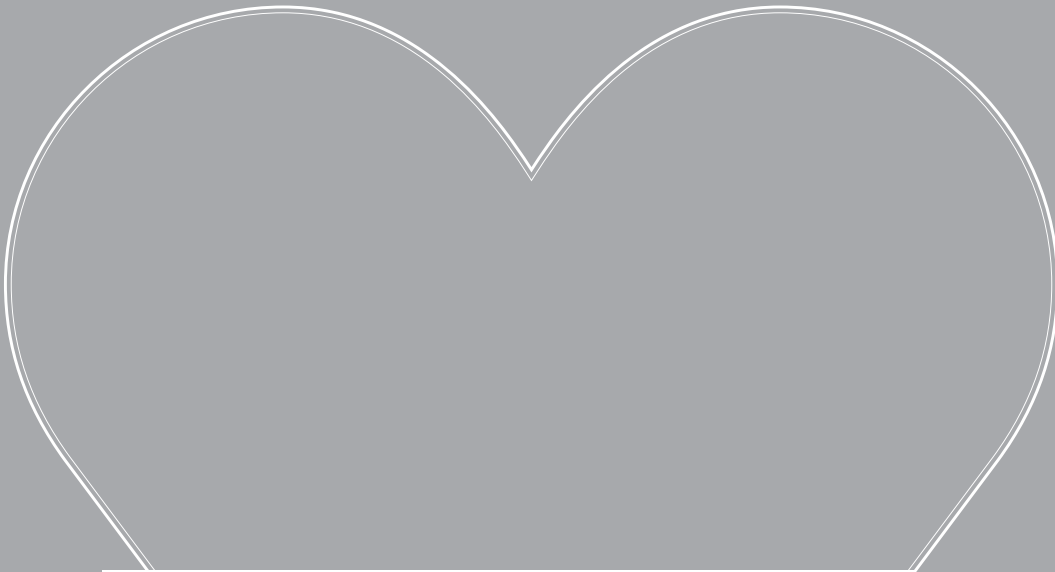


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The world of Bupa

BUPA PRIVILEGE CARE

Bupa Privilege Care is one of the most comprehensive products in the insurance market, offering extensive coverage for both in-patient and out-patient treatment, congenital conditions, and maternity complications. Bupa offers the highest quality healthcare coverage around the world for expatriates and their families, frequent international travelers, and business people with busy and demanding needs.

With Bupa Privilege Care, you may choose any medical provider around the world, with additional benefits for choosing a hospital within the Bupa provider network, such as direct payments and no additional out-of-pocket expenses aside from deductibles, so you and your family will have access to a substantial range of options in the best hospitals and medical facilities.

Bupa also offers an optional rider to cover maternity and perinatal complications, not automatically included in Plans 4, 5, and 6.



BUPA PRIVILEGE CARE

Product summary

2013

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 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 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 PRIVILEGE CARE

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US\$7 Million
IN-PATIENT BENEFITS AND LIMITATIONS	
Hospital room and board:	
• In Bupa hospital network	100%
• In other hospitals, per day	US\$1,000
Intensive care unit	
• In Bupa hospital network	100%
• In other hospitals, per day	US\$3,000
Drugs prescribed while in-patient	100%
Diagnostic procedures	100%
Accommodation charges for companion of a hospitalized child, per day	US\$300

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%
Routine health checkup	US\$300

MATERNITY BENEFITS AND LIMITATIONS

Pregnancy, maternity, and birth, per pregnancy	US\$7,500
• 10-month waiting period	
• No deductible applies	
• Plans 2 and 3 only	
Complications of pregnancy, maternity, and birth	US\$1,000,000
• Plans 2 and 3 only	
Umbilical cord blood storage (lifetime maximum per covered pregnancy)	US\$1,000
• No deductible applies	
• Plans 2 and 3 only	
Provisional coverage for newborn children	US\$30,000

EVACUATION BENEFITS AND LIMITATIONS

Medical emergency evacuation:	
• Air ambulance	US\$125,000
• Ground ambulance, return journey and repatriation of mortal remains	100%

OTHER BENEFITS AND LIMITATIONS

Cancer treatment	100%
End-stage renal failure (dialysis)	100%

OTHER BENEFITS AND LIMITATIONS (continued)

Transplant procedures (lifetime maximum per diagnosis)	US\$1,500,000
Congenital and/or hereditary disorders:	
• Diagnosed before the age of 18	US\$1,000,000
• Diagnosed on or after the age of 18	100%
Prosthetic limbs (lifetime max. US\$120,000)	US\$30,000
Special treatments	100%
Complementary therapist (max. 20 visits/sessions)	100%
Hospice/terminal care	100%
Emergency room, emergency dental coverage	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 Privilege list of benefits, please refer to the Bupa Membership Guide, contact a Bupa representative or request an online quote by visiting 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 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.