



FREQUENTLY ASKED
QUESTIONS ABOUT THE
BUPA CARE SUITE 2013

1. WHY IS THE BUPA CARE SUITE OF PRODUCTS BEING RENEWED?

The market in Latin America and the Caribbean is evolving, and our members deserve more tailored solutions. The Bupa Care suite of products offers new and enhanced products to better serve our members and to continue consolidating Bupa's healthcare leadership in the region.

2. WHAT IS NEW IN THE RENEWED BUPA CARE SUITE OF PRODUCTS FOR 2013?

The innovative Bupa Care suite of products has two new products: Exclusive Care and Privilege Care, plus new benefits in the existing Advantage Care, Secure Care, and Essential Care that make them more convenient to our members.

3. UNDER WHICH BUPA COMPANY ARE THE NEW PRODUCTS REGISTERED?

The two new products, Exclusive Care and Privilege Care, in the Bupa Care suite of products are underwritten by Bupa Insurance Company (BIC). BIC is fully owned by Bupa Group in United Kingdom and registered in the State of Florida, United States of America.

4. WHAT HAPPENS WITH DIAMOND CARE AND COMPLETE CARE?

Effective January 1, 2013, Diamond Care and Complete Care will be available for renewals only. Current members who are not residents of the United States and who are enrolled in these plans can also choose to transfer to the new Exclusive Care and Privilege Care products on their renewal date.

5. WHAT REMAINS THE SAME IN THE RENEWED BUPA CARE SUITE OF PRODUCTS?

All the products in the Bupa Care suite of products continue to offer access to the best providers, unparalleled coverage and worldwide service, backed by the prestige and financial strength of the Bupa brand.

6. WHEN WILL THE NEW PRODUCTS AND ENHANCED BENEFITS BE AVAILABLE?

The new products and enhanced benefits are available for new business and transfers as of January 1, 2013.

7. WHAT HAPPENS WITH PREMIER 1 AND AMEDEX LEGACY PRODUCTS?

Premier 1 and Amedex legacy products continue to be available for renewals only. Current members can choose to transfer to any of the products in the renewed Bupa Care suite of products on their renewal date.

8. WHERE CAN MEMBERS FIND MORE INFORMATION ON TRANSFER OPTIONS AND PROCESSES?

Bupa's Customer Service Department can assist our members with any questions they may have regarding the transfer charts included in this guide. Also, for more information members can contact their Bupa producer.

9. WHAT HAPPENS WITH THE PRODUCTS FROM BUPA MEXICO, BUPA ECUADOR, AND BUPA BOLIVIA?

The local products from Bupa Mexico, Bupa Ecuador, and Bupa Bolivia have also been enhanced. Should you need more information, please contact your Bupa producer or any of Bupa's local offices.

10. IS THE MATERNITY AND PERINATAL COMPLICATIONS RIDER FOR DIAMOND CARE AND COMPLETE CARE STILL AVAILABLE?

Yes. The Maternity and Perinatal Complications Rider is available for Diamond Care and Complete Care for addition to the main policy at any time.

11. CAN MEMBERS TRANSFER FROM OTHER BUPA PRODUCTS INTO DIAMOND CARE OR COMPLETE CARE?

No. Current customers with other Bupa products may transfer to the new products, Exclusive Care and Privilege Care. Diamond Care and Complete Care will no longer be available for transfers or new business. Please see the transfer charts for details.

12. CAN DIAMOND CARE OR COMPLETE CARE MEMBERS CHANGE THEIR DEDUCTIBLE LEVEL?

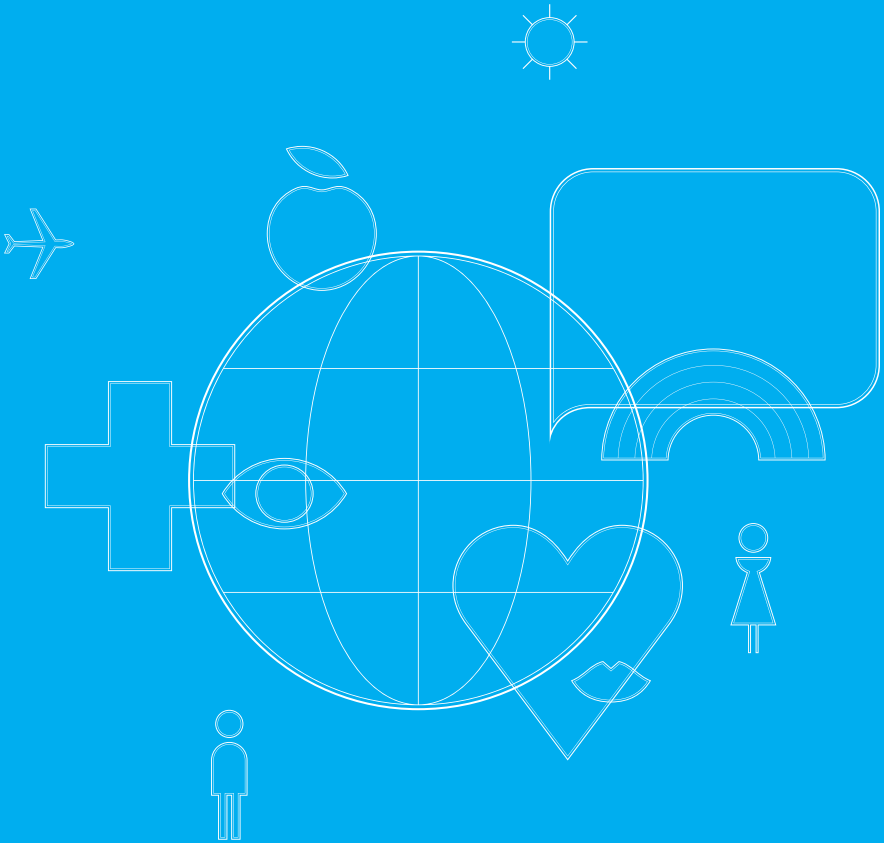
Yes. Current Diamond Care and Complete Care members can change their current plan following the rules defined for this purpose. Please see the transfer charts for details.

13. IS THE ZERO DEDUCTIBLE PLAN STILL AVAILABLE IN THE BUPA CARE SUITE OF PRODUCTS FOR 2013?

Plan 1 (zero deductible) is no longer available for new business or changes effective January 2013 in the following products: Advantage Care, Secure Care, and Essential Care. Plan 1 is not available either on the new products, Exclusive Care and Privilege Care.

The zero deductible plan is only available for renewal on the products that offer such option.

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The world of Bupa

