

BUPA CORPORATE CARE
PRODUCT SUMMARY

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ABOUT BUPA



OUR PURPOSE

Our purpose is to help people live longer, healthier, happier lives, and making a better world. It's what guides our thinking, our decisions, and our impact on society.

Our ambition is 'to be the world's most customer-centric healthcare company'. This means a commitment to excellent customer experience through great service and value, frictionless access, and quality healthcare. We're adapting to the changing external environment and transforming Bupa to meet customer expectations.

SUMMARY

Health insurance is one of the most considerable and valuable benefits that an employer can offer its employees. It shows that the business cares about the health and wellbeing of its employees, while promoting loyalty and mutual commitment. Therefore, it is important to make the right decision and trust their health to a leading company that understands their needs.

Our internationally respec ted brand, supported by dedicated international account managers and unparalleled online services, provides the necessary resources to ultimately deliver an extraordinary product.

In response to these needs, Bupa has assembled a corporate product supported by an exceptionally professional team with extensive knowledge and the experience necessary for a successful delivery. Our award-winning company has a proven track record in showing our commitment to providing better health care services to our members.

THE WORLD OF BUPA

YOUR HEALTHCARE PARTNER

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.

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



OUR VALUES



We're proud of cultivating a culture that puts the welfare of people first. We believe in the importance of building an inclusive and agile culture which encourages diverse perspectives and inspires people to make new possibilities happen. It underpins our strategy and the success of our business depends on it.

We're passionate about doing the right thing for our customers, people, communities and planet. Our values are simple but they run deep. They help guide how we work and what we look for in our people.

BRAVE

Encouraging bravery lies in making the fear of failure seem less daunting through cultural change. It's important to make being brave part of our shared culture. And it also helps if it's fun!

CARING

Act with empathy and respect.

Being caring means more than just demonstrating empathy and respect towards others; it embodies the essence of a healthcare company like Bupa. Our commitment to care extends beyond mere obligation - it's at the heart of everything we do, making sure that everyone feels valued, supported, and respected.

RESPONSIBLE

Own your decisions and actions. We own our decisions and stand up for what's right for our customers, residents, patients and colleagues.



WHY CHOOSE BUPA



Bupa people care. Our strong caring ethics, dedication, and respect are valued by people during some of the most vulnerable times in their lives. Trust is intrinsic to the way we operate as a business. Our commitment, experience and know-how set us apart from the competition. We are willing to work with you to help your business offer your employees the best health insurance benefits available.

COMMITMENT

We are devoted to our customers. Our philosophy is based on quality and responsibility. We are committed to providing cost-effective solutions for your business and employees.

WE SPEAK YOUR LANGUAGE

Our multilingual customer service team and medical staff speak your language, and they are available 24 hours a day, 365 days a year to handle all your inquiries regarding coverage or claims.

DEDICATION

We offer the best quality services and benefits for your business and employees, providing the peace of mind of being insured by Bupa.

TAKING CARE OF YOUR BUSINESS

Bupa works with you to help you provide the best health insurance solutions to your employees. Offering an attractive package of health benefits for your employees is important within a competitive business environment, regardless of your company's market.

Our experience and expertise in the healthcare field have helped us to create a market leading brand. Our philosophy recognizes that our members' circumstances and needs are all different. No two companies are the same, which is why Bupa will work to understand the specific needs of your business and apply an individual approach to your requirements.

HOW CAN WE HELP YOU?

Working closely with you enables us to understand your individual requirements at every level, consider which solutions fit your needs, and develop the best way to implement them. We will analyze your healthcare needs by core areas to apply our products, services, and expertise most efficiently.

YOU WANT FLEXIBILITY

Whether you want to offer your employees comprehensive coverage or a personalized plan with optional benefits, Bupa has the flexibility to offer you the benefits package your business needs.

FOR HEALTHY, MOTIVATED EMPLOYEES

Looking after the wellbeing of your employees in and out of work can help increase morale and productivity levels. Introducing initiatives that seek to have employees feeling more healthy, motivated, and valued can bring improvements in employee loyalty. Above all, by showing a genuine commitment to your employees, your company is viewed as a caring employer, one that people can describe as a good place to work.

Bupa provides solutions through access to expert information, support, treatment, and care, regardless of your workforce profile or sector. When you need a complete integrated approach to managing your employees' health and wellbeing, Bupa's experience and resources will help you decide.



FLEXIBLE PACKAGE OF BENEFITS
FOR YOUR EMPLOYEES

CORPORATE COVERAGE

FLEXIBLE PACKAGE OF BENEFITS FOR YOUR MEMBERS

Offering an attractive package of health benefits to employees is important within a competitive business environment. A flexible package of benefits is a valuable tool when recruiting new talent.

Determining the right group type, option, and deductible plan for your business depends on a variety of factors, including the nature of your business, the skills and profile of your workforce, and your employees' needs.

An attractive package of benefits enhances job satisfaction and motivates key workers, and it can also maximize productivity by keeping your workforce in good health, in and out of work.

Bupa offers two group types depending on the size and needs of your business:

COMMUNITY RATED

This group type has been designed for small to medium sized businesses looking to insure ten employees or more. The quotes are based on the census information received, the employees' country of residence, and the deductible selected.

Advantages:

- Standard premiums
- Flexible underwriting
- Guaranteed renewal
- No age limit to apply
- Renewal rates based on portfolio performance

EXPERIENCE RATED

Bupa has designed a group type for large businesses looking to insure 70 employees or more. The customized health plan quote is based on census information provided to us by the business, the company's past claims experience, and the benefits requested.

Advantages:

- Customized quote
- One year contract, guaranteed
- Quarterly claims report to help your business track your group's loss ratio

We also provide:

- A training program for the plan administrator to help ensure a successful transition to Bupa
- Coverage for pre-existing conditions
- Renewal rates based on your group's performance

COVERAGE OPTIONS

GEOGRAPHICAL COVERAGE

Bupa offers the choice of worldwide coverage including the United States of America in order to accommodate your group's specific regional or pricing needs. Please check your Membership Certificate or ask your Group Administrator about the option selected for your group.

Bupa, USA Medical Services, and/or any of their applicable related subsidiaries and affiliates will not engage in any transactions with any parties or in any countries where otherwise prohibited by the laws in the United States of America. Please contact USA Medical Services for more information about this restriction.

Coverage Option	Option 1	Option 2
Annual maximum coverage per member	US$1,000,000	US$3,000,000
Area of coverage: worldwide (excluding USA)	In or outside provider network	In or outside provider network
Area of coverage: USA	Only in Corporate Network	In or outside provider network

OPTIONAL ADDITIONAL COVERAGE

Bupa offers three riders for additional coverage, which can be selected by your Group Administrator. The benefits provided under the riders are subject to all the terms, conditions, exclusions, limitations, and restrictions of coverage of the underlying Bupa Corporate Care membership. Please refer to your Membership Certificate or your Group Administrator for more information.

Your Group Administrator may choose one, or both to cover the needs of the group. If a rider is not selected at the time of application of the Bupa Corporate Care plan, they may be added on the anniversary date of the policy. Riders apply to all Principal Members and their dependents insured under the Bupa Corporate Care plan.

The Bupa Corporate Care riders are in effect as long as the Bupa Corporate Care plan is in force. The geographic area of coverage chosen for the Bupa Corporate Care plan will apply to any rider selected. The Dental and Vision, Care riders are not subject to the Bupa Corporate Care plan deductible.

- Dental Care Rider: This rider offers US$1,500 for basic and major dental care per Member, per membership year, to cover eligible dental treatment received from a licensed dental practitioner. It does not provide coverage for cosmetic dentistry, cosmetic dental surgery (required solely to improve appearance). It also offers US$1,500 for orthodontia treatment per lifetime for Members 18 years old or younger.
- Vision Care Rider: This rider offers US$200 per Member, per membership year, for routine eye examinations, frames, prescription lenses, and contact lenses. It does not provide coverage for radial keratomy and/or other procedures to correct eye refraction disorders.

DEDUCTIBLE OPTIONS

There are different deductible options available depending on the plan and geographic coverage selected for your group by your Group Administrator. These annual deductibles will apply before any benefits for eligible expenses are paid.

Please refer to your Membership Certificate or your Group Administrator for more information about your specific plan and deductible option. There is one deductible per Member, per membership year. However, to help you reduce the cost of your family's coverage, Bupa applies a maximum total of two deductibles per family, per membership year.

Deductible Plan	0 1,000	500 2,000	2,000 5,000	5,000 5,000	10,000 10,000	20,000 20,000
Outside U.S.A. per member	0	500	2,000	5,000	10,000	20,000
Maximum deductible per family outside U.S.A.	0	1,000	4,000	10,000	20,000	40,000
Inside U.S.A. per member	1,000	2,000	5,000	5,000	10,000	20,000
Maximum deductible per family inside U.S.A.	2,000	4,000	10,000	10,000	20,000	40,000

TABLE OF BENEFITS

Coverage Option	Option 1	Option 2
Annual maximum coverage per member	US$1,000,000	US$3,000,000
Area of coverage	Worldwide: In or outside Provider Network USA: Only within Corporate Network	Worldwide and USA: In or outside Provider Network

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 30 visits during hospitalization, max. 90 visits per lifetime, 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$300	US$600
Vaccines (medically required) ◦ No deductible applies ◦ 20% co-insurance applies	US$300(*)	US$300(*)

(*) 20% co-insurance applies

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 0/1,000 and 500/2,000 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

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 (max. per incident), No deductible applies ◦ 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 ◦ Diagnostic before 18 years old (max per lifetime) ◦ Diagnostic after 18 years old (max per lifetime)	US$300,00	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)	Coverage Option 1	Coverage Option 2
Dental Care rider (*Not subject to deductible and 20% coinsurance) ◦ Basic and major dental care, per member, per membership year ◦ Orthodontia, per child 18 years old or younger, per lifetime	100%(*) Up to US$1,500 100%(*) Up to US$1,500	100%(*) Up to US$1,500 100%(*) Up to US$1,500
Vision Care rider (not subject to deductible) ◦ Eye exams, lenses, contact lenses, frames	US$200	US$200

(*)20% co-insurance applies

OPTIONAL RIDERS



A flexible package of benefits for your employees is an important tool for recruiting new talent and retaining a valuable workforce in a competitive business environment. An attractive package of benefits improves job satisfaction and motivates key employees, maximizing productivity and keeping your employees in good health.

Bupa Corporate Care offers two riders for supplementary coverage. You may choose one or both to cover the needs of your staff. If a rider is not selected at the time of application of the Bupa Corporate Care plan, you may add them on the anniversary date of the policy. Riders apply to all employees and their dependents insured under the Bupa Corporate Care plan.

The Bupa Corporate Care riders are in effect as long as the Bupa Corporate Care plan is in force. The geographic area of coverage chosen for the Bupa Corporate Care plan will apply to any rider selected. The Dental and Vision riders are not subject to the Bupa Corporate Care plan deductible.

DENTAL CARE

The Dental Care Rider covers eligible dental treatment received from a licensed dental practitioner. It does not provide coverage for cosmetic dentistry, cosmetic dental surgery (required solely to improve appearance), or orthodontia for members over the age of 18.

BASIC AND MAJOR DENTAL CARE (Not subject to deductible; (*) 20% coinsurance)	COVERAGE
Maximum benefit per Member, per Membership year	100%(*) Up to US$1,500
Oral exam	100%(*)
Routine cleaning	100%(*)
Simple X-ray (bitewings)	100%(*)
Filling	100%(*)
Root canal	100%(*)
Bridgework	100%(*)
Repairs	100%(*)
Crowns	100%(*)
Tooth extraction	100%(*)
Dental surgery	100%(*)
Panoramic X-ray or full mouth series X-ray	100%(*)
Dentures	100%(*)
ORTHODONTIA (Not subject to deductible; (*) 20% coinsurance)	COVERAGE
Maximum benefit per child 18 years old or younger, per lifetime	100%(*) Up to US$1,500
Orthodontia	100%(*)

This rider overrides exclusion No. 6.12 DENTAL TREATMENT NOT RELATED TO COVERED ACCIDENT in the Corporate Care Membership Guide.

VISION CARE

The Vision Care Rider covers routine eye examinations, frames, prescription lenses, and contact lenses. It does not provide coverage for radial keratomy and/or other procedures to correct eye refraction disorders.

VISION CARE (Not subject to deductible)	COVERAGE
Maximum benefit per Member, per Membership year	US$200
Eye exams	100%
Lenses and contact lenses	100%
Frames	100%

This rider overrides exclusion No. 6.3 EYE EXAMINATIONS AND AIDS in the Corporate Care Membership Guide only regarding "routine eye exams, eye glasses, and contact lenses", maintaining the exclusion regarding "hearing aids, radial keratotomy, and any other procedures to correct eye refraction disorders", which remain not covered.



WHAT YOU SHOULD KNOW

Bupa offers an excellent service proposition to its members in Latin America and the Caribbean, who have access to our 24-hour helpline. An experienced team of healthcare professionals helps coordinate hospitalizations and provides the advice and assistance your employees or their families may have about a specific condition and planned treatment. In the event of a medical crisis, whether it is verifying benefits or the need of an air ambulance, our healthcare professionals at USA Medical Services are just a phone call away, 24 hours a day, 365 days a year.

USA Medical Services provides Bupa group members with the most professional support at the time of a claim. We understand that it is natural to feel anxious at a time of ill health or an accident, so we will do everything we can to provide the best care management for your employees.

JUST A PHONE CALL AWAY

In the event of an emergency evacuation, USA Medical Services provides advanced alert of patient arrival to the medical facility and maintains continuous critical communication during transport. While treatment and initial care are being provided, USA Medical Services monitors your progress and reports any change in your status to your family and loved ones.

EASY IMPLEMENTATION

With deadlines, budgets, and targets to meet, you want every aspect of your health care solution to run as smoothly as possible. Every business has different needs, and we strive to build and maintain good working relationships with our customers.

If you are currently working with another health care provider, Bupa will help you make the transition as easy as possible. Our account managers are trained to provide you with administrative support to implement your new plan.



CONTACT US

When you choose Bupa Corporate Care, you can be sure that your employees will have access to the very best coverage available, anytime and anywhere in the world.

We will be glad to prepare a quote specifically designed to meet your needs.To discuss how Bupa can work with you to keep your business healthy, please contact our sales team.

Tel: +1 (305) 398-7400
Email: corporatesales@bupalatinamerica.com
www.bupasalud.com

18001 Old Cutler Road, Suite 500
Palmetto Bay, Florida 33157
Tel. +1 (305) 398 8266
Fax +1 (305) 398 7333
www.bupasalud.com
corporatecare@bupalatinamerica.com

BIC-SB-CC-V26.01