment, non-cosmetic: bridges, crowns, dental implants, dentures (6-month waiting period)	80% up to US\$2,500	
Orthodontics, non-cosmetic (12-month waiting period)	80% up to US\$2,500	
PREVENTIVE TREATMENT		
Health check-up, no deductible (10-month waiting period)		US\$1,600
Vaccines for children, influenza, HPV, vaccinations for travel, pneumococcal vaccine, malaria medication	80% up to US\$1,600	
Eye exam, no deductible, 1 per policy year		100%
Preventive dental exam, no deductible, 2 per policy year (6-month waiting period)		100%
HEARING AND VISION		
Hearing aids		80%
Spectacle frames, glasses, and contact lenses	80% up to US\$2,000	
Refractive surgery, 1 per eye, lifetime	80% up to US\$3,000	
REHABILITATION AND PALLIATIVE CARE		
Home nursing, per day, up to 60 days		US\$300
Hospice and palliative care		100%
Multidisciplinary rehabilitation, up to 90 days		100%
ADDITIONAL BENEFITS		
Extended coverage for eligible dependents due to the death of the Policyholder		2 years
Zero-cost coverage for two children of up to 10 years of age, per insured parent		Yes

IMPORTANT INFORMATION

- Eligibility up to 74 years of age.
- No general waiting period. Certain benefits have specific waiting periods.
- One worldwide deductible, up to the equivalent of two per family, per policy year.
- All benefits are per insured, per policy year, unless otherwise stated.
- All benefits are subject to deductible, unless otherwise stated.
- All covered benefits are paid according to the usual, customary and reasonable expenses for that treatment or service in the country in which the covered medical service is provided.

THE BUPA GLOBAL LATIN AMERICA DIFFERENCE

By choosing us, you join one of the leading international health insurance companies.

Bupa Global Latin America provides international health insurance, local health insurance, and travel insurance to around 80,000 customers. Main operations include Guatemala, Panama, Dominican Republic, Colombia, Ecuador, Bolivia and Chile, as well as a health provision business in Peru.

We are part of Bupa, a leading health insurance company with more than 70 years of experience. Health insurance accounts for the major part of our business caring for 18m customers. We operate clinics, dental centers and hospitals in some markets. We run aged care businesses in the UK, Australia, New Zealand and Spain.

WE INVEST IN HEALTH

Your health is at the heart of everything we do, promoting innovation and offering access to the first-class services you deserve.

MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring. That's why we have a team of advisers that can offer help in multiple languages.

FINANCIAL REASSURANCE

Health insurance should not be just about your health. It should also give you the peace of mind that comes with not worrying about unexpected costs. With us by your side you can simply focus on enjoying life.

PRE EXISTING CONDITIONS

We don't believe past health issues should prevent you from enjoying your future. That's why, when you join our global health plans, many pre-existing conditions can be covered.

Some procedures, treatments, services or benefits included in this summary are subject to pre-authorization by Bupa, as per the Bupa Global Elite Health Plan's Table of Benefits.

This summary is for information purposes only. The details of benefits, limitations and exclusions can be found in the Terms and Conditions of the Bupa Global Elite Health Plan, which will prevail over any informative document. This is a complimentary translation from the original document in Spanish. In case of discrepancy between the Spanish and the English versions, the Spanish version shall govern.



KNOW MORE



If you need more information,
we are here to help.
Please visit www.bupalud.com.



Regulado y Supervisado por la Superintendencia
de Seguros y Reaseguros de Panamá

