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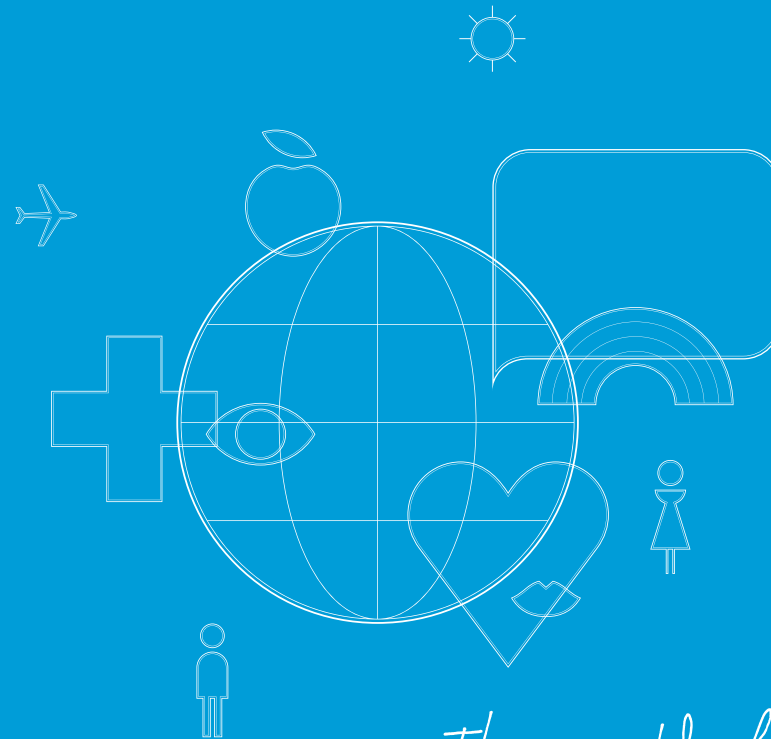


BUPA ALPHA

As part of the Bupa Solutions Suite, Bupa Alpha is an innovative product that offers a unique combination of benefits, including hospitalization, transplant procedures, and maternity coverage, to provide you with better value for your money and the peace of mind that comes from having worldwide coverage.

Firm in our promise to help you live a longer, healthier, and happier life, Bupa Alpha has been carefully designed over three main pillars:

- A comprehensive and worldwide network
- The best value for your investment
- Rewarding you for being and staying healthy



The world of Bupa

Product Summary

BUPA ALPHA

2014



ABOUT BUPA



Bupa is a leading and experienced health insurer that provides a variety of products and services to residents of Latin America and the Caribbean. Bupa began as a provident association in the United Kingdom in 1947 with just 38,000 members. Today, Bupa looks after the health and wellbeing of more than 13 million individuals from more than 190 countries around the world, giving us a unique global advantage for the benefit of our members.

Since its inception more than 65 years ago, Bupa has maintained a sustained financial growth and continues to consolidate its credentials as a healthcare partner. Bupa has no shareholders, which allows for the reinvestment of all profits to optimize products and services in synergy with accredited healthcare providers.

YOUR HEALTHCARE PARTNER

Bupa's purpose is to help people live longer, healthier, happier lives. We fulfill this promise by being our members' advocate, providing a range of personalized healthcare services and support throughout their lifetime.

HEALTHY COMMUNITIES, HEALTHY PLANET

Bupa engages in sustainability strategies to ensure our people, products, and services contribute to a better society. As part of this effort, Bupa Alpha is offered and managed electronically through our web site, where you will have access to your coverage information and any documents and forms you may need, immediately and securely.

BUPA ALPHA

Maximum coverage per insured, per policy year	US\$1.5 million
IN-PATIENT BENEFITS AND LIMITATIONS	COVERAGE
Out-of-network coverage in U.S. 70%	
Hospital services: room and board (private/semi private)	
• In network	100%
• Out-of-network in the U.S., per day	US\$750
Intensive care unit	
• In network	100%
• Out-of-network in the U.S., per day	US\$1,500
Medical and nursing fees	100%
Drugs prescribed while in patient	100%
Diagnostic procedures	100%
Accommodation charges for companion of a hospitalized child, per day	US\$100
• Maximum of US\$1,000 per admission	
OUT-PATIENT BENEFITS AND LIMITATIONS	
Ambulatory surgery	100%
Physicians and specialists visits	100%
Prescription drugs:	
• Following hospitalization or out-patient surgery (for a maximum of 6 months)	100%
• Out-patient or non-hospitalization (with 20% co-insurance)	US\$6,000
Diagnostic procedures	100%
Physical therapy and rehabilitation services (max. 60 sessions per policy year, must be pre-approved)	100%
Home health care, per day (max. 90 days per policy year)	US\$300
MATERNITY BENEFITS AND LIMITATIONS	
Pregnancy, maternity, and birth, per pregnancy	US\$3,000
• 10-month waiting period	
• No deductible applies	
• Plans 2 and 3 only	
Provisional coverage for newborn children (max. 90 days after delivery)	US\$15,000
EVACUATION BENEFITS AND LIMITATIONS	
Medical emergency evacuation:	
• Air ambulance	US\$50,000
• Ground ambulance and return journey	100%
• Repatriation of mortal remains	US\$10,000
OTHER BENEFITS AND LIMITATIONS	
Cancer treatment	100%
End-stage renal failure (dialysis)	100%

OTHER BENEFITS AND LIMITATIONS (continued)	COVERAGE
Transplant procedures (lifetime, per diagnostic)	US\$200,000
Congenital and/or hereditary disorders:	
• Diagnosed before the age of 18 (lifetime max.)	US\$250,000
• Diagnosed on or after the age of 18	100%
Prosthetic limbs (lifetime max. US\$120,000)	US\$30,000
Special treatments	100%
Emergency room, emergency dental coverage	100%
Hospice/terminal care	100%

OPTIONAL COVERAGE BENEFITS AND LIMITATIONS

Transplant procedures rider (lifetime per insured, per diagnostic)	US\$500,000
• 6-month waiting period after effective date of rider	
Maternity and perinatal complications rider (per rider)	US\$500,000
• 10-month waiting period after effective date of rider	

DEDUCTIBLES TABLE (US\$)

Plan	2	3	4	5	6
In-country or Out-of-country	1,000	2,000	5,000	10,000	20,000
Max. per policy	2,000	4,000	10,000	20,000	40,000

All amounts are in U.S. dollars.

MORE THAN A HEALTHCARE PLAN

Bupa Alpha offers a Deductible Credit program when insureds have not exceeded their annual deductible, which helps reduce the deductible when they need it most.

ADVANTAGES OF AN INTERNATIONAL HEALTHCARE LEADER

Our members can benefit from a wealth of services and resources to help them stay healthy:

- Access to the best hospitals and doctors around the world
- Emergency medical coverage anywhere in the world
- International portability that allows our members to have uninterrupted coverage while traveling, studying, or working out of their country of residence (certain conditions may apply)
- Expert Opinion: Second medical opinion service that offers access to renowned physicians around the world to help you make an informed decision

USUAL, CUSTOMARY, AND REASONABLE FEES

UCR (Usual, Customary and Reasonable) is the maximum amount Bupa will consider eligible for payment. It is determined based on a specific review of the prevailing charges for a particular service in a specific region or geographical area. UCR is applied to calculate the reimbursement for services and treatments and one of the most important measures to protect our members' interests and control costs.

The information contained in this product summary is for illustration purposes only.