

Bupa Insurance Limited
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Registered in England No. 3956433.
Bupa Insurance Limited is authorized
and regulated by the United Kingdom's
Financial Services Authority.

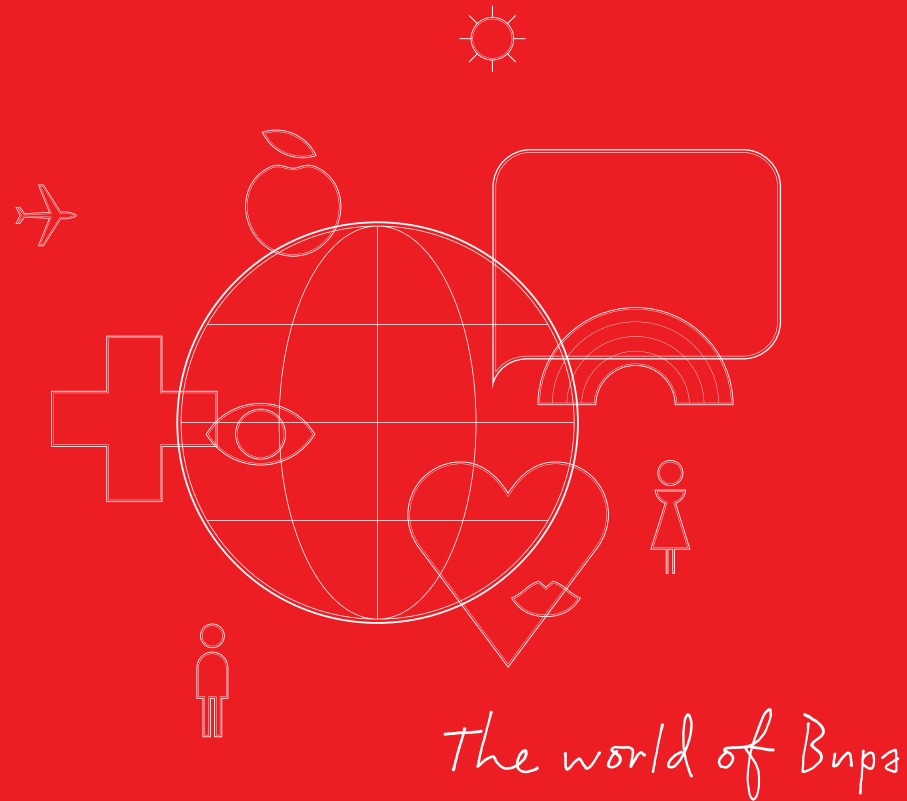
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Bupa Complete Care

Bupa Complete Care is one of the most comprehensive products in the insurance market, offering extensive coverage for both in-patient and out-patient treatment, congenital conditions, and maternity coverage.

With Bupa Complete Care, you may choose any medical provider Worldwide or in Latin America Only*, and there are additional benefits for members that use a hospital within the Bupa provider network, such as direct payments and no additional out-of-pocket expenses aside from deductibles. Independent of your choice of coverage, you and your family will have access to a substantial range of options in the best hospitals and medical facilities.

* Latin America Only coverage includes treatment in Latin America and the Caribbean (Mexico is excluded)



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BUPA COMPLETE CARE

**INTERNATIONAL HEALTHCARE
LEADERSHIP**

ABOUT BUPA



Bupa is a leading and experienced health insurer, providing 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 10 million individuals from 192 countries around the world, giving us a unique global advantage for the benefit of our members.

Since its inception more than 60 years ago, Bupa has maintained a sustained financial growth and continues to consolidate its credentials as a health care leader. Bupa has no shareholders, which allows for the reinvestment of all profits to optimize products and services in synergy with accredited healthcare providers.

Trust in healthcare personnel and services are critical for everyone. Our commitment to our members for over half a century is testament of our capacity to safeguard your health as the most important patrimony.

Your health 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 the lives of our members. As your health partner, we enable you to make informed healthcare decisions. We believe that prevention is a proactive approach that can positively impact your health.

Our people

The expertise of our people is essential to deliver the best quality health care. Bupa employs over 52,000 people worldwide who live up to the highest quality standards of care, service, and expertise. We encourage our staff members to express their opinions so that we can be distinguished as one of the best employers of choice.

All amounts are in U.S. dollars and all reimbursements are paid in accordance with Usual, Customary, and Reasonable (UCR) fees.

| Maximum coverage per insured, per policy year | No limit Coverage |
|---|-------------------|
| In-patient benefits and limitations | |
| • Hospital room and board (private/semi private): | |
| • In Bupa hospital network | 100% |
| • In other hospitals, per day | US\$1,000 |
| • Intensive care unit: | |
| • In Bupa hospital network | 100% |
| • In other hospitals, per day | US\$3,000 |
| • Surgeon and anesthesiologists fees | 100% |
| • Diagnostic procedures (pathology, X-rays, MRI/CT/PET scan, ultrasound, and endoscopies) | 100% |
| • Drugs prescribed while in-patient | 100% |
| • Cancer treatment (chemotherapy/radiation) | 100% |
| • Special treatments (implants during surgery, radiation, chemotherapy, and highly specialized drugs) | 100% |
| • Accommodation charges for companion of a hospitalized child, per day | US\$300 |
| Out-patient benefits and limitations | |
| • Physicians and specialists visits | 100% |
| • Prescribed drugs: | |
| • Following hospitalization or out-patient surgery (max. 6 months) per year thereafter | 100% US\$2,000 |
| • Out-patient or non-hospitalization (with 20% co-insurance) | US\$1,000 |
| • Cancer treatment (chemotherapy/radiation) | 100% |
| • Special treatments (implants, radiation, chemotherapy, and highly specialized drugs) | 100% |
| • Physical therapy and rehabilitation services | 100% |
| • Diagnostic procedures (pathology, X-rays, MRI/CT/PET scan, ultrasound, and endoscopies) | 100% |
| • Dialysis | 100% |
| • Home health care | 100% |
| Other benefits and limitations | |
| • Medical emergency evacuation | |
| • Air ambulance | US\$125,000 |
| • Ground ambulance, return journey, repatriation of mortal remains | 100% |
| • Pregnancy, maternity, and birth (no deductible applies – plans 1, 2, and 3 only) | US\$7,500 |
| • Complications of pregnancy, maternity, and birth (per lifetime, per policy) | US\$1,000,000 |
| • Prosthetic limbs (lifetime max. US\$120,000) | US\$30,000 |
| • Congenital and hereditary disorders diagnosed before age 18 (per lifetime) | US\$1,000,000 |
| • Congenital and hereditary disorders diagnosed on or after age 18 | 100% |
| • Transplant procedures (per diagnosis, per lifetime) | US\$600,000 |
| • Provisional coverage for newborn children (max. 90 days after delivery) | US\$30,000 |
| • Emergency dental coverage | 100% |
| • Hospice/terminal care | 100% |
| • Complementary therapist (max. 20 sessions) | 100% |
| • Routine health checkup (all inclusive, no deductible applies) | US\$300 |



Healthy communities, healthy planet

At Bupa, we believe that thriving communities and a healthy planet are essential to everyone's wellbeing. We take care of the health of our members making sure it has a positive impact in society and the environment.

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.

Your direct line to medical support

As part of the Bupa Group, USA Medical Services provides Bupa members with professional support at the time of a claim. We will do everything possible to arrange urgent care and treatments as easy as possible. Whether it is scheduling an appointment, arranging a hospital stay, or requesting emergency transportation, our medical professionals at USA Medical Services are on-site, 24 hours a day, 365 days a year and just a phone call away.

Usual, Customary, and Reasonable fees

The insurance policy establishes that Usual, Customary, and Reasonable (UCR) fees will be applied to calculate the reimbursement for services and treatment rendered in a specific country or region. UCR is the maximum amount Bupa will consider eligible for payment. This amount is determined based on a periodic review of the prevailing charges for a particular service adjusted for a specific region or geographical area.

By encouraging direct payment and pre-authorization, we have the opportunity to negotiate medical fees to protect our members from incurring additional out-of-pocket fees and ensuring fair prices. UCR is one of the most important measures to control our finances while protecting our clients' interests.