

Bupa

MOMENTUM

Bupa Latin America and the Caribbean, VOL. 1, 2013

BUPA'S WORLDWIDE
GROWTH

BUPA CARE 2013 - FIRST
CLASS INTERNATIONAL
HEALTHCARE

NEW BUPA UNITED
HEALTHCARE
MEMBERSHIP CARD



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WELCOME

Welcome to **Momentum**, Bupa Latin America's newsletter exclusively for our producers across Latin America and the Caribbean.

As healthcare partners, we continue focusing on our goals to accomplish our objectives and achieving extraordinary business performance and reaching millions lives around the world.

In this edition, you will find important information about the new 2013 Bupa Care Suite of Products,

the new Bupa United Healthcare® Membership Card that will expedite members' recognition in the United States and the USVI, and the launching of My Bupa Mobile, a new initiative that will provide a better service to Bupa members.

We invite you to read its content and stay informed on Bupa's latest initiatives to keep supporting your sales efforts.

Bupa Latin America and the Caribbean

We value your comments, suggestions, and wishes to provide us content to publish in Momentum by emailing momentum@bupalatinamerica.com

WELCOMING WORDS



FROM OUR MANAGING DIRECTOR

The beginning of a New Year is an opportunity to reflect on the year past and those who have helped shape our business in the most significant ways. Our producers are our healthcare partners, and as such, all of you are a very important part of our vision and goals. Our gratitude goes to all of you as we look forward to strengthen our partnership in 2013.

A great platform to build upon our success this year is the achievements reached to date:

We continue to invest and strengthen our systems and service platforms that include underwriting and policy management services and claim processing tools, while providing you with a strong range of iPad and mobile tools for you to bring an improved experience to customers.

We keep on building on a robust financial platform investing some of our resources in research to obtain feedback from our customers, the latest of which points out a 95 percent satisfaction rate in our Expert Opinion service.

A third consecutive year of significant improvement in our CSAT customer satisfaction score: Excellent and Very Good Ratings have increased from 61% in 2010 to 67% in 2011 to 74% in 2012.

The pan-regional launch of the new Bupa Care Suite of Products, introducing the new Exclusive Care and Privilege Care.

The launch of our website bupasalud.com, a customer-centric initiative with plenty of health related materials and product information for both current and prospective customers.

The Mexico team has worked hard to build a new corporate product. Additionally, we have now opened six regional sales offices and hospital modules outside of Mexico City that allow us to deliver a more personalized service to our customers. At the end of the year, we launched our new advertising campaign which saw us advertise in major media in the country and take out significant billboard placements across the country.

For 2013, we are aiming for further mutual growth to increase our revenues to \$500 million.

On behalf of all of us, I wish you a New Year filled with prosperity and look forward to strengthen our relationship.

Anthony Cabrelli
Managing Director

BUPA'S WORLDWIDE GROWTH



As a leading international healthcare group, with a strong worldwide presence, Bupa continues growing and building our brand with important investments expanding into new markets.

Bupa recently announced the following acquisitions expanding its healthcare partnerships with further international expertise in healthcare:

Bupa is progressing in acquiring leading Australian and New Zealand international dentistry group - this acquisition will strengthen and diversify Bupa's existing healthcare offering in Australia and New Zealand.

Bupa set to become Australia's largest private aged care provider - the acquisition of operations of Innovative Care in Australia, will make Bupa the largest private aged care provider in the Australian market.

Bupa to acquire Poland's largest private healthcare provider LUX MED - this deal will mark Bupa's entry into Poland. LUX MED is the largest private healthcare provider in Poland and will make Bupa the number one player in Poland's private healthcare market adding one million new customers to Bupa's international portfolio.

LORD LEITCH



VISITS BUPA LATIN AMERICA MIAMI



Lord Leitch met with the Miami Executive Team to review growth plans for Latin America.

Last December, Lord Leitch, Bupa's Chairman of the Board, visited Bupa Latin America and the Caribbean headquarters in Miami, Florida. The Bupa Board devotes much of its time to overseeing Bupa's strategy and policy, the approval of business plans and significant capital investments, and the company's overall business performance.

Lord Leitch is a member of the House of the Lords, the Upper House of the Parliament of the United Kingdom, and has a doctorate in Business Administrations.

Lord Leitch met with the Miami Executive Team to review growth plans for Latin America and he reassured his support to the growth of our business. We are honored to have welcomed Lord Leitch to Bupa Latin America's headquarters in Miami.



BUPA CARE FIRST-CLASS INT

At Bupa, we believe that International Health Insurance should be comprehensive, providing healthcare specialization, granting international access to the best services, and offering unparalleled benefits and coverage backed by the reputation and financial strength of a brand like Bupa.

For that reason, we are pleased to introduce the new 2013 Bupa Care Suite of Products featuring two new products **Exclusive Care** and **Privilege Care**, and optimized benefits and coverage in Advantage Care, Secure Care, and Essential Care, offering first-class benefits.

The new 2013 Bupa Care Suite of products, based in Miami, is now available for new business and transfers with the purpose to better serve our members and keep strengthening Bupa's leadership as healthcare providers.

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

RE 2013

ERNATIONAL HEALTHCARE

Two new products Exclusive Care and Privilege Care, and optimized benefits and coverage in Advantage Care, Secure Care, and Essential Care.

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 Guides for Policy Conditions and Coverages.

SUPPORTING OUR MEMBERS

APP FOR MEMBERS



MY BUPA

Our range of online applications now also supports our members. We are proud to present **MyBupa**, a mobile application available for iPhone® that will give our members the opportunity to access their membership cards directly from a mobile phone.

With **MyBupa**, our policyholders will be able to access the membership cards for all the members of a policy, easily and securely access and update policy preferences of language, contact method, and email address, and obtain Bupa's contact information, with the ability to contact us by email or phone directly from the app.



To start using **MyBupa**, now available for iPhone, members should download the application through the Apple® App Store™ and log in with their policy number and the same password used to access Bupa's Online Services.



BERS AND PRODUCERS

THERE'S AN APP FOR THAT

APP FOR PRODUCERS

NEW APP FOR IPAD: BUPA MOBILE

As part of our investment in useful tools to grow your business and assist our members, Bupa is proud to present Bupa Mobile, a new app for iPad® now available on the Apple App Store.

Bupa Mobile is available for the Bupa Care suite of products based in Miami, allowing you to send and complete applications for new business directly from your iPad, anywhere, anytime, without the need of submitting the signed forms. Bupa Mobile allows you to receive immediate approval for policies that meet Bupa's underwriting criteria, pay insurance policies online, and access policy documents in pdf format.

To download Bupa Mobile, go to the Apple App StoreSM in your iPad® and once the application is downloaded, use the same username and password to login to Bupa's Online Services.

Bupa Mobile complements our **Bupa2Go** app available for producers:



Bupa2Go

An app that offers our producers the convenience to instantly access contact information and quote Bupa Care products anytime, anywhere from a mobile device. This useful tool allows you to:

- **Find** in-network hospitals and providers in Latin America and the United States
- **Quote** Bupa Care products and immediately share quotes with prospective clients via e-mail
- Get **quick and easy** access to contact information



Visit the Apple App StoreSM to Download Bupa2Go available for iPhone®, iPad®, and iPod touch®.

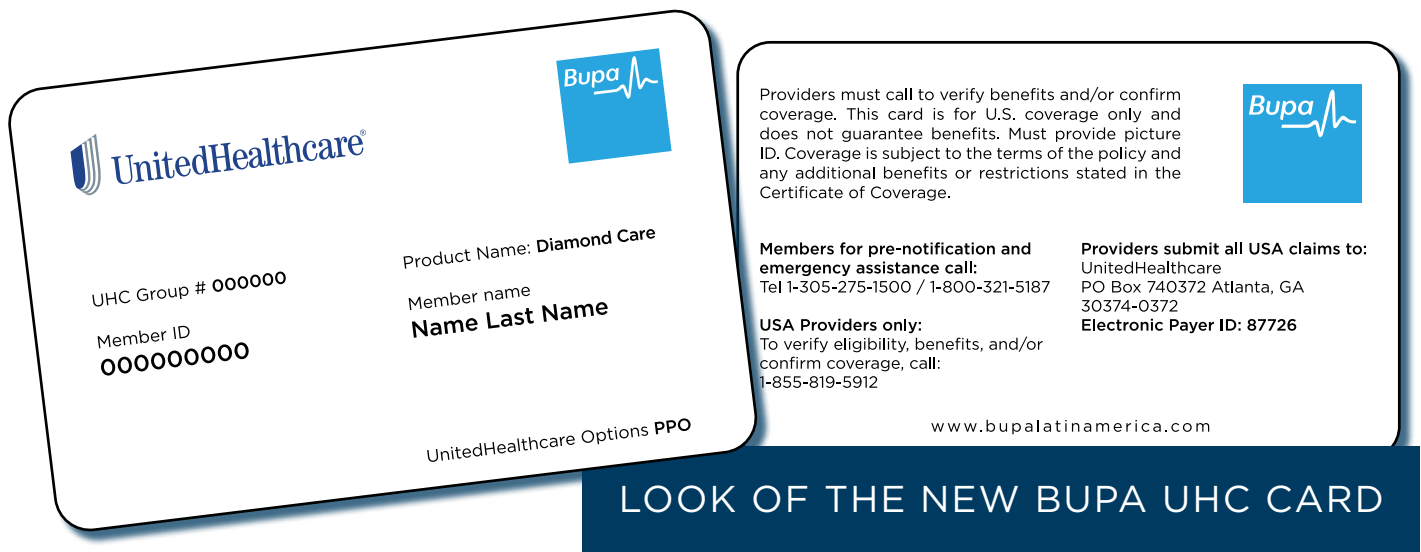


BUPA UNITED HEALTHCARE®

Bupa is proud to present the new Bupa United Healthcare Membership Card (Bupa UHC Card) for members seeking medical treatment in the United States of America, including the US Virgin Islands (USVI).

The new Bupa UHC membership card will be sent to members with specific Bupa Products listed below. The new card is a co-branded card between Bupa and our network provider in the United States, United Healthcare (UHC); the largest provider network in the United States.

The Bupa UHC card will enhance the experience and services to Bupa members who access UHC’s network in the United States by expediting members’ recognition. The card is complementary to our existing Bupa Membership Card (not a substitute) and it is to be used at any physician or facility visit within the United States, and the USVI.



BUPA PRODUCTS

The new Bupa UHC Membership Card will be available to members in Bupa Insurance Company, Bupa Insurance Limited, and Bupa Mexico with the following products:

BUPA INSURANCE COMPANY	BUPA INSURANCE LIMITED	BUPA MEXICO
Bupa Exclusive Care	Bupa Complete Care	Bupa Diamond Care
Bupa Privilege Care	Bupa Diamond Care	Bupa Complete Care
Bupa Advantage Care	Premier 1 Gold	Bupa Advantage Care
Bupa Worldwide	Premier 1 Diamond	Bupa International (AMEDEX WW)
		iHi Gold
		iHi Diamond

MEMBERSHIP CARD



MEMBERS WITHOUT THE BUPA UHC CARD

Members who do not have a policy for one of the mentioned products will not receive a Bupa UHC Card. When seeking medical care in the United States, these members should continue to follow the existing procedure:

- Verify that the provider is in the UHC network by accessing www.bupalatinamerica.com
- Notify Bupa Latin America at least 72 hours prior to receiving treatment
- The Medical Service Team will verify benefits by issuing a Verification of Benefits (VOB) with the UHC logo to the provider including any member responsibility

HOW TO USE THE BUPA UHC CARD

- Verify that the provider is in the UHC network by accessing www.bupalatinamerica.com
- Display the Bupa UHC card to the provider prior to receiving any services
- Confirm that the provider has verified eligibility and benefits with UHC
- Call Bupa Latin America if payments/deposits not related to their deductible/coinsurance are requested

E-KITS AND REPLACEMENT CARDS

Members with the qualifying products will receive an E-Kit with the new Bupa UHC Card, an Introduction Letter, and an Instruction Card with recommendations to expedite assistance when seeking medical care in the United States.

Replacement cards are available for members to download by accessing their policy online at www.bupalatinamerica.com or they can call Bupa to request a replacement card.

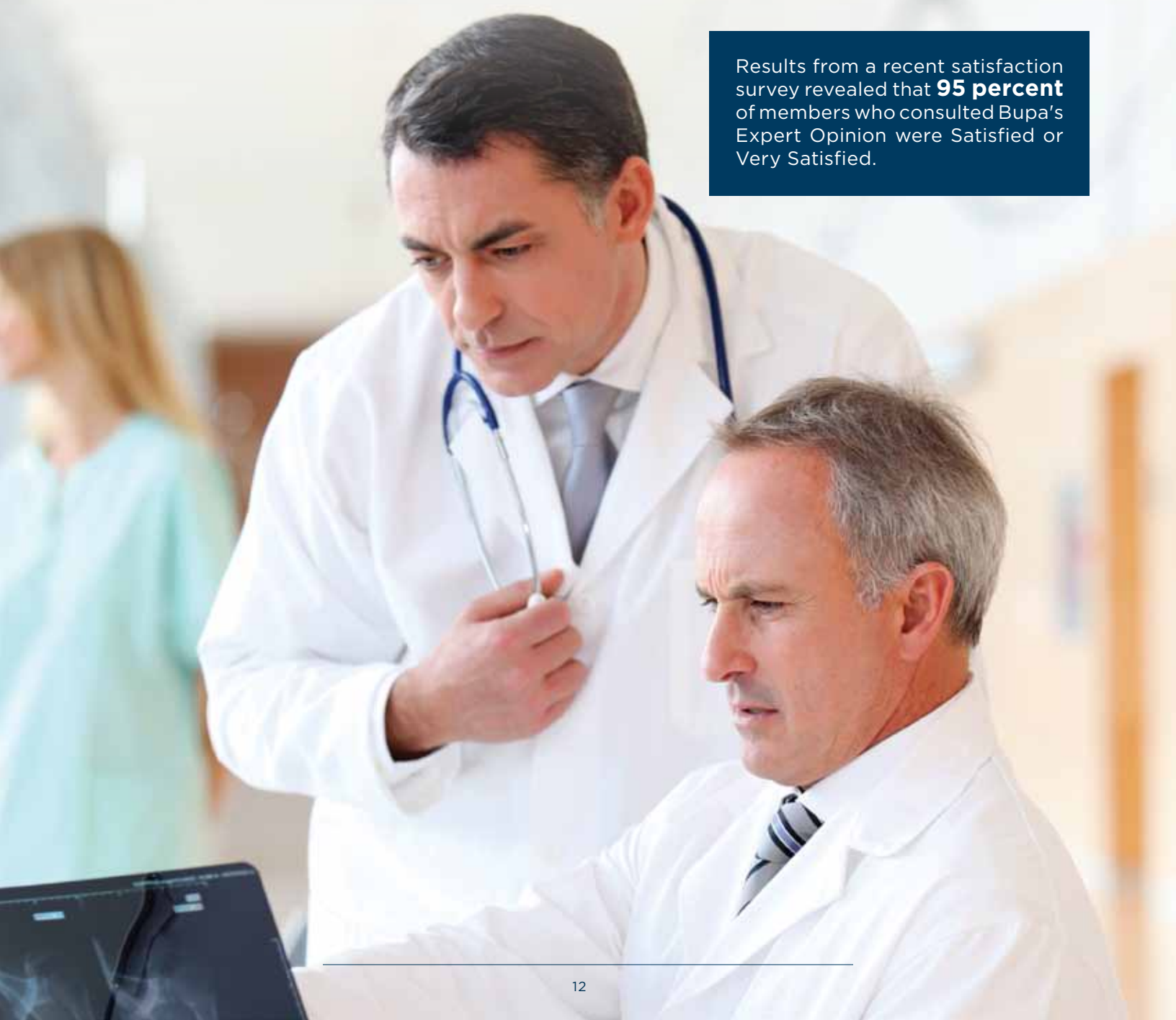
OUR SECOND OPINION IS A GLOBAL MEDICAL CONSENSUS

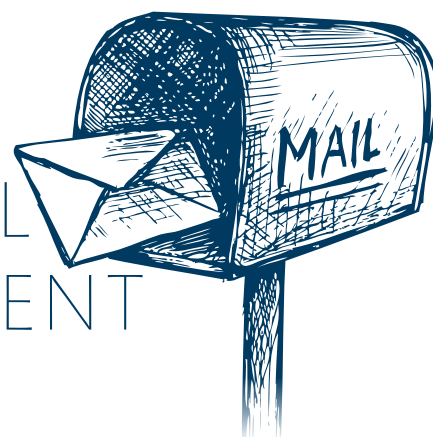
In partnership with Advance Medical, Bupa offers Expert Opinion, a patient-focused service that offers an independent second medical opinion to Bupa members through a global network of internationally renowned physicians.

Bupa's Expert Opinion provides our members facing serious, complex, or chronic diseases with the opinions of several renowned experts worldwide, not just one.

Dedicated Case Managers supporting members, direct participation of the members in the discussion of their cases, analysis and review of alternatives based on the patient's requirements are just a start of what we do to help our members make educated decisions.

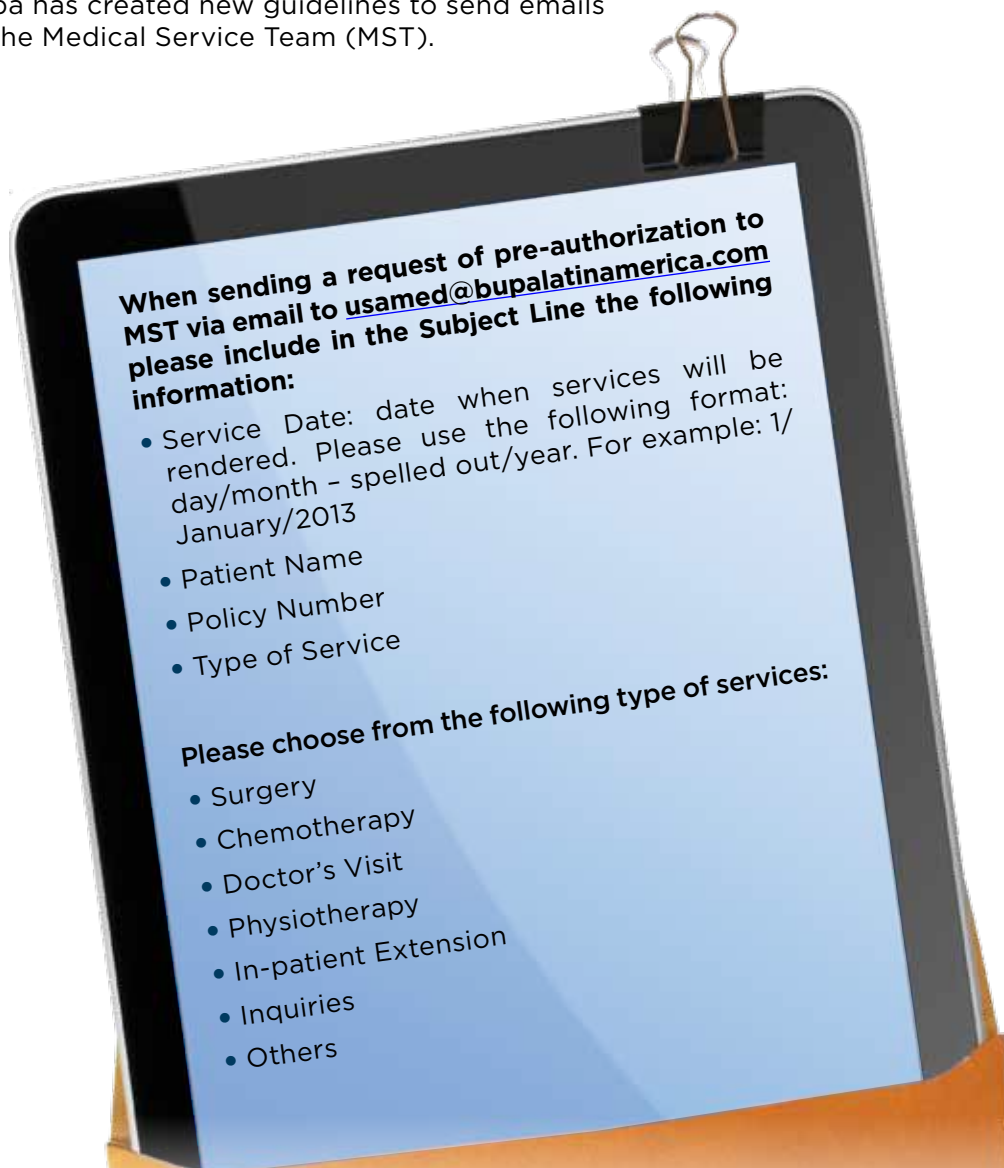
Results from a recent satisfaction survey revealed that **95 percent** of members who consulted Bupa's Expert Opinion were Satisfied or Very Satisfied.





NEW GUIDELINES FOR EMAILS TO THE MEDICAL SERVICE TEAM DEPARTMENT

To help us expedite the way we process requests, Bupa has created new guidelines to send emails to the Medical Service Team (MST).



These new guidelines will help the Medical Service Team classify the nature of your emails in a more efficient way and forward them to the appropriate person to better serve you.



BUPA MEXICO

BUPASALUD.COM.MX

As committed healthcare partners to our policyholders, Bupa is pleased to announce the launch of the most innovative website in the health insurance industry in Mexico - bupasalud.com.mx/

This new website is a valuable health reference guide that includes specific information for producers and members alike, products available in the country, and corporate information that will further help in positioning our brand as the leading health insurer in the market.

We invite you and our members to access the Vida Bupa section and register to receive our monthly healthcare newsletter!





BUPA HAS NOW OPENED SIX REGIONAL SALES OFFICES IN MEXICO TO BETTER SERVE OUR CUSTOMERS ACROSS THE COUNTRY

★ **Bupa Mexico Corporate Office**
Montes Urales No. 745 P.B., 1° y 2° Piso
Col. Lomas de Chapultepec C.P. 11000
México D.F.T. 01 800 227 3339

1. Bupa Guadalajara
Av. Vallarta 2440 Local D17, Plaza Arcos
Col. Arcos Vallarta C.P. 44130 Guadalajara,
Jalisco.
T. 01 800 227 3339

2. Bupa León
Paseo de los Insurgentes 307, Local D
Col. Los Paraísos C.P. 37320 León,
Guanajuato.
T. 01 800 227 3339

3. Bupa Puebla
Blvd. Atlixcayotl 1899 Oficina 402
Col. Angelopolis C.P. 72830 Puebla,
Puebla T. 01 800 227 3339

4. Bupa Monterrey
Torre Vértice Frida Kahlo No. 195,
Col. Valle Oriente C.P. 66269
Municipio de San Pedro Garza
García, N.L., T.01 800 227 3339

5. Bupa Mérida
Calle 54 No. 339-A, P.B.Col. Benito
Juárez Norte C.P. 97119 Mérida,
Yucatán, T. 01 800 227 3339

6. Bupa Tijuana
Plaza San José, Boulevard Agua Caliente,
N° 4501, local tres, Colonia Aviación,
Tijuana, Baja California
T.: 01 800 227 3339

BUPA CONVENTION HAWAII 2013

Congratulations to the Producers who qualified
for the Bupa Convention Hawaii 2013!

April 29 - May 3

SEE YOU IN HAWAII

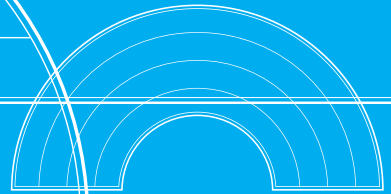
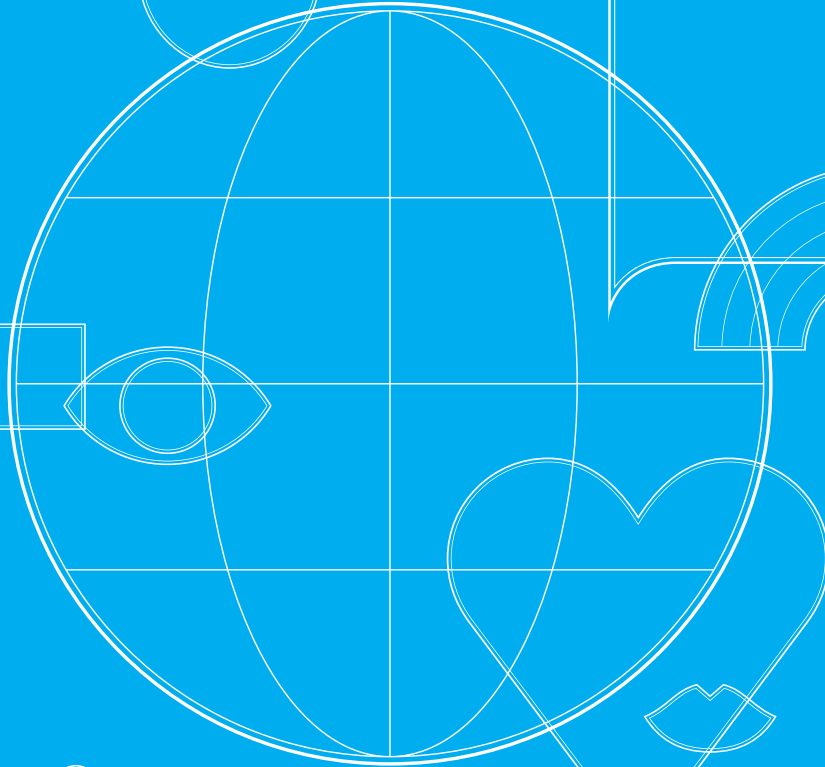
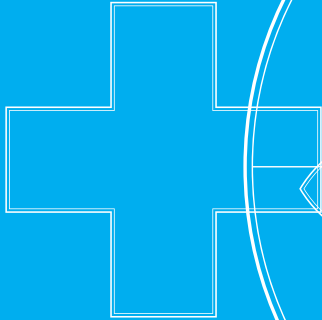
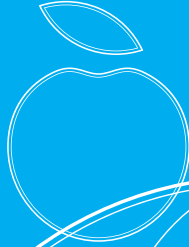


ON



Be impressed. Be mesmerized. Join us

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The world of Bupa