BUPA ESSENTIAL CARE

Bupa Essential Care is an excellent value plan that covers essential healthcare needs. You and your family will be covered anywhere in the world within the Essential Provider Network for out-patient diagnostics, in-patient surgery, cancer treatment, and any out-patient physiotherapy that you may need after a hospital stay.

For even greater reassurance, there is an optional rider available for additional coverage of maternity complications and transplant procedures.

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PRODUCT SUMMARY

BUPA ESSENTIAL 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 ESSENTIAL CARE

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US$2 million
IN-PATIENT BENEFITS AND LIMITATIONS	**COVERAGE**
Hospital Services Standard and Intensive Care Unit: room and board	100%
Drugs prescribed while in-patient	100%
Medical and nursing fees	100%
Diagnostic procedures	100%
OUT-PATIENT BENEFITS AND LIMITATIONS	
Physicians and specialists visits	100%
Ambulatory surgery	100%
Prescription drugs: • Following hospitalization or out-patient surgery (for a maximum of 6 months) • Out-patient or non-hospitalization	US$10,000 US$1,500
Diagnostic procedures	100%
Physical therapy and rehabilitation services (max. 40 sessions per policy year)	100%
Home health care, per day (max. 60 days per policy year)	US$200
Routine health checkup	US$200
Vaccines • No deductible applies • Subject to 20% coinsurance	US$150
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$2,000
Provisional coverage for newborn children	US$10,000
EVACUATION BENEFITS AND LIMITATIONS	
Medical emergency evacuation: • Air ambulance • Ground ambulance • Return journey • Repatriation of mortal remains	US$50,000 100% 100% US$5,000

OTHER BENEFITS AND LIMITATIONS	
Prosthetic limbs (lifetime maximum US$120,000)	US$30,000
Special treatments (must be pre-approved)	100%
Emergency room	100%
Emergency dental coverage	100%
Hospice/terminal care	100%

OTHER BENEFITS AND LIMITATIONS	
Cancer treatment, including bone marrow transplant and preventive surgery	100%
End-stage renal failure (dialysis)	100%
Congenital and/or hereditary disorders: • Diagnosed before the age of 18 (lifetime maximum) • Diagnosed on or after the age of 18	 US$100,000 100%

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.