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## BUPA ESSENTIAL CARE

Bupa Essential Care is an excellent value plan that covers essential health care needs. Using our Essential Provider Network in Latin America, the Caribbean, and the United States of America, you and your family will be covered 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.



*The world of Bupa*

Bupa Diamond Care  
Bupa Complete Care  
Bupa Advantage Care  
Bupa Secure Care  
Bupa Essential Care  
Bupa Critical Care  
Bupa Corporate Care

SB-Essential 0112 ENG



**BUPA ESSENTIAL CARE**  
Product summary

2012



# 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 more than 11 million individuals from 190 countries around the world, giving us a unique global advantage for the benefit of our members.

Since its inception more than 65 years ago, Bupa has maintained a sustained financial growth and continues to consolidate its credentials as a health care 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 HEALTH PARTNER

Bupa's purpose is to help people live 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 ESSENTIAL CARE

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US\$1 million
<b>THIS POLICY ONLY PAYS BENEFITS FOR THE FOLLOWING MEDICAL CONDITIONS AND TREATMENTS</b>	
• 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%
<b>OUT-PATIENT BENEFITS AND LIMITATIONS</b>	
• Physicians and specialists visits	100%
• Ambulatory surgery	100%
• Prescription drugs:	
• Following hospitalization or out-patient surgery (for a max. of 6 months)	US\$10,000
• Out-patient or non-hospitalization	US\$300
• Diagnostic procedures	100%
• Physical therapy and rehabilitation services (max. 40 per policy year)	100%
• Home health care (max. 60 days per policy year)	US\$200
<b>MATERNITY BENEFITS AND LIMITATIONS</b>	
• Pregnancy, maternity, and birth per pregnancy	US\$2,000
• Provisional coverage for newborn children	US\$10,000
<b>EVACUATION BENEFITS AND LIMITATIONS</b>	
• Medical emergency evacuation:	
• Air ambulance	US\$25,000
• Ground ambulance, return journey	100%
• Repatriation of mortal remains	US\$5,000
<b>OTHER BENEFITS AND LIMITATIONS</b>	
• Cancer treatment (chemotherapy/radiation therapy)	100%
• End-stage renal failure (dialysis)	100%
• Congenital and/or hereditary disorders:	
• Diagnosed before the age of 18 (lifetime maximum)	US\$100,000
• Diagnosed on or after the age of 18	100%
• Prosthetic limbs (lifetime maximum US\$120,000)	US\$30,000
• Emergency room (with or without admission), emergency dental coverage, 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.bupalatinamerica.com](http://www.bupalatinamerica.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 accesses 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.