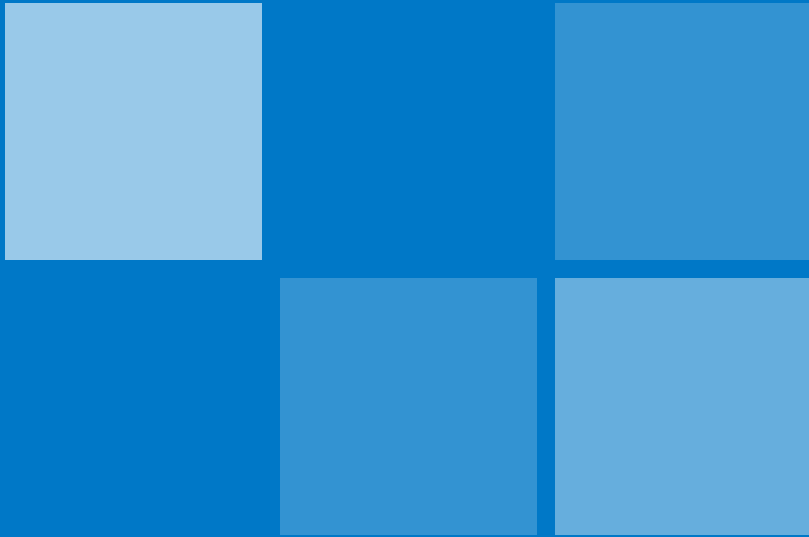




BECAUSE MORE THAN AN INSURANCE, WE ARE YOUR HEALTHCARE PARTNER

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, offers you easy access to different medical references and health articles so that you 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 75 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 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\$3 millions
Area of coverage	Worldwide: In or outside provider network In USA: only within Corporate Network	Worldwide/ USA: In or outside provider network

BUPA CORPORATE CARE

In-patient benefits and limitations	Coverage Option 1	Coverage Option 2
Hospital services	100%	100%
Hospital room and board (private/semi private) - In Bupa hospital network - In other hospitals, max. per day	100% US\$1,000	100% US\$1,000
Companion of a minor of 18 year old in case of a hospitalization, per day	US\$300	US\$300
Intensive care unit - In Bupa hospital network - In other hospitals, max. per day	100% US\$3,000	100% US\$3,000
Medical and nursing fees	100%	100%
Bariatric surgery, 24 months waiting period, must be pre-approved	N/A	100%
Drugs prescribed while in-patient	100%	100%
Diagnostic procedures (pathology, lab tests, X-rays, MRI/CT/PET scan, ultrasound, echocardiography, and endoscopies)	100%	100%
Mental Health during hospitalization, max. 90 days for life, must be pre-approved.	N/A	100%
Out-patient benefits and limitations	Option 1	Option 2
Ambulatory surgery	100%	100%
Physicians and specialists visits 20% co-insurance applies	100%*	100%
Prescription drugs first prescribed during hospitalization or out-patient surgery	US\$10,000	US\$10,000
Prescription drugs not prescribed after hospitalization or ambulatory surgery 20% co-insurance applies	US\$5,000	US\$10,000
Diagnostic procedures (pathology, lab tests, X-rays, MRI/CT/PET scan, ultrasound, echocardiography, and endoscopies) 20% co-insurance applies	100%*	100%
Physical therapy and rehabilitation services (must be pre-approved, max. 30 days) 20% co-insurance applies	100%*	100%
Home health care (must be pre-approved, max. 30 days) 20% co-insurance applies	100%*	100%
Routine health checkup No deductible applies	US\$150	US\$400
Vaccines (medically required) - No deductible applies 20% co-insurance applies	US\$300*	US\$300
Urgent Care Facilities or Walk-in Clinics in the U.S.A. Expenses derived from treatment in emergency care centers and convenience clinics in the United States of America that are necessary to treat an injury, illness or medical condition covered under the policy - US\$50 copay - No deductible applies	100%	100%
Maternity benefits and limitations (Plans 0/100 and 500/2000 only)	Option 1	Option 2
Pregnancy, maternity, and birth: Normal delivery (max. per pregnancy) Prescribed cesarean section (max. per pregnancy) - Includes pre- and post-natal treatment, required vitamins during pregnancy, and well baby care 10-month waiting period - No deductible applies	US\$8,000	US\$8,000
Complications of maternity and birth (max. per lifetime)	US\$150,000	US\$400,000
Provisional coverage for newborn children (for a maximum of 90 days after delivery) No deductible applies	US\$10,000	US\$10,000
*No deductible applies		

Evacuation benefits and limitations	Option 1	Option 2
Medical emergency evacuation: - Air ambulance (max. per incident), No deductible applies - Ground ambulance (max. per incident), No deductible applies - Ground ambulance International - Return journey - Repatriation of mortal remains Must be pre-approved and coordinated by USA Medical Services.	US\$50,000 100% US\$1,000 100% US\$5,000	US\$100,000 100% US\$1,000 100% US\$5,000
Other benefits and limitations	Option 1	Option 2
Cancer treatment (chemotherapy/radiation therapy /bone marrow transplant)	100%	100%
End-stage renal failure (dialysis)	100%	100%
Transplant procedures (max. per diagnosis, per lifetime)	US\$500,000	US\$1,000,000
Congenital conditions and hereditary disorders (max. per lifetime)	US\$300,000	N/A
Congenital conditions and hereditary disorders - Diagnostic before 18 years old (max per lifetime) - Diagnostic after 18 years old (max per lifetime)	N/A N/A	US\$500,000 100%
Special treatments, must be pre-approved Prosthesis, implants, appliances and orthotic devices implanted during surgery, durable medical equipment, radiation therapy, chemotherapy, and highly specialized drugs.	100%	100%
Emergency room treatment in connection with acute illness or accident	100%	100%
Accident-related dental treatment (within 6 months of accident)	100%	100%
Hospice/terminal care	100%	100%
HIV/AIDS (max. per lifetime, 12-month waiting period)	US\$50,000	US\$500,000
Autism (must be pre-approved)	Not covered	US\$20,000
Extension of coverage for eligible dependents due to death of the principal insured	1 year	1 year
Optional coverage benefits and limitations (not automatically included)	Option 1	Option 2
Dental Care rider (subject to deductible and 20% coinsurance) Basic and major dental care, per member, per membership year	80% Up to US\$1,500	80% Up to US\$1,500
Orthodontia, per child 18 years old or younger, per lifetime	80% Up to US\$1,500	80% Up to US\$1,500
Vision Care rider (not subject to deductible) Eye exams, lenses, contact lenses, frames	US\$200	US\$200

*No deductible applies
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.

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.