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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 Bupasalud.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



THE BUPA GLOBAL LATIN AMERICA DIFFERENCE



BY CHOOSING US, YOU JOIN ONE OF THE LEADING INTERNATIONAL HEALTH INSURANCE COMPANIES.

Bupa Global Latin America provides international health insurance, local health insurance, and travel insurance to around 80,000 customers. Main operations include Guatemala, Panama, Dominican Republic, Colombia, Ecuador, Bolivia and Chile, as well as a health provision business in Peru.

We are part of Bupa, a leading health insurance company with more than 70 years of experience. Health insurance accounts for the major part of our business caring for 18m customers. We operate clinics, dental centers and hospitals in some markets. We run aged care businesses in the UK, Australia, New Zealand and Spain.

BUPA'S PURPOSE IS HELPING PEOPLE LIVE LONGER, HEALTHIER, HAPPIER LIVES.

With no shareholders, our customers are our focus. We reinvest profits into providing more and better healthcare for the benefit of current and future customers.

We directly employ around 83,000 people, principally in the UK, Australia, Spain, Chile, Poland, New Zealand, Hong Kong, Turkey, Brazil, the US, Middle East and Ireland. We also have associate businesses in Saudi Arabia and India.

BUPA MAX

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US\$1 million
IN-PATIENT BENEFITS AND LIMITATIONS	
Hospital Services: room and board (private/semi private)	100%
<ul style="list-style-type: none"> Standard 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:	100%
<ul style="list-style-type: none"> Following hospitalization or out-patient surgery (for a maximum of 6 months) Out-patient or non-hospitalization: <ul style="list-style-type: none"> In-country Out-of-country 	80%
Diagnostic procedures	100%
Physical therapy and rehabilitation services (max. 40 sessions per policy year)	100%
Vaccines	80% up to US\$150
<ul style="list-style-type: none"> No deductible applies Subject to 20% coinsurance 	
Urgent Care Facilities and Walk-in Clinics in the U.S.A.	100%
<ul style="list-style-type: none"> US\$50 copay Not deductible 	
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
<ul style="list-style-type: none"> 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:	US\$30,000
<ul style="list-style-type: none"> Air ambulance Ground ambulance Return journey Repatriation of mortal remains 	100%
Must be pre-approved and coordinated by USA Medical Services	US\$ 5,000

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:	US\$100,000
<ul style="list-style-type: none"> Diagnosed before the age of 18 (lifetime maximum) Diagnosed on or after the age of 18 	100%
Prosthetic limbs (lifetime maximum US\$120,000)	US\$30,000
Special treatments (must be pre-approved)	100%
<ul style="list-style-type: none"> In-country 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
<ul style="list-style-type: none"> 6-months waiting period after effective date of rider 	
Maternity and perinatal complications rider (per rider)	US\$500,000
<ul style="list-style-type: none"> 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.