



FIRST CLASS
INTERNATIONAL HEALTHCARE

BUPA CARE SUITE 2013
POCKET GUIDE

Bupa's purpose is grounded in people living longer, healthier and happier lives. As healthcare partners we provide access to medical care that is right for our members, take a stand in the toughest challenges in healthcare, and champion the competitiveness of our products.

This belief is the reasoning behind our Bupa Care Suite 2013: two first class products, Exclusive Care and Privilege Care along with an optimized Advantage Care, Secure Care and Essential Care.

This guide is designed to provide you with a resource to consult basic information about our products. Further information is available via the Introductory Guide and the collateral materials - Membership Guides and Product Summaries.

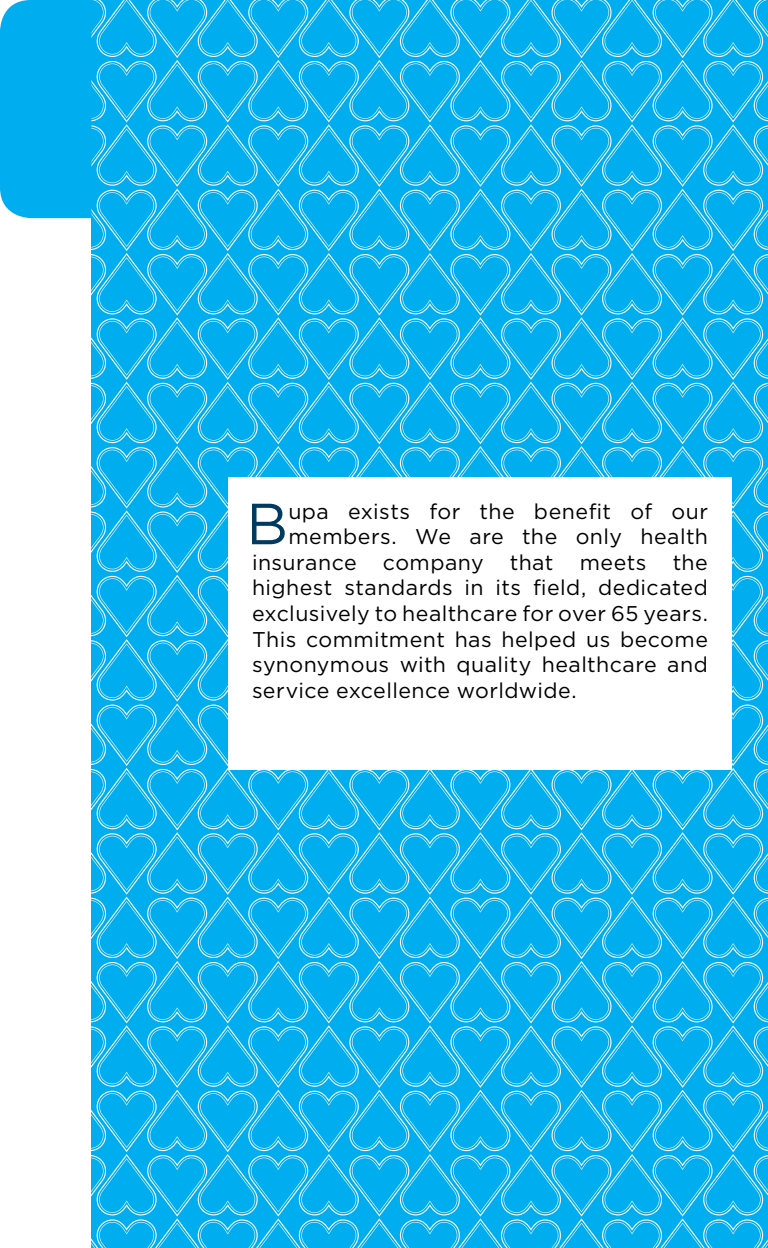
Together, we are raising the bar on what healthcare stands for, caring for millions of members worldwide with a bold ambition to empower their choices and exceed their expectations.



RECOMMENDING
BUPA WITH
CONFIDENCE

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BUPA WITH
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Bupa exists for the benefit of our members. We are the only health insurance company that meets the highest standards in its field, dedicated exclusively to healthcare for over 65 years. This commitment has helped us become synonymous with quality healthcare and service excellence worldwide.



INTERNATIONAL
ACCESS TO THE BEST
HEALTHCARE

Our products provide the freedom to choose the highest quality healthcare services and doctors around the world.

UNPARALLELED COVERAGE AND BENEFITS

We provide comprehensive coverage for critical, complex, and chronic conditions and transplant needs that may seriously affect the wellbeing of our members.





HEALTH EXPERTS

Since 1947, Bupa has been specializing exclusively in healthcare. And because we do not have shareholders, we constantly reinvest our profits to optimize our products and services for the benefit of our members.



SERVICE EXCELLENCE

Bupa's commitment to service is evident in its customers' feedback, backed up by yearly surveys with the highest scores in likelihood to recommend.

FINANCIAL STRENGTH

Bupa's financial reserves exceed the requirements and regulations in all the markets we serve. This practice is evident in our periodic increase of solvency margins, improving consumer protection, and confidence in our products.

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40

app



ADDED VALUE
SERVICES

ADDED VALUE







USA MEDICAL SERVICES,
A DIRECT LINE TO
PROFESSIONAL
EXPERTISE

USA Medical Services provides professional support to Bupa members. Our staff works diligently to help coordinate hospitalizations and provide assistance.

BUPASALUD.COM

Our innovative website is a leading edge tool in the industry and a customer-centric initiative with invaluable health references, featuring 15 health hubs and over 200 medical articles.

Móvil

BUPA2GO APP

Accede e incrementa tu nivel de fitness con las APPs iPhone/iPad para Bupa.



[Descargar de iTunes](#)

Video

04/04/2012 - Cordales



más videos

DIABETES



Inhibidores de ECA y bloqueadores de receptores de angiotensina II

Los inhibidores de enzima convertidora de angiotensina (ECA) y los bloqueadores de receptores de angiotensina II (a veces llamados ARB o A2RB, del inglés) son medicamentos que reducen la...

SALUD MENTAL



Estrés

El significado corriente de estrés es estar bajo demasiada presión, generalmente por el trabajo u otros compromisos. Puede causar síntomas psicológicos o físicos...

DIABETES



Glucosa al

La glucosa en el suero suele denominarse azúcar en el suero. Se encuentra en el suero sanguíneo como en la diabetes...

SALUD MENTAL



Antidepresivos

Los antidepresivos son un tipo de medicamento que se utiliza para tratar la depresión y muchos otros trastornos mentales. Ofrece información sobre los tipos más...



BUPA'S EXPERT OPINION


Bupa proudly offers Expert Opinion, a patient-focused service that provides an independent second medical opinion to Bupa members. The Expert Opinion global network consists of internationally renowned physicians recognized in the medical community for their groundbreaking research, published work, and cases with successful outcomes.



BEYOND
BENEFITS

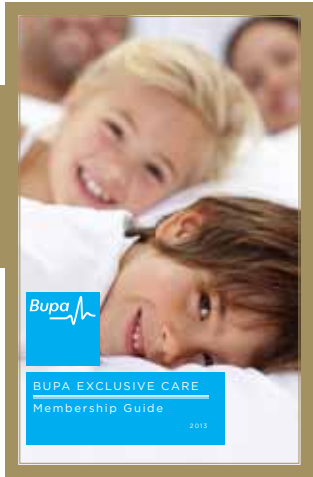


BEYOND
BENEFITS



The Bupa Care Suite of Products is the most comprehensive combination of the very best in healthcare. As innovators in healthcare, we set the standards in products offering our members the access, medical specialization, sound resources, unparalleled benefits, and commitment to care only a healthcare partner can offer.

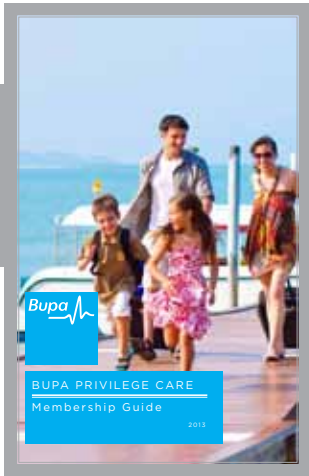
BUPA EXCLUSIVE CARE



Bupa Exclusive Care is the most comprehensive product in the Bupa Care Suite, designed to offer extensive coverage with access to the best hospitals and doctors anywhere in the world. These are some of the main benefits among others:

- Policy Coverage: US\$10 Million
- Transplants procedures: US\$2 Million lifetime, per diagnosis
- Complications of pregnancy: 100%
- Outpatient drugs: 100%
- Open network Worldwide

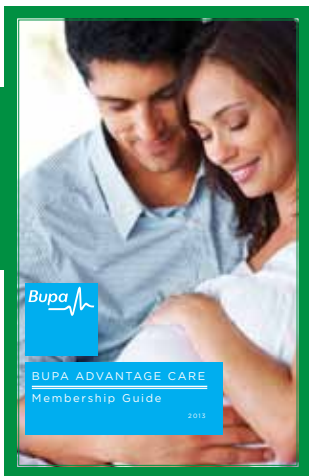
BUPA PRIVILEGE CARE



Bupa Privilege Care offers extensive coverage for in-patient and out-patient treatment, congenital conditions, and maternity complications. It is the ideal option for individuals who want absolute certainty of coverage for themselves and their families when facing serious medical conditions. These are some of the main benefits among others:

- Policy Coverage: US\$7 Million
- Transplants procedures: US\$1.5 Million lifetime, per diagnosis
- Complications of pregnancy: US\$1 Million lifetime
- Outpatient drugs: 100%
- Open network worldwide

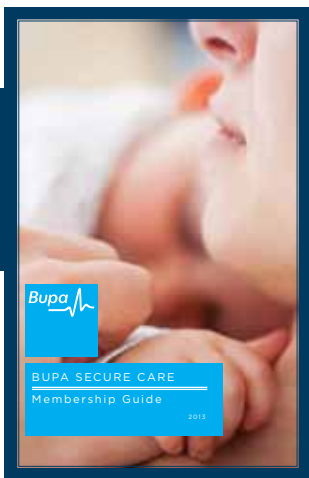
BUPA ADVANTAGE CARE



Bupa Advantage Care offers a wide range of benefits for in-patient and out-patient treatment including coverage for congenital conditions, transplant procedures, and complete cancer treatment. These are some of the main benefits among others:

- Policy Coverage: US\$3.5 Million
- Transplants procedures: US\$ 1 Million lifetime, per diagnosis
- Pregnancy: US\$5,000
- Outpatient drugs: US\$6,000
- Worldwide Coverage within Network
- Bupa Advantage Providers Network

BUPA SECURE CARE



Designed with a robust set of benefits, Bupa Secure Care covers out-patient diagnosis, in-patient surgery, and emergency evacuation to provide our members with the safety they seek. These are some of the main benefits among others:

- Policy Coverage: US\$3 Million
- Air ambulance: US\$50,000
- Outpatient drugs: US\$3,000 (with 20% co-insurance)
- Coverage in the United States, Latin America, and the Caribbean within Network
- Bupa Secure Provider Network

BUPA ESSENTIAL CARE



Bupa Essential Care is an excellent value plan that covers essential health care needs, including out-patient diagnostics, in-patient surgery, cancer treatment, and any out-patient physiotherapy needed after a hospital stay. These are some of the main benefits among others:

- Policy Coverage: US\$2 Million
- Air ambulance: US\$25,000
- Outpatient drugs: US\$1,500 (with 20% co-insurance)
- Coverage in the United States, Latin America, and the Caribbean within Network
- Bupa Essential Provider Network

BUPA CRITICAL CARE



Bupa Critical Care is specifically designed to cover major illnesses and injuries that could have an impact on a patient and his family. Like the rest of our products, it provides coverage for medical emergency evacuations by air or ground ambulance. These are some of the main benefits among others:

- Policy Coverage: US\$1 Million
- Severe burns, including reconstructive surgery: US\$300,000
- Cancer treatment, including reconstructive surgery: US\$200,000
- Severe trauma and polytrauma: US\$150,000
- Coverage in the United States, Latin America, and the Caribbean within Network
- Bupa Critical Provider Network

SUMMARY CHART

For a better understanding of our innovative products and benefits, please review the summary of benefits below.

BUPA CARE SUITE 2013 - SUMMARY OF NEW BENEFITS*

Exclusive Care	Policy annual limit	US\$10,000,000
	Transplant procedures	US\$2,000,000
	Organ donor workup	US\$60,000
	Out-patient drugs (no co-insurance)	100%
	Umbilical cord blood storage	US\$2,000
Privilege Care	Policy annual limit	US\$7,000,000
	Transplant procedures	US\$1,500,000
	Organ donor workup	US\$50,000
	Out-patient drugs (no co-insurance)	100%
	Umbilical cord blood storage	US\$1,000
Advantage Care	Policy annual limit	US\$3,500,000
	Transplant procedures	US\$1,000,000
	Organ donor workup	US\$40,000
	Out-patient drugs (no co-insurance)	US\$6,000
	Umbilical cord blood storage	US\$500
Secure Care	Policy annual limit	US\$3,000,000
	Out-patient drugs (20% co-insurance)	US\$3,000
Essential Care	Policy annual limit	US\$2,000,000
	Out-patient drugs (20% co-insurance)	US\$1,500


* Refer to each product Membership Guide for policy conditions and coverage



HOW TO TRANSFER

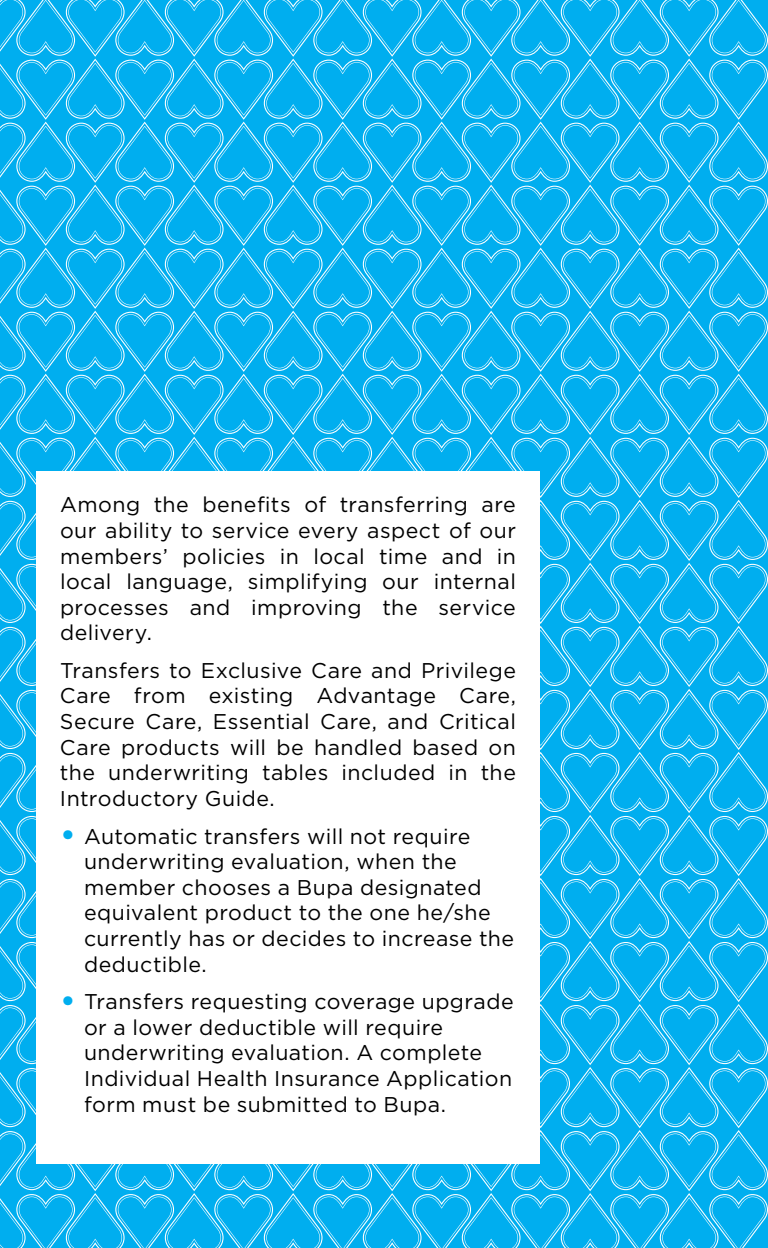


HOW TO
TRANSFER



To ensure that our policyholders receive the highest level of support and service we are including information about the products and benefits in their renewal kits.

Diamond Care and Complete Care policyholders that are not United States of America residents may transfer to the new Exclusive Care or Privilege Care respectively, effective on their renewal date.

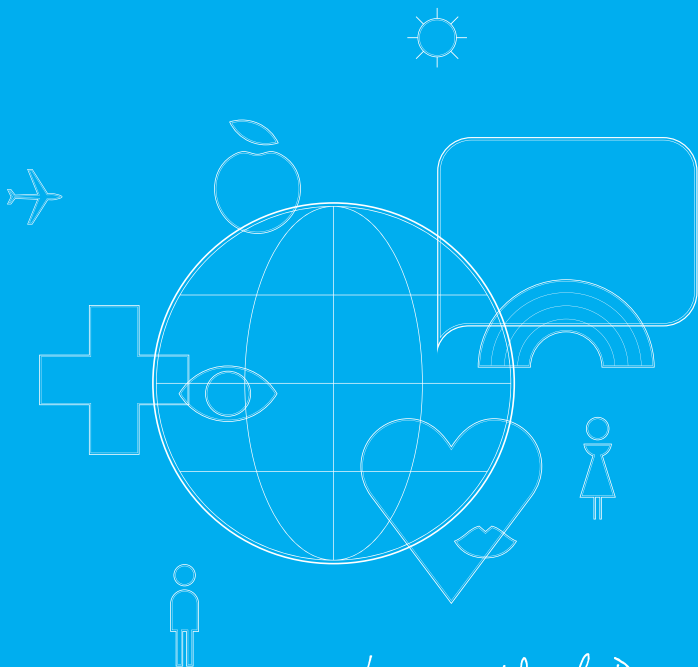


Among the benefits of transferring are our ability to service every aspect of our members' policies in local time and in local language, simplifying our internal processes and improving the service delivery.

Transfers to Exclusive Care and Privilege Care from existing Advantage Care, Secure Care, Essential Care, and Critical Care products will be handled based on the underwriting tables included in the Introductory Guide.

- Automatic transfers will not require underwriting evaluation, when the member chooses a Bupa designated equivalent product to the one he/she currently has or decides to increase the deductible.
- Transfers requesting coverage upgrade or a lower deductible will require underwriting evaluation. A complete Individual Health Insurance Application form must be submitted to Bupa.

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The world of Bupa



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