



Optional Additional Coverage

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# TRANSPLANT PROCEDURES RIDER

2014

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The transplant procedures rider is an important supplement to your medical plan, which offers special benefits to meet specific needs when complications require a transplant. They can be very valuable and should be considered when buying a policy.

This rider for additional coverage can be purchased when filing 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

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This rider offers US\$500,000 of additional optional coverage for organ, tissue, or cell transplant procedures per insured, per diagnosis, per lifetime. A 6-month waiting period after the effective date of the rider applies.

Coverage for transplantation of human organs, cells, and tissue is provided only within Bupa's Provider Network for Transplant Procedures. There is no coverage outside such network.

This Rider in no way limits the insured's access or use of another applicable policy benefit, such as the coverage for congenital and/or hereditary conditions. If both benefits apply, the benefit for congenital and/or hereditary conditions will cease to be available once the benefit for transplant procedures is activated. Any remaining amount under the congenital and/or hereditary conditions benefit maybe used for treatment unrelated to the transplant procedure.

### **The benefit includes:**

- Pre-transplant care
- Pre-surgical work-up and tests
- Cost of organ, cell, or tissue procurement
- Hospitalization, surgeries, doctor's fees, anesthesia, and medication
- Post-transplant care and follow-up treatment
- Medication to ensure viability and permanence
- Home health care and nursing care, emergency transportation, office visits, transfusions, and supplies related to the transplant

## PREMIUM

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US\$300 per year, per policy