

Welcome Guide

BUPA CARE

Contents

Your healthcare partner 1
Welcome to Bupa 2
USA Medical Services 3
Manage your policy online 4
The importance of notifying 5
How to file a claim 8



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 75 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.

Welcome to Bupa Global Latin America

Thank you for choosing a product from the Bupa Care suite, brought to you by Bupa, one of the largest and most experienced health insurance companies in the world.

This Welcome Guide contains important information about your policy benefits and conditions, how to contact us, and what to do if you need to use your coverage. Please review your certificate of coverage and other policy documents, which show the deductible you selected and any exclusions and/or amendments to your coverage.

If you have any questions about your plan, please contact the Bupa customer service helpline.

Do you need Help?

Our customer service team is available Monday through Friday from 9:00 A.M. to 5:00 P.M. (EST) to help you with:

- Questions about your coverage
- Making changes to your coverage
- Updating your personal information

Visit My Bupa in our display options
www.bupasalud.com/MyBupa

Tel: +1 (868) 224 5748,
+1 (305) 398 7400
Fax: +1 (305) 275 8484

Medical emergencies

In the event of a medical emergency outside of our usual business hours, please contact the USA Medical Services team at:

Tel: + 1 800 321 5187
+1 (305) 275 1500
Fax: +1 (305) 275 1518

www.bupasalud.com/MyBupa

Mailing address

18001 Old Cutler Road, Suite 500
Palmetto Bay, Florida 33157
USA

USA Medical Services

Your direct line to medical expertise

As part of the Bupa group, USA Medical Services provides Bupa customers with professional support at the time of a claim. We understand that it is natural to feel anxious at a time of ill health, so we will do everything we can to help coordinate your hospitalization and provide you with the advice and assistance you require.

USA Medical Services wants you to have the peace of mind that you and your family deserve. 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. Our staff of healthcare professionals will be in constant communication with you and your family, guiding you through any medical crisis to the proper medical specialist and/or hospital.

When the worst happens, we are 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.

When every second of your life counts... count on USA Medical Services.



Available 24 hours a day, 365 days a year

In the USA:
+1 (305) 275-1500

Toll free within the USA:
+1 (800) 726-1203

Fax:
+1 (305) 275-1518

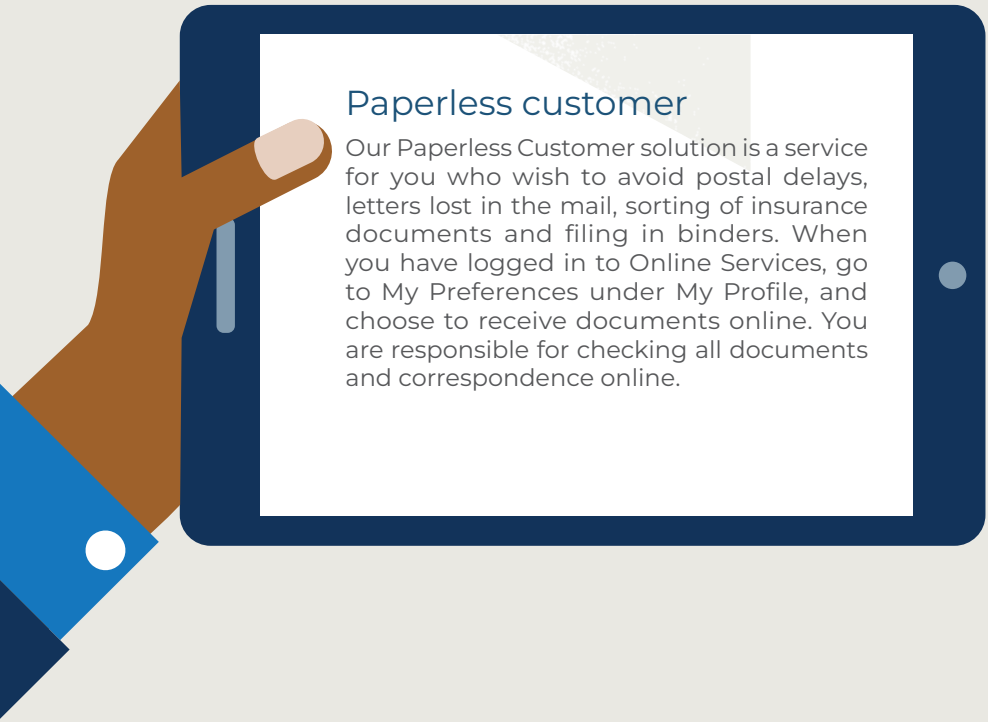
Visit My Bupa in our display options
www.bupasalud.com/MyBupa

Outside the USA:
Phone number can be located on your ID card or at www.bupasalud.com

Online to make your life easier!

Log in to www.bupasalud.com, search for "My Bupa" in our display options and follow the registration steps with your email to manage your policy from the comfort of your home or office. Enjoy our online services:

- Access to your policy documents and ID cards
- Payments
- Changes request
- Claim Request and update information
- Costumer Service
- Pre-authorization services request
- Blua (digital health)



Paperless customer

Our Paperless Customer solution is a service for you who wish to avoid postal delays, letters lost in the mail, sorting of insurance documents and filing in binders. When you have logged in to Online Services, go to My Preferences under My Profile, and choose to receive documents online. You are responsible for checking all documents and correspondence online.

The importance of notifying

It is important to remember that some benefits require notification, regardless of the policy you have. When you contact USA Medical Services to notify, you receive:

1. **Assistance** in understanding and coordinating your benefits with direct 24-hour access to our team of professional personnel.
2. **Support** from our staff offering guidance to you or your family for the best possible medical care and services: top rated hospitals, reputable physicians and community resources.
3. **Access** to qualified representatives with extensive experience in the industry to help you avoid or reduce unnecessary medical expenses and overcharges.
4. By notifying us, we can provide the **best** possible care management before, during and after your treatment or service.

Before

Our staff begins handling the case by communicating directly with the patient's doctor and medical facility. As soon as we receive all the necessary information from your provider, including medical records, we will coordinate direct payment and confirm your benefits. This is how we guarantee our customers a smooth admission to the hospital without worrying about payments or reimbursement. Additionally, we are here to coordinate and schedule air ambulances and second surgical and medical opinions.

During

During treatment and/or hospitalization, our professional staff continues to monitor the patient by communicating frequently with the doctor and hospital staff, and following up on needed treatments, progress and outcomes. We can also provide information and support to your family about the latest medical advances and treatments. Members of our staff visit patients, contact families to provide assistance, answer questions, and ensure that the patient is receiving the best quality service.

After

Following the patient's treatment or discharge from the hospital, our professional staff will coordinate any follow-up treatment or therapy, and will make the necessary arrangements until the payment of the claim is completed.



If you need to see a specialist or have diagnostic tests done

Submit your pre-authorization request through www.bupasalud.com/myBupa or Call +1 (305) 275 1500, at least 72 hours before your appointment. Please include the following information:

- The name of the doctor making the referral
- The name of the doctor you have been referred to
- The test you need
- Which hospital you would like to go to
- Copies of case notes or medical records regarding your condition

If you need physical therapy or rehabilitation after surgery

Submit your pre-authorization request through www.bupasalud.com/myBupa or Call +1 (305) 275 1500, at least 72 hours before your appointment. Please include the following information:

- Your therapy plan, which should include how many therapy sessions you need and what kind of progress you are expected to make
- The name of the therapist you will be seeing

If you need surgery, ambulatory treatment or a hospitalization

Submit your pre-authorization request through www.bupasalud.com/myBupa or Call +1 (305) 275 1500, at least 72 hours before your appointment. Please include the following information:

- The condition/symptoms being treated
- The proposed treatment
- The name of the doctor making the referral
- The name of the hospital and doctor you would like to see
- Copies of case notes or medical records regarding your condition

One we have all the information, we will:

- Verify that your policy is in effect for the time of your treatment
- Verify that the condition and treatment are eligible under the terms of your plan
- Confirm your coverage with your doctor and hospital



How to file a claim

We offer a quick and easy process to file claims, whether as direct payment or reimbursement. Some benefits need to be pre-notified; please make sure you check your Table of Benefits.

We reserve the right to request additional information to process a claim.

		1
Direct Payment	We pay the medical service provider directly Request your pre-authorization thru: www.bupasalud.com\MiBupa	To process an authorization quickly and efficiently, the medical service team needs to receive a completed claim form from the medical service provider, agent or insured. This should include all the information related to your medical event, including medical fees and medical test results. In some cases, additional information might be needed to process the claim.
Reimbursement	You pay the medical service provider and request an expense reimbursement	You may submit your claim through www.bupasalud.com/MyBupa request a Claim in our display options or through your agent or directly at: **USA Medical Services** 18001 Old Cutler Road, Suite 500 Palmetto Bay, Florida 33157, USA

If you need help with a claim please contact us thru www.bupasalud.com/MyBupa in our display options or call us at:

+1 (305) 275 1500

This contact information can also be found in your ID card.

2

If applicable, we will send an authorization to the medical service provider, and you will be responsible for the deductible payment according to your plan.

The medical service provider will send us an invoice.

You will need to complete your medical event information and attach the required information such as invoices, proof of payment and medical information.

You will receive confirmation that your request was received and is in process.

3

We will pay the medical service provider directly.

We review and evaluate the information to process the claim and reimbursement.

You will receive a report of payments made. Your benefits are paid according to your Table of Benefits, after you cover the deductible you selected for your plan.

You can follow up your process and check your reimbursement status through My Bupa, in the Claims option.

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Palmetto Bay, Florida 33157
Tel. +1 305 275 1500, + 1 800 321 5187
www.bupasalud.com
service@bupalatinamerica.com

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