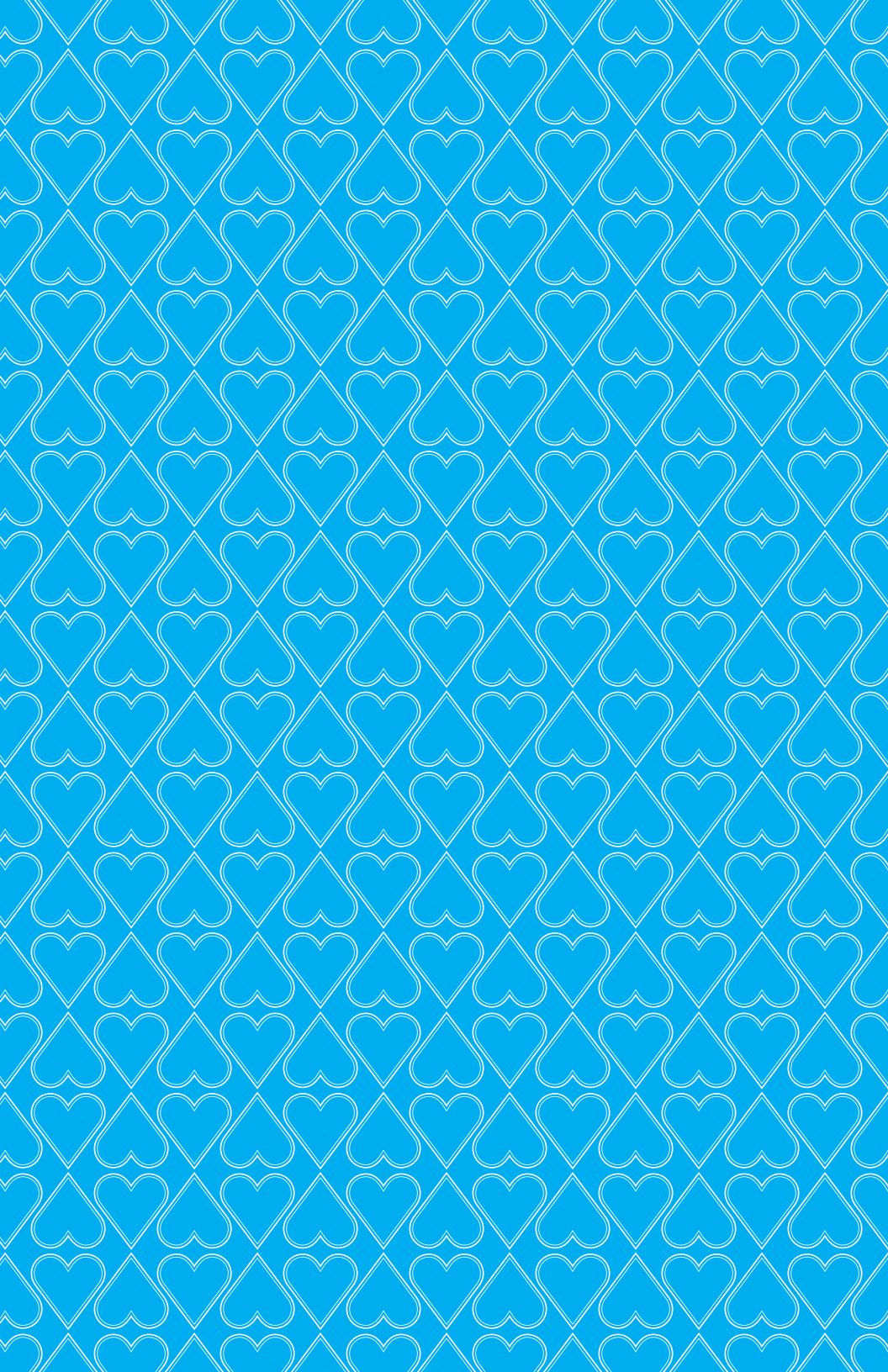




PRODUCT SUMMARY

**BUPA
CORPORATE
CARE**

2014



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A close-up photograph of a man's torso. He is wearing a dark navy blue suit jacket over a white dress shirt and a light blue tie with diagonal stripes. The background is out of focus, showing a blurred teal and white pattern. A solid blue rectangular box is overlaid on the left side of the image, containing the text 'ABOUT BUPA' in white, bold, uppercase letters.

ABOUT BUPA

OUR MISSION

TO BE A WORLD LEADER IN HEALTH AND CARE, AND TO GROW OUR BUSINESS BY PROVIDING APPROPRIATE AND HIGH-QUALITY SOLUTIONS TO MEET OUR CUSTOMERS' NEEDS.

SUMMARY

Health insurance is one of the most considerable and valuable benefits that an employer can offer its employees. It shows that the business cares about the health and wellbeing of its employees, while promoting loyalty and mutual commitment. Therefore, it is important to make the right decision and trust their health to a leading company that understands their needs.

Our internationally respected brand, supported by dedicated international account managers and unparalleled online services, provides the necessary resources to ultimately deliver an extraordinary product.

In response to these needs, Bupa has assembled a corporate product supported by an exceptionally professional team with extensive knowledge and the experience necessary for a successful delivery. Our award-winning company has a proven track record in showing our commitment to providing better health care services to our members.

THE WORLD OF BUPA

YOUR HEALTHCARE PARTNER

Bupa is a leading and experienced health insurer, providing 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 13 million individuals from more than 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 leader. Bupa has no shareholders, which allows for the reinvestment of all profits to optimize products and services in synergy with accredited healthcare providers.

Trust in healthcare personnel and services is critical for everyone. Our commitment to our members for over half a century is testament of our capacity to safeguard your health as the most important patrimony.

GLOBAL PRESENCE

Our globally recognized brand provides our members with the confidence that their health needs are protected wherever they live or work. Businesses of all types, from major airlines, oil exploration companies and banks, to schools and colleges, rely on Bupa to keep their employees and families in safe hands.

Our global presence includes businesses in Australia, Bolivia, Ecuador, Hong Kong, India, Mexico, Saudi Arabia, Spain, Thailand, and the United Kingdom. Bupa covers members in Latin America and the Caribbean, providing them and their families with the reassurance of access to quality medical services. Our regional headquarters, based in Miami, Florida, are staffed by a highly experienced and professional multilingual team.

AWARD-WINNING

Bupa's products, services, employees, and company have won awards and acclaim over the years from publications, organizations, and customers alike.

We are known for providing services that range from medical treatments and care, to preventing illness and encouraging a healthy lifestyle. These are some of the awards that Bupa and Bupa Latin America and the Caribbean have recently received:

- Community Involvement Award, Greater Miami Chamber of Commerce
- Best International Private Medical Insurance Provider Award, Health Insurance Awards
- Most Trusted Health Insurer, Beating Bowel Cancer
- Top Provider of Corporate Healthcare Services, Corporate Adviser magazine
- One of the Top Brands in the United Kingdom, Superbrands
- Provider of Choice for Intermediaries, Money Marketing Magazine
- Best Practices in IT Training. Institute of IT Training

SOCIAL RESPONSIBILITY

Bupa's commitment to doing the right thing extends far beyond our customer base. We enhance the health and wellbeing of entire communities through contributions to medical research and health care debates, community support, and charitable giving. Each year, Bupa awards nearly US\$3 million in grants to the Bupa Foundation, which was established as an independent charity that funds medical research to prevent, relieve, and cure sickness and ill health.

OUR VALUES





Customer care is at the heart of everything Bupa does. We are committed to taking care of the lives in our hands and to helping people feel better. Our core values ensure that the Bupa brand is trusted and respected. Bupa's core values are the principles we believe in, which reflect on what we do every day.

ACCOUNTABLE

The quality, efficiency, and value of our service is assured by each and every one of us.

ENABLING

We provide clear, expert information based on our knowledge and experience to help our members understand health issues and make the right decisions.

CARING

We help our members achieve better health and wellbeing.

DEDICATED

We provide exceptional service, constantly searching for ways to improve and protect our members' health.

ETHICAL

We abide by the most stringent standards and act appropriately at all times.

RESPECTFUL

We treat our members as individuals, protecting their privacy and dignity.



WHY CHOOSE BUPA

Bupa people care. Our strong caring ethics, dedication, and respect are valued by people during some of the most vulnerable times in their lives. Trust is intrinsic to the way we operate as a business. Our commitment, experience and know-how set us apart from the competition. We are willing to work with you to help your business offer your employees the best health insurance benefits available.

COMMITMENT

We are devoted to our customers. Our philosophy is based on quality and responsibility. We are committed to providing cost-effective solutions for your business and employees.

WE SPEAK YOUR LANGUAGE

Our multilingual customer service team and medical staff speak your language, and they are available 24 hours a day, 365 days a year to handle all your inquiries regarding coverage or claims.

DEDICATION

We offer the best quality services and benefits for your business and employees, providing the peace of mind of being insured by Bupa.

TAKING CARE OF YOUR BUSINESS

Bupa works with you to help you provide the best health insurance solutions to your employees. Offering an attractive package of health benefits for your employees is important within a competitive business environment, regardless of your company's market.

Our experience and expertise in the healthcare field have helped us to create a market leading brand. Our philosophy recognizes that our members' circumstances and needs are all different. No two companies are the same, which is why Bupa will work to understand the specific needs of your business and apply an individual approach to your requirements.

HOW CAN WE HELP YOU?

Working closely with you enables us to understand your individual requirements at every level, consider which solutions fit your needs, and develop the best way to implement them. We will analyze your healthcare needs by core areas to apply our products, services, and expertise most efficiently.

YOU WANT FLEXIBILITY

Whether you want to offer your employees comprehensive coverage or a personalized plan with optional benefits, Bupa has the flexibility to offer you the benefits package your business needs.

FOR HEALTHY, MOTIVATED EMPLOYEES

Looking after the wellbeing of your employees in and out of work can help increase morale and productivity levels. Introducing initiatives that seek to have employees feeling more healthy, motivated, and valued can bring improvements in employee loyalty. Above all, by showing a genuine commitment to your employees, your company is viewed as a caring employer, one that people can describe as a good place to work.

Bupa provides solutions through access to expert information, support, treatment, and care, regardless of your workforce profile or sector. When you need a complete integrated approach to managing your employees' health and wellbeing, Bupa's experience and resources will help you decide.

CORPORATE COVERAGE



FLEXIBLE PACKAGE OF BENEFITS FOR YOUR MEMBERS

Offering an attractive package of health benefits to employees is important within a competitive business environment. A flexible package of benefits is a valuable tool when recruiting new talent.

Determining the right group type, option, and deductible plan for your business depends on a variety of factors, including the nature of your business, the skills and profile of your workforce, and your employees' needs.

An attractive package of benefits enhances job satisfaction and motivates key workers, and it can also maximize productivity by keeping your workforce in good health, in and out of work.

Bupa offers two group types depending on the size and needs of your business:

COMMUNITY RATED

This group type has been designed for small to medium sized businesses looking to insure ten employees or more. The quotes are based on the census information received, the employees' country of residence, and the deductible selected.

Advantages:

- Standard premiums
- Flexible underwriting
- Guaranteed renewal
- No age limit to apply
- Renewal rates based on portfolio performance

EXPERIENCE RATED

Bupa has designed a group type for large businesses looking to insure 70 employees or more. The customized health plan quote is based on census information provided to us by the business, the company's past claims experience, and the benefits requested.

Advantages:

- Customized quote
- One year contract, guaranteed
- Quarterly claims report to help your business track your group's loss ratio

We also provide:

- A training program for the plan administrator to help ensure a successful transition to Bupa
- Coverage for pre-existing conditions
- Renewal rates based on your group's performance

COVERAGE OPTIONS

To better help you select the coverage you need for your employees, we offer two options to consider, regardless of the Group type selected:

OPTION 1

Worldwide area of coverage, excluding the United States of America, with a maximum coverage limit of US\$1,000,000 per member, per membership year.

OPTION 2

Worldwide area of coverage, including the United States of America, with a maximum coverage limit of US\$2,000,000 per member, per membership year.

WORLDWIDE COVERAGE (EXCLUDING USA)

There is only one deductible per Member, per membership year. However, to help you reduce the cost of your family's coverage, Bupa applies a maximum total of two deductibles per family, per membership year.

Deductible (US\$)				
Plan	I	II	III	IV
Worldwide deductible per member	0	500	2,000	10,000
Maximum deductible per family	0	1,000	4,000	20,000

WORLDWIDE COVERAGE (INCLUDING USA)

There are two levels of deductibles per Member, per membership year depending on where the treatment takes place. However, to help you reduce the cost of your family's coverage, Bupa applies a maximum total of two USA deductibles per family, per membership year.

Deductible (US\$)				
Plan	I	II	III	IV
Worldwide deductible per member	0	500	2,000	10,000
USA deductible per member	1,000	2,000	5,000	10,000
Maximum deductible per family	2,000	4,000	10,000	20,000

TABLE OF BENEFITS

EFFECTIVE JANUARY 1, 2014

Coverage Option	Option 1	Option 2
Annual maximum coverage per member	US\$1 million	US\$2 million
Area of coverage	Worldwide (excluding USA)	Worldwide (including USA)

In-patient benefits and limitations	Coverage
Hospital services	100%
Hospital room and board (private/semi private) <ul style="list-style-type: none"> In Bupa hospital network In other hospitals, max. per day 	100% US\$1,000
Intensive care unit <ul style="list-style-type: none"> In Bupa hospital network In other hospitals, max. per day 	100% US\$3,000
Medical and nursing fees	100%
Drugs prescribed while in-patient	100%
Diagnostic procedures (pathology, lab tests, X-rays, MRI/CT/PET scan, ultrasound, echocardiography, and endoscopies)	100%

Out-patient benefits and limitations	Coverage
Ambulatory surgery	100%
Physicians and specialists visits (max. 20 visits)	80%
Prescription drugs first prescribed during hospitalization or out-patient surgery	US\$10,000
Diagnostic procedures (pathology, lab tests, X-rays, MRI/CT/PET scan, ultrasound, echocardiography, and endoscopies)	80%
Physical therapy and rehabilitation services (must be pre-approved, max. 30 days)	80%
Home health care (must be pre-approved, max. 30 days)	80%
Routine health checkup (all inclusive) <ul style="list-style-type: none"> No deductible applies 	US\$150

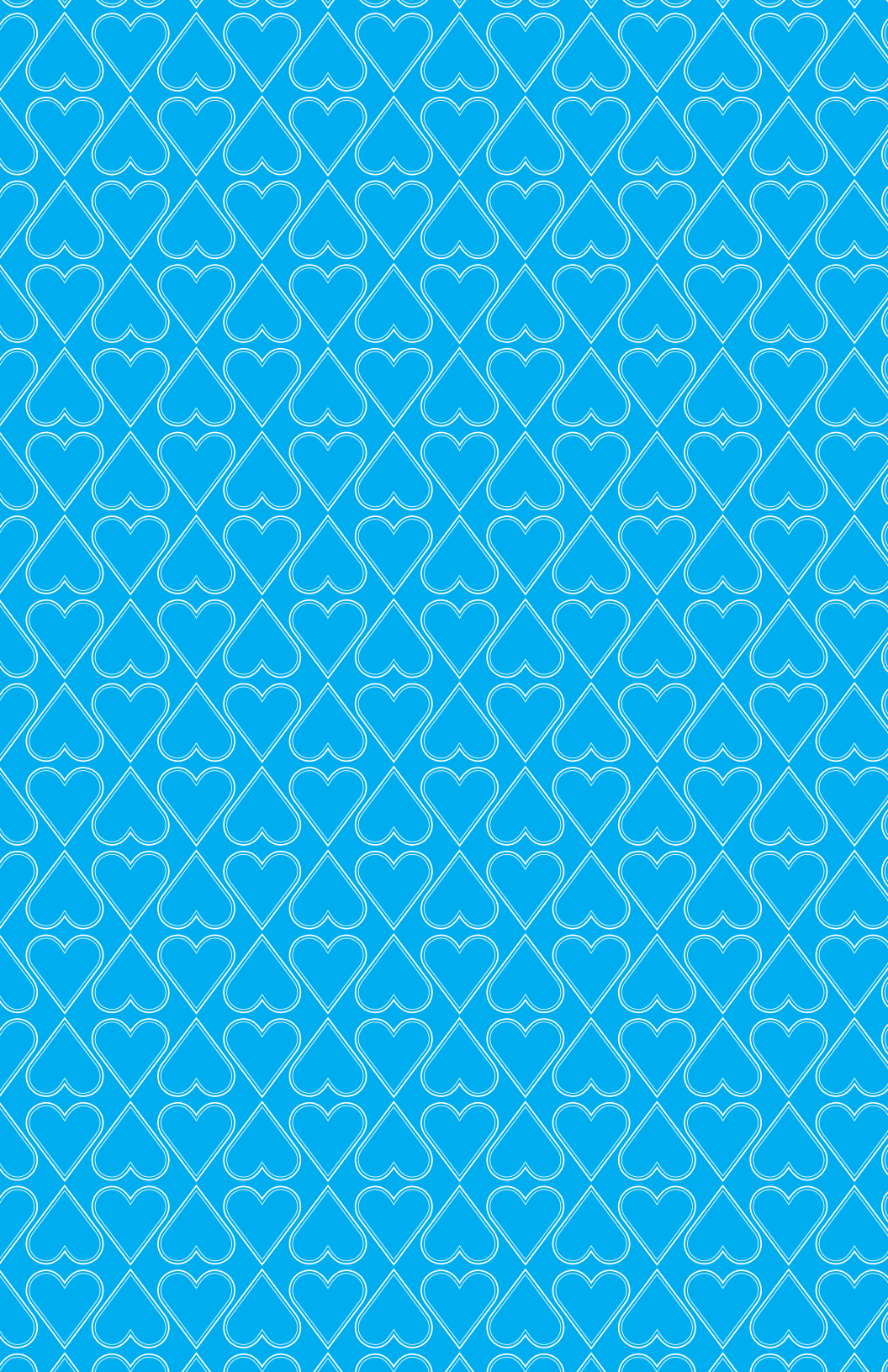
Maternity benefits and limitations (Plans 1 and 2 only)	Coverage
Pregnancy, maternity, and birth:	
Normal delivery (max. per pregnancy)	US\$5,000
Prescribed cesarean section (max. per pregnancy) <ul style="list-style-type: none"> Includes pre- and post-natal treatment and well baby care 10-month waiting period No deductible applies 	US\$8,000

Complications of maternity and birth (max. per lifetime)	US\$100,000
Provisional coverage for newborn children (for a maximum of 90 days after delivery) <ul style="list-style-type: none"> No deductible applies 	US\$10,000

Evacuation benefits and limitations	Coverage
Medical emergency evacuation: <ul style="list-style-type: none"> Air ambulance (max. per incident) Ground ambulance (max. per incident) Return journey Repatriation of mortal remains 	US\$25,000 US\$1,000 100% US\$5,000
Must be pre-approved and coordinated by USA Medical Services.	

Other benefits and limitations	Coverage
Cancer treatment (chemotherapy/radiation therapy)	100%
End-stage renal failure (dialysis)	100%
Transplant procedures (max. per lifetime)	US\$500,000
Congenital conditions and hereditary disorders (max. per lifetime)	US\$300,000
Special treatments (prosthesis, implants, appliances and orthotic devices implanted during surgery, durable medical equipment, radiation therapy, chemotherapy, and highly specialized drugs)	100%
Emergency room treatment in connection with acute illness or accident	100%
Accident-related dental treatment (within 6 months of accident)	100%
Hospice/terminal care	100%
HIV/AIDS (max. per lifetime, 12-month waiting period)	US\$50,000

Optional coverage benefits and limitations (not automatically included)	Coverage
Dental Care rider (not subject to deductible) <ul style="list-style-type: none"> Basic and major dental care, per member, per membership year Orthodontia, per child 18 years old or younger, per lifetime 	US\$1,500 US\$1,500
Vision Care rider (not subject to deductible) <ul style="list-style-type: none"> Eye exams, lenses, contact lenses, frames 	US\$200
Prescription Drug Care rider (not subject to deductible) <ul style="list-style-type: none"> Prescription drugs not first prescribed during a covered hospitalization or out-patient surgery 20% co-insurance applies 	US\$1,000





OPTIONAL RIDERS

A flexible package of benefits for your employees is an important tool for recruiting new talent and retaining a valuable workforce in a competitive business environment. An attractive package of benefits improves job satisfaction and motivates key employees, maximizing productivity and keeping your employees in good health.

Bupa Corporate Care offers three riders for supplementary coverage. You may choose one, all of them, or any combination you wish to cover the needs of your staff. If a rider is not selected at the time of application of the Bupa Corporate Care plan, you may add them on the anniversary date of the policy. Riders apply to all employees and their dependents insured under the Bupa Corporate Care plan.

The Bupa Corporate Care riders are in effect as long as the Bupa Corporate Care plan is in force. The geographic area of coverage chosen for the Bupa Corporate Care plan will apply to any rider selected. The Dental, Vision, and Prescription Drug Care riders are not subject to the Bupa Corporate Care plan deductible.

DENTAL CARE

The Dental Care Rider covers eligible dental treatment received from a licensed dental practitioner. It does not provide coverage for cosmetic dentistry, cosmetic dental surgery (required solely to improve appearance), or orthodontia for members over the age of 18.

BASIC AND MAJOR DENTAL CARE (Not subject to deductible)	COVERAGE
Maximum benefit per Member, per Membership year	US\$1,500
Oral exam	80%
Routine cleaning	80%
Simple X-ray (bitewings)	80%
Filling	80%
Root canal	80%
Bridgework	80%
Repairs	80%
Crowns	80%
Tooth extraction	80%
Dental surgery	80%
Panoramic X-ray or full mouth series X-ray	80%
Dentures	80%
ORTHODONTIA (Not subject to deductible)	COVERAGE
Maximum benefit per child 18 years old or younger, per lifetime	US\$1,500
Orthodontia	80%

This rider overrides exclusion No. 6.12 DENTAL TREATMENT NOT RELATED TO COVERED ACCIDENT in the Corporate Care Membership Guide.

VISION CARE

The Vision Care Rider covers routine eye examinations, frames, prescription lenses, and contact lenses. It does not provide coverage for radial keratotomy and/or other procedures to correct eye refraction disorders.

VISION CARE (Not subject to deductible)	COVERAGE
Maximum benefit per Member, per Membership year	US\$200
Eye exams	100%
Lenses and contact lenses	100%
Frames	100%

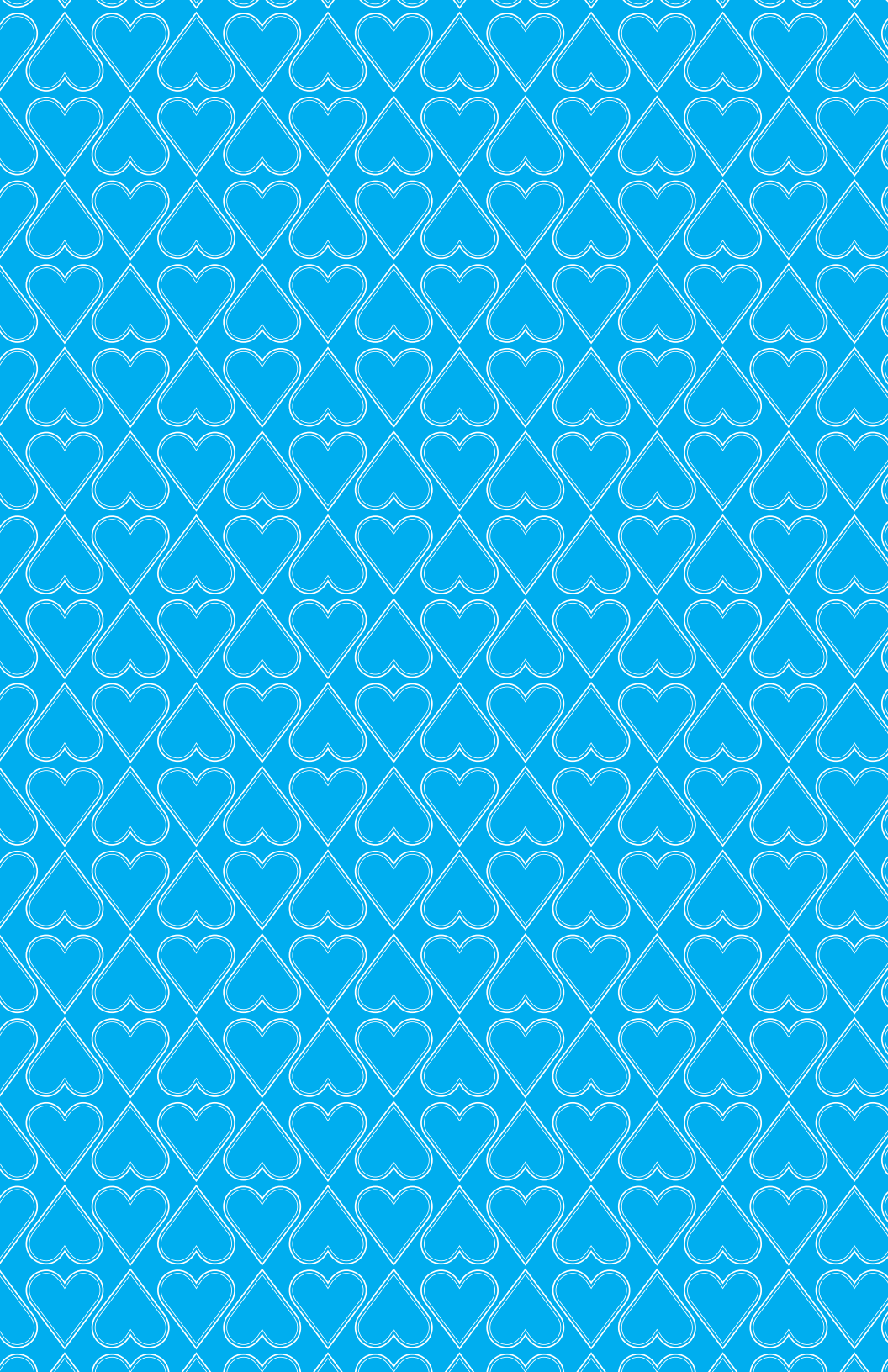
This rider overrides exclusion No. 6.3 EYE EXAMINATIONS AND AIDS in the Corporate Care Membership Guide only regarding "routine eye exams, eye glasses, and contact lenses", maintaining the exclusion regarding "hearing aids, radial keratotomy, and any other procedures to correct eye refraction disorders", which remain not covered.

PRESCRIPTION DRUG CARE

The Prescription Drug Care Rider covers prescription drugs not first prescribed during a covered inpatient hospitalization or after an outpatient surgery. Prescription drugs must be for a medical condition covered by the Bupa Corporate Care membership. A copy of the prescription from the attending physician must accompany the claim.

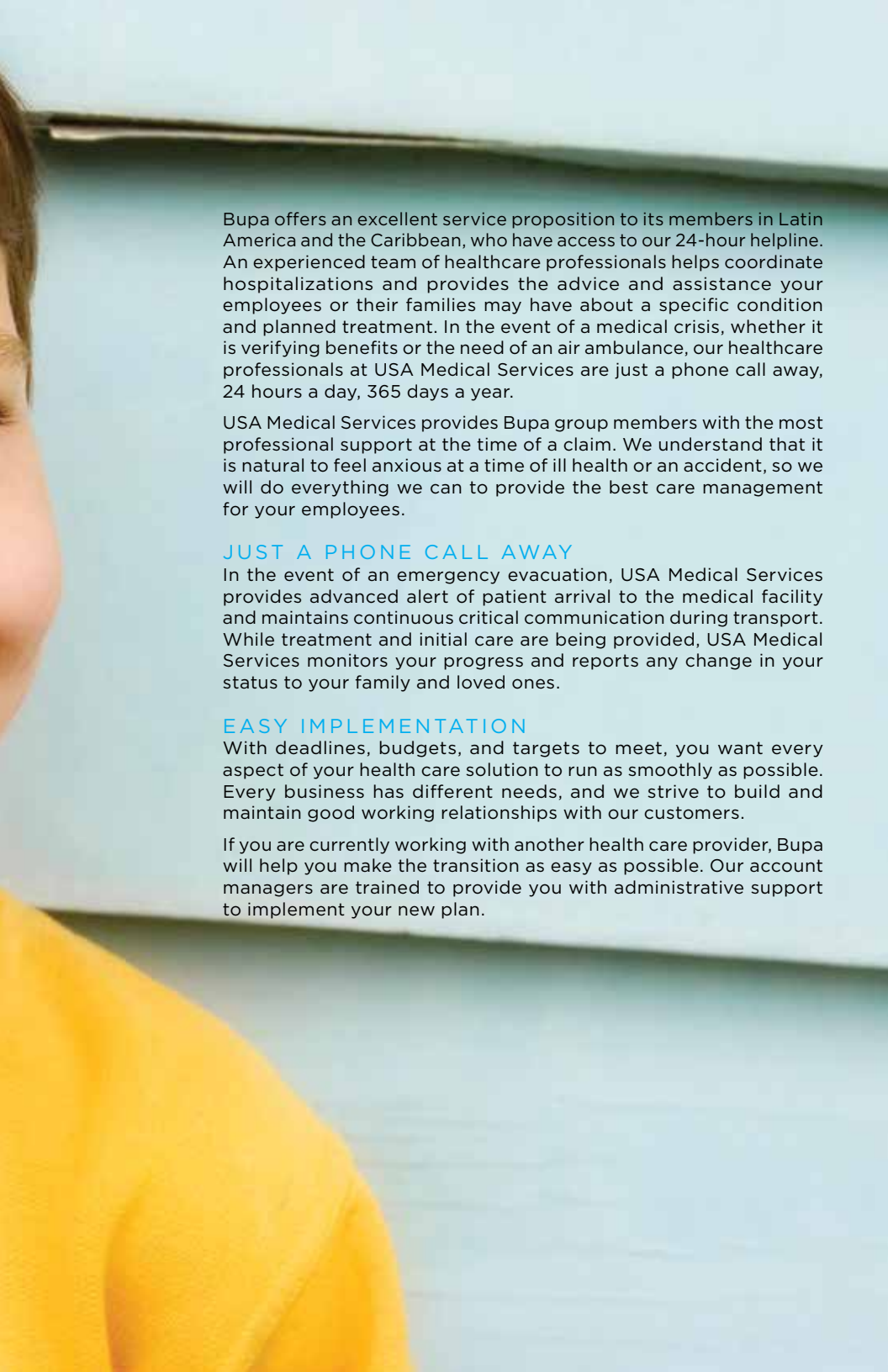
PRESCRIPTION DRUG CARE (Not subject to deductible)	COVERAGE
Maximum benefit per Member, per Membership year	US\$1,000
Prescription drugs	80%
EXCLUSIONS	
<ul style="list-style-type: none"> ◦ Drugs that are not medically necessary, including any drugs given in connection with a service or supply that is not medically necessary ◦ Contraceptive drugs or devices, even if ordered for non-contraceptive purposes ◦ Drugs or immunizations to prevent disease or allergies ◦ Drugs for tobacco dependency ◦ Cosmetic drugs, even if ordered for non-cosmetic purposes ◦ Drugs taken at the same time and place where the prescription is ordered ◦ Charges for giving, administering, or injecting drugs ◦ Any refill that is more than the number of refills ordered by the physician, or is made more than one year after the latest prescription was issued ◦ Therapeutic devices, appliances, or injectables, including colostomy supplies and support garments, regardless of intended use ◦ Progesterone suppositories ◦ Vitamin supplements 	

This rider overrides exclusion No. 6.17 OVER-THE-COUNTER AND NON-PRESCRIPTION DRUGS in the Corporate Care Membership Guide only regarding “prescription medications that are not first prescribed during hospitalization or in-patient treatment, and prescription medications that are not prescribed as part of treatment after and directly related to out-patient treatment”. Therefore, drugs that are over-the-counter or non-prescription medications remain not covered.





**WHAT YOU
SHOULD
KNOW**

A person wearing a bright yellow shirt is shown in profile on the left side of the frame, looking out over a calm body of water under a clear blue sky. The background is a soft-focus landscape of water and distant land.

Bupa offers an excellent service proposition to its members in Latin America and the Caribbean, who have access to our 24-hour helpline. An experienced team of healthcare professionals helps coordinate hospitalizations and provides the advice and assistance your employees or their families may have about a specific condition and planned treatment. 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.

USA Medical Services provides Bupa group members with the most professional support at the time of a claim. We understand that it is natural to feel anxious at a time of ill health or an accident, so we will do everything we can to provide the best care management for your employees.

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.

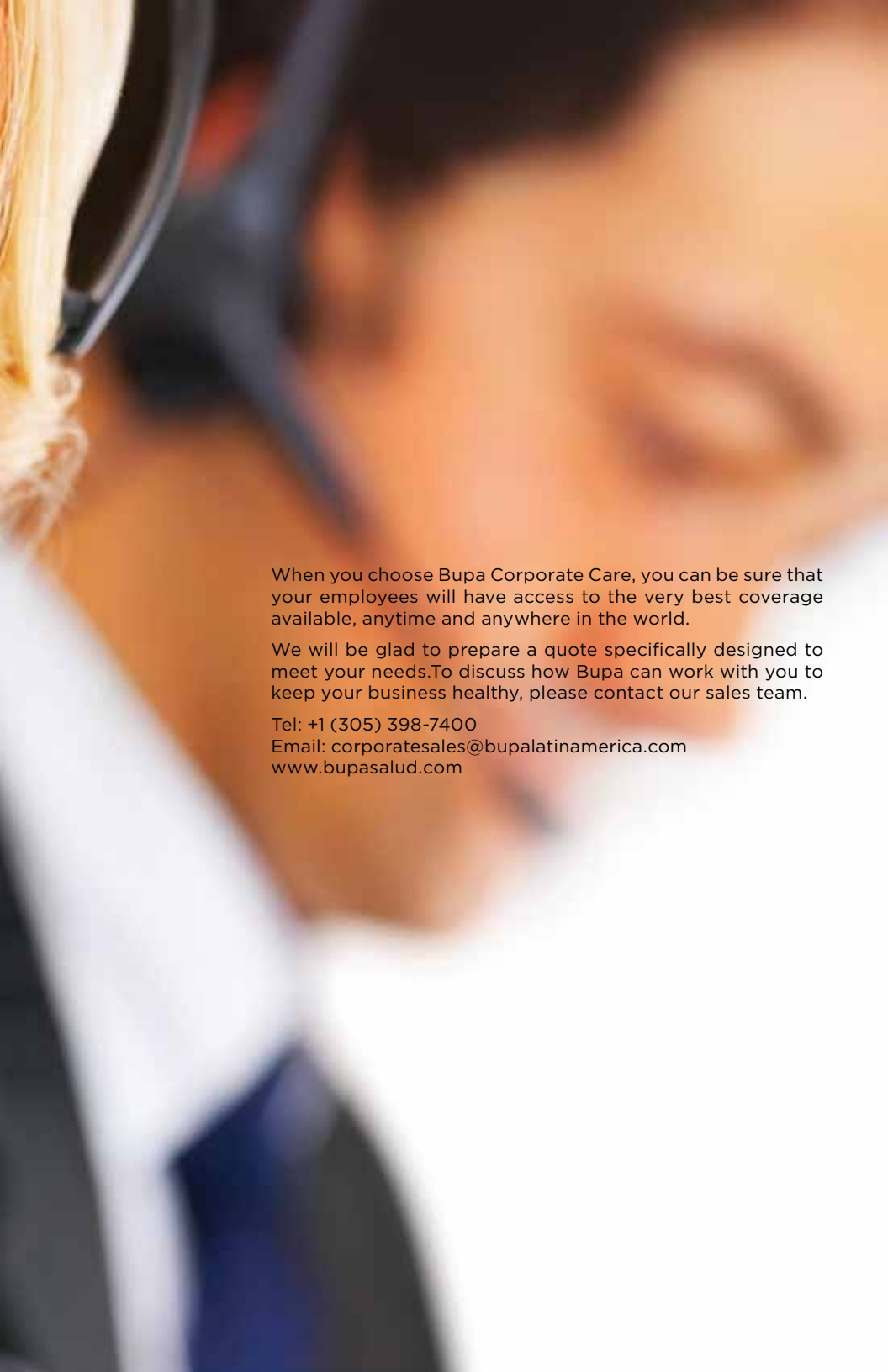
EASY IMPLEMENTATION

With deadlines, budgets, and targets to meet, you want every aspect of your health care solution to run as smoothly as possible. Every business has different needs, and we strive to build and maintain good working relationships with our customers.

If you are currently working with another health care provider, Bupa will help you make the transition as easy as possible. Our account managers are trained to provide you with administrative support to implement your new plan.



CONTACT US



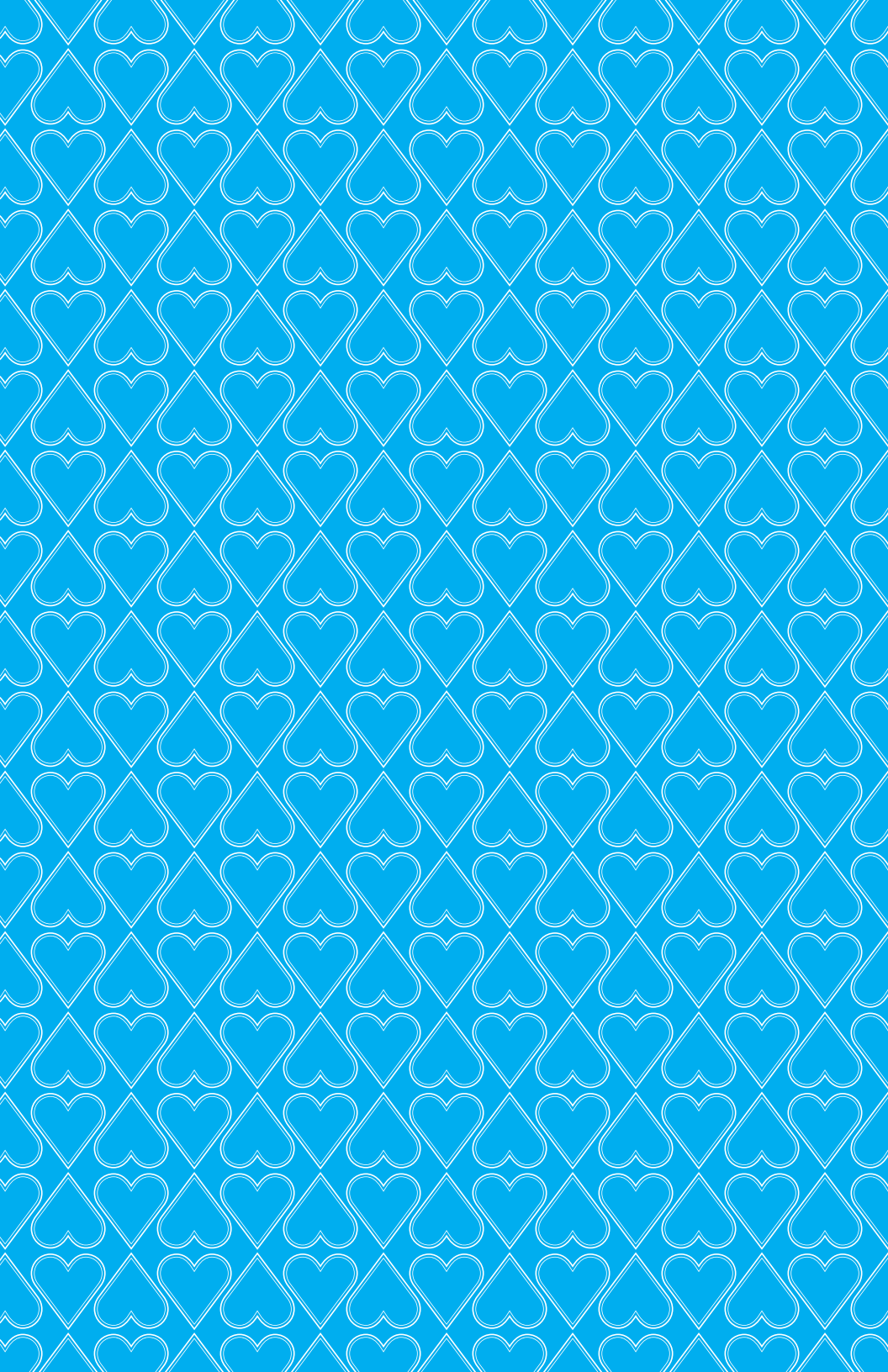
When you choose Bupa Corporate Care, you can be sure that your employees will have access to the very best coverage available, anytime and anywhere in the world.

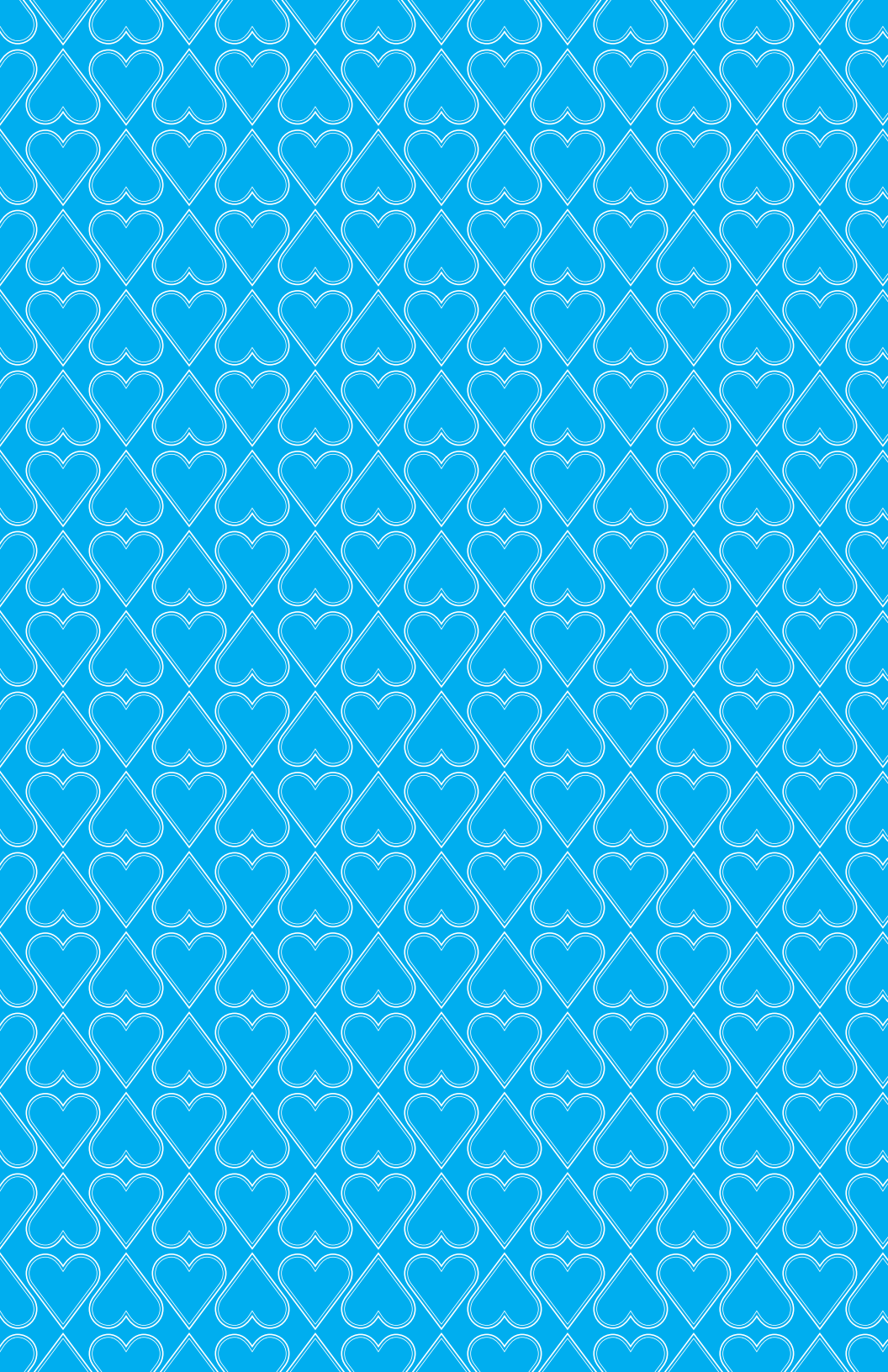
We will be glad to prepare a quote specifically designed to meet your needs. To discuss how Bupa can work with you to keep your business healthy, please contact our sales team.

Tel: +1 (305) 398-7400

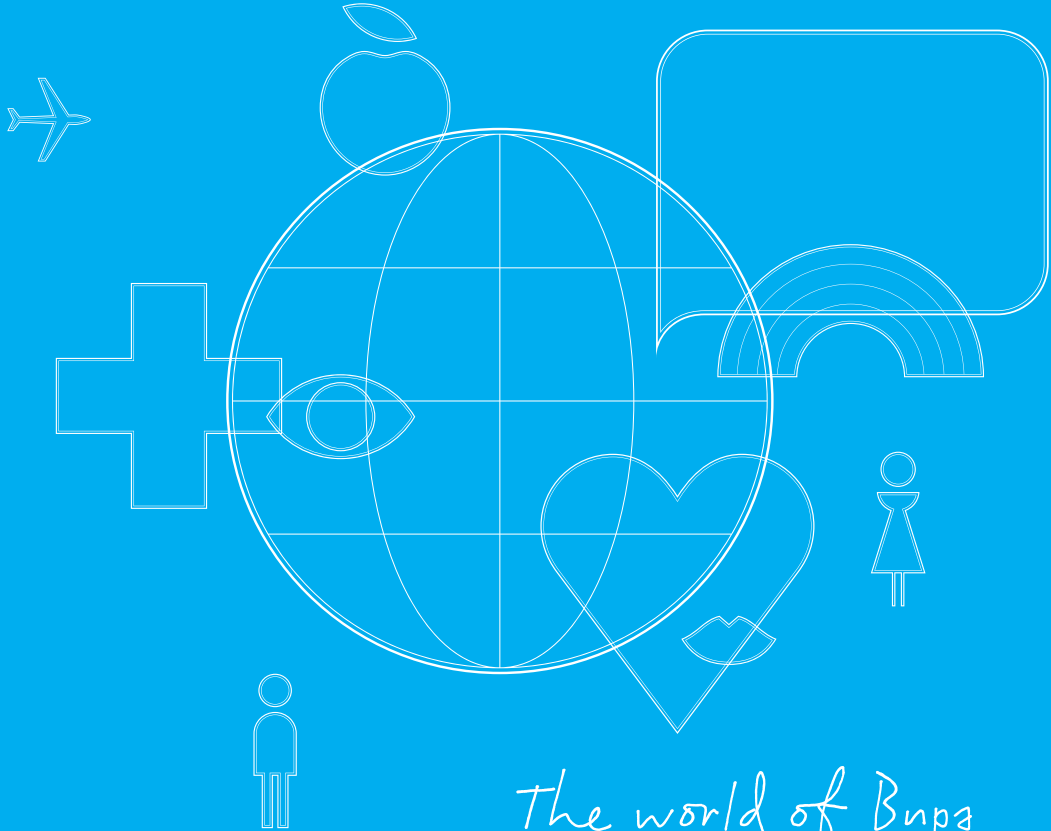
Email: corporatesales@bupalatinamerica.com

www.bupasalud.com





17901 Old Cutler Road, Suite 400
Palmetto Bay, Florida 33157
Tel. +1 (305) 398 8266
Fax +1 (305) 398 7333
www.bupasalud.com
corporatecare@bupalatinamerica.com



The world of Bupa



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