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## BUPA FLEX

Bupa Flex offers a comprehensive coverage for your healthcare needs. When using our Bupa Flex Provider Network in Latin America, the Caribbean, and the United States of America, you and your loved ones will have coverage for transplant procedures and maternity complications, hospitalization, and cancer treatment among other benefits. For details on our Provider Network, please visit [Bupasalud.com](http://Bupasalud.com).

Our competitive prices and a wide provider network will give you access to a coverage that offers you confidence and peace of mind.



## PRODUCT SUMMARY BUPA FLEX

2015

# 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 22 million individuals from 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 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. We take our environmental impact seriously, establishing ecological policies that benefit the planet and all individuals in our workplace. We are committed to enhancing the quality of life of our customers and personnel as well as those of communities in need.

## BUPA FLEX

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US\$500,000
<b>IN-PATIENT BENEFITS AND LIMITATIONS (subject to deductible and 20% co-insurance)</b>	
Hospital Services: room and board	100%
• Standard	100%
• Intensive care unit	100%
Medical and nursing fees	100%
Drugs prescribed while in-patient	100%
Diagnostic procedures	100%
<b>OUT-PATIENT BENEFITS AND LIMITATIONS (subject to deductible and 20% coinsurance)</b>	
Ambulatory surgery	100%
Physicians and specialists visits, per visit	US\$80
Prescription drugs:	US\$7,000
• Following hospitalization or out-patient surgery (for a maximum of 6 months)	
• Out-patient or non-hospitalization	US\$1,500
Diagnostic procedures	100%
Physical therapy and rehabilitation services (max. 40 sessions per policy year)	100%
Home health care, per day (max. 60 days per policy year)	US\$200
<b>MATERNITY BENEFITS AND LIMITATIONS</b>	
Pregnancy, maternity, and birth, per pregnancy	US\$2,000
• 10-month waiting period	
• Not subject to deductible or co-insurance	
• Plans 2 and 3 only	
Provisional coverage for newborn children (max. 90 days after delivery)	US\$10,000
Complications of pregnancy, maternity and birth	US\$50,000
• 10-month waiting period	
• Not subject to deductible or co-insurance	
• Plans 2 and 3 only	
<b>EVACUATION BENEFITS AND LIMITATIONS (subject to deductible and 20% coinsurance)</b>	
Medical emergency evacuation:	
• Air ambulance	US\$25,000
• Ground ambulance	100%
• Return journey	100%
• Repatriation of mortal remains	US\$4,000
Must be pre-approved and coordinated by USA Medical Services	

OTHER BENEFITS AND LIMITATIONS (subject to deductible and 20% co-insurance)	COVERAGE
Cancer treatment (chemotherapy/radiation therapy)	100%
End-stage renal failure (dialysis)	100%
Transplant procedures (lifetime per diagnostic)	US\$200,000
Congenital and/or hereditary disorders:	
• Diagnosed before the age of 18 (lifetime maximum)	US\$75,000
• Diagnosed on or after the age of 18	100%
Prosthetic limbs (lifetime maximum US\$120,000)	US\$30,000
Special treatments	100%
Emergency room, emergency dental coverage	100%
Hospice/terminal care	100%

### DEDUCTIBLES TABLE (US\$)

Plan	2	3	4	5	6	7
In-country or Out-of-country	500	1,000	2,000	4,000	5,000	10,000
Max. per policy	1,000	2,000	4,000	8,000	10,000	20,000

All amounts are in U.S. dollars.

## 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 in Latin America, the Caribbean, and the United States of America
- Emergency medical coverage anywhere in the world
- International portability that allows our customers 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

## BUPA FEE SCHEDULE

The Bupa Fee Schedule contains the maximum amounts Bupa will consider eligible for payment of medical fees. It is determined based on a specific review of the prevailing charges for a particular service in a specific region or geographical area. The Bupa Fee Schedule is applied to calculate the reimbursement for services and treatments and is 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.