

17901 Old Cutler Road, Suite 400
Palmetto Bay, Florida 33157
Tel.: +1 (305) 398 7400
Fax: +1 (305) 275 8484
www.bupalud.com
bupa@bupalatinamerica.com



The world of Bupa

BUPA MAX

Bupa Max offers complementary benefits to your primary insurance coverage, providing an additional level of protection and peace of mind. Within our Bupa Max Provider Network, you and your loved ones will be covered for transplant procedures, in-patient surgery, and cancer treatment among other benefits. For details about our provider network, please visit Bupalud.com.

The affordability and international reach of Bupa Max put us in a leading position in the market offering you services of the highest quality right when you need them.

Product Summary

BUPA MAX

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 program, Bupa Max 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 MAX

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US\$1 million
IN-PATIENT BENEFITS AND LIMITATIONS	
COVERAGE	
Hospital Services: room and board (private/semi private)	
• Standard	100%
• Intensive care unit	100%
Medical and nursing fees	100%
Drugs prescribed while in-patient	100%
Diagnostic procedures	100%
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:	
• In-country	100%
• Out-of-country	80%
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
MATERNITY BENEFITS AND LIMITATIONS	
Pregnancy, maternity, and birth, per pregnancy	US\$2,500
• 10-month waiting period	
• Not subject to deductible	
• In-country only	
• Plan 2 only	
Provisional coverage for newborn children (max. 90 days after delivery)	US\$10,000
EVACUATION BENEFITS AND LIMITATIONS	
Medical emergency evacuation:	
• Air ambulance	US\$30,000
• Ground ambulance, return journey	100%
• Repatriation of mortal remains	US\$ 5,000
Must be pre-approved and coordinated by USA Medical Services	
OTHER BENEFITS AND LIMITATIONS	
Cancer treatment (chemotherapy/radiation therapy)	100%
End-stage renal failure (dialysis)	100%
Transplant procedures (lifetime per diagnostic)	US\$300,000

OTHER BENEFITS AND LIMITATIONS (continued)		COVERAGE
Congenital and/or hereditary disorders:		
• Diagnosed before the age of 18 (lifetime maximum)		US\$100,000
• Diagnosed on or after the age of 18		100%
Prosthetic limbs (lifetime maximum US\$120,000)		US\$30,000
Special treatments		
• In-country		100%
• Out-of-country		US\$3,000
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-months 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	2,500	5,000	10,000	20,000	50,000
Max. per policy	5,000	10,000	20,000	40,000	100,000

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 around the world
- 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

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.