BUPA EXCLUSIVE CARE

Specifically designed to offer US$10 million in coverage with the very best hospitals and doctors anywhere in the world for expatriates and their families, frequent international travelers, and business people with busy and demanding needs. You and your family will have guaranteed access to comprehensive services, top benefits, and worldwide coverage including transplant procedures and congenital conditions. Free choice of providers, with additional benefits for members that use a hospital within the Bupa provider network, such as direct payments and no unexpected out-of-pocket expenses.

18001 Old Cutler Road, Suite 500
Palmetto Bay, Florida 33157
Tel. +1 (868) 224 5748, +1 (305) 398 7400
Fax +1 (305) 275 8484
www.bupasalud.com
bupa@bupalatinamerica.com

BIC_SB_EXC_eng_V26.01



PRODUCT SUMMARY

BUPA EXCLUSIVE CARE

ABOUT BUPA



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 70 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.

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.

HEALTHY COMMUNITIES, HEALTHY PLANET

Bupa engages in sustainability strategies to ensure our people, products, and services contribute to a better society. We take our environmental impact seriously, establishing ecological policies that benefit the planet and all individuals in our workplace. We are committed to enhancing the quality of life of our customers and personnel as well as those of communities in need.

BUPA EXCLUSIVE CARE

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US$10 Million
IN-PATIENT BENEFITS AND LIMITATIONS	**COVERAGE**
Hospital room and board: • In Bupa hospital network • In other hospitals, per day	100% US$2,000
Intensive care unit • In Bupa hospital network • In other hospitals, per day	100% US$4,000
Medical and nursing fees	100%
Drugs prescribed while in-patient	100%
Diagnostic procedures	100%
Bariatric surgery (24-month waiting period)	US$15,000
Accommodation charges for companion of a hospitalized child, per day	US$400
Guest meals, per day	US$50
OUT-PATIENT BENEFITS AND LIMITATIONS	
Physicians and specialists visits	100%
Ambulatory surgery	100%
Prescription drugs	100%
Diagnostic procedures	100%
Physical therapy and rehabilitation services	100%
Adult Routine health checkup	US$1,000
Pediatric routine health checkup	US$1,000
Vaccines (medically required) • No deductible applies • (*) Applies 20% of coinsurance	100% (*)
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 2 and 3 only	US$10,000
Complications of pregnancy, maternity, and birth • Plans 2 and 3 only	100%
Well baby care (5 visits within 6 months of delivery)	100%
Provisional coverage for newborn children	US$50,000
Umbilical cord blood storage (lifetime maximum per covered pregnancy) • No deductible applies • Plans 2 and 3 only	US$2,000
EVACUATION BENEFITS AND LIMITATIONS	
Medical emergency evacuation: • Air ambulance • Ground ambulance • Return journey • Repatriation of mortal remains	100%

OTHER BENEFITS AND LIMITATIONS	
Cancer treatment, including bone marrow transplant and preventive surgery	100%
End-stage renal failure (dialysis)	100%
Transplant procedures (lifetime maximum per diagnosis)	US$2,000,000
Congenital and/or hereditary disorders	100%
Prosthetic limbs (lifetime max. US$120,000)	US$30,000
Special treatments	100%
Complementary therapist (max. 80 visits/sessions)	100%
Prescribed dietician guidance visits (maximum 4 visits)	100%
Hospice/terminal care	100%
Emergency room, emergency dental coverage	100%
Custodial care after Alzheimer's diagnosis	US$5,000 per lifetime

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 Exclusive 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.