



Optional Additional Coverage

MATERNITY AND PERINATAL COMPLICATIONS

2014

MATERNITY AND PERINATAL COMPLICATIONS RIDER

The maternity and perinatal complications rider is an important supplement to your medical plan, which offers special benefits to cover mother and baby should any complications occur during the pregnancy or delivery. It can be very valuable and should be considered when buying a policy for growing families.

This rider for additional coverage can be purchased when filling out the individual health insurance application or at any time during the life of the policy. The benefits provided under the rider are subject to all the terms, conditions, exclusions, limitations, and restrictions of coverage of the underlying Bupa policy.

BENEFITS

This rider offers a US\$500,000 lifetime optional coverage for complications of the pregnancy, complications of delivery, and perinatal complications (not related to congenital or hereditary disorders), such as prematurity, low birth weight, jaundice, hypoglycemia, respiratory distress, and birth trauma. A 10-month waiting period after the effective date of the rider applies.

Once issued, the rider will be renewed annually upon the anniversary date of the underlying Bupa policy, as long as the additional premium required for the rider is paid.

- For permanent newborn coverage in the underlying Bupa policy with no underwriting evaluation, a birth certificate must be submitted within 90 days of the birth.
- If the rider is issued when changing policy or plan, the maximum amount available will be reduced by any amount already paid under any other maternity rider.
- Benefits of this rider apply only to covered pregnancies for which the expected date of delivery is at least 10 months after the effective date of the rider.

PREMIUM

US\$225 per year, per policy