BUPA ADVANTAGE CARE

Bupa Advantage Care offers a comprehensive range of benefits for in-patient and out-patient treatment including coverage for congenital conditions, transplant procedures, and complete cancer treatment. Our Bupa Advantage Provider Network offers you access to a variety of excellent clinics and hospitals around the world, so you and your family can rest assured that you will have access to the best medical care. For even greater reassurance, there is an optional rider available for additional coverage of maternity complications and transplant procedures.

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Bupa



PRODUCT GUIDE

BUPA ADVANTAGE CARE

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.

BUPA'S PURPOSE IS HELPING PEOPLE LIVE LONGER, HEALTHIER, HAPPIER LIVES.

With no shareholders, our customers are our focus. We reinvest profits into providing more and better healthcare for the benefit of current and future customers.

We directly employ around 83,000 people, principally in the UK, Australia, Spain, Chile, Poland, New Zealand, Hong Kong, Turkey, Brazil, the US, Middle East and Ireland. We also have associate businesses in Saudi Arabia and India.

BUPA ADVANTAGE CARE

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US$4 million
IN-PATIENT BENEFITS AND LIMITATIONS	**COVERAGE**
Hospital Services Standard and Intensive Care Unit: room and board	100%
Medical and nursing fees	100%
Drugs prescribed while in-patient	100%
Diagnostic procedures	100%
Bariatric surgery (24-month waiting period)	US$15,000
Mental Health	90 days per life time
Accommodation charges for companion of a hospitalized child, per day	US$300
OUT-PATIENT BENEFITS AND LIMITATIONS	
Ambulatory surgery	100%
Physicians and specialists visits	100%
Prescription drugs: • Following hospitalization or out-patient surgery (for a maximum of 6 months) • Out-patient or non-hospitalization	100% US$6,500
Diagnostic procedures	100%
Physical therapy and rehabilitation services	100%
Home health care	100%
Adult Routine health checkup	US$400
Pediatric routine health checkup	US$400
Vaccines • No deductible applies • Subject to 20% coinsurance	up to US$800
Urgent Care Facilities and Walk-in Clinics in the U.S.A. • US$50 copay • No deductible	100%
MATERNITY BENEFITS AND LIMITATIONS	
Pregnancy, maternity, and birth, per pregnancy • 10-month waiting period • No deductible applies • Plans 1, 2 and 3 only	US$5,000
Provisional coverage for newborn children	US$30,000
Umbilical cord blood storage (lifetime maximum per covered pregnancy) • No deductible applies • Plans 1, 2 and 3 only	US$500
EVACUATION BENEFITS AND LIMITATIONS	
Medical emergency evacuation: • Air ambulance • Ground ambulance, return journey and repatriation of mortal remains	US$100,000 100%

OTHER BENEFITS AND LIMITATIONS

Cancer treatment, including bone marrow transplant and preventive surgery	100%
End-stage renal failure (dialysis)	100%
Transplant procedures	US$1,000,000
Congenital and/or hereditary disorders: • Diagnosed before the age of 18 (lifetime max.) • Diagnosed on or after the age of 18	US$300,000 100%
Prosthetic limbs (lifetime max. US$120,000)	US$30,000
Special treatments (must be pre-approved)	100%
Emergency room, emergency dental coverage	100%
Hospice/terminal care	100%

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 Bupa Membership Guide, contact a Bupa 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 a Bupa 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 Bupa will consider 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.