



# GLOBAL ELITE HEALTH PLAN

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

BUPA GUATEMALA 2022

# WELCOME TO THE NEXT CHAPTER IN GLOBAL HEALTHCARE

We strive to be different. That is why we asked more than 3,000 globally minded people to help create our new range of global health plans.

Our portfolio offers benefits that are clearly segmented and the extraordinary service you always expect from us. These are more than insurance policies. We also focus on our customers' all-round health throughout a number of wellness services included.

Also, through our collaboration with Blue Cross Blue Shield Global our customers can now enjoy even more benefits in their plans.

Whenever you need us most, whether going through a serious illness, a health condition, or when you want to insure your health and wellbeing, we are always by your side.



## TWO OF THE BIGGEST, MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Bupa Global Latin America and Blue Cross Blue Shield Global have teamed up to deliver high quality healthcare products and services.

As part of your global health insurance, you have now access to the largest healthcare provider network worldwide through the Blue Cross Blue Shield networks in the United States of America and the Bupa Global Latin America networks everywhere else.

## WHY CHOOSE GLOBAL ELITE HEALTH PLAN?

This plan provides an exceptional health coverage wherever you are or choose to receive treatment, including dental coverage, home health care and numerous complementary therapies.

Global Elite Health Plan is an excellent option for families. It includes an extensive maternity package available once you have been insured for 10 months, covering free of charge up to two children under the age of 10, per insured parent.

Global Elite Health Plan also includes coverage for extreme sports and activities for amateurs and professionals.

To learn more about our portfolio of global health plans, please visit our web site: [www.bupasalud.com](http://www.bupasalud.com).

## EXCEPTIONAL SERVICE AT EVERY LEVEL

We provide a high level of service in all our policies, through our exclusive resources:

### MEDICAL SERVICE TEAM (MST)

Personalized service from healthcare professionals who accompany you before, during and after an important health event.

### EXPERT OPINION

World renowned independent specialists provide you with an expert opinion in case of a serious, complex or chronic illness. This service is designed to help you make an informed decision during a vital and important moment.

### WELCOME CENTER

We invite you to visit the Welcome Center, an online guide that helps you understand better the details of your policy, and allows you to solve any questions, check status of requests online and locate a hospital, among many other services, in an easy and friendly way.

### MYBUPA APP

Your policy in your hands: generate your virtual ID card, consult the status of a claim, download your Explanation of Benefits, and access a Medical Facilities search engine.

## Bupa Global Latin America is the sole insurer of this plan.

Bupa Global Latin America is a trade name of Bupa, the international health and care company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global Latin America is not licensed by Blue Cross and Blue Shield Association to sell products branded with the Blue Cross Blue Shield marks in Argentina, Canada, Costa Rica, Panama, Uruguay and US Virgin Islands. In Hong Kong, Bupa Global Latin America is only licensed to use the Blue Shield marks. Please consult your policy terms and conditions for coverage availability. Blue Cross and Blue Shield Association is a national federation of 35 independent, community-based and locally operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association. For more information about Bupa Global Latin America, visit [bupaglobalaccess.com](http://bupaglobalaccess.com), and for more information about Blue Cross and Blue Shield Association, visit [www.BCBS.com](http://www.BCBS.com).

# SUMMARY OF BENEFITS

## DEDUCTIBLE OPTIONS

<b>In Guatemala</b>	<b>Plan 1</b>	US\$250		<b>Plan 2</b>	US\$2,000		<b>Plan 3</b>	US\$3,500		<b>Plan 4</b>	US\$5,000		<b>Plan 5</b>	US\$10,000
<b>Out of Guatemala</b>		US\$5,000			US\$2,000			US\$3,500			US\$5,000			US\$10,000

## PROVIDER NETWORK

<b>In Latin America</b>	Open
<b>In the U.S.A.</b>	Open
<b>In the rest of the world</b>	Open

## BENEFITS

**All the benefits on this table, even those paid in full, accumulate towards the total annual maximum limit.** **Maximum coverage per policy year  
US\$7,000,000**

## HOSPITALIZATION AND TREATMENT IN HOSPITAL

Room and board (private room)	100%
Accommodation charges for one companion in case of a hospitalization	US\$8,000
Extra bed in the hospital for a companion in the same room	100%
Operating room, prescription drugs, and dressings	100%
Intensive care	100%
Surgery, including surgeon and anesthesiologist's fees	100%
Pathology, radiology, and diagnostic tests	100%
Physiotherapists, occupational therapists, speech therapists, and dieticians	100%
Obesity surgery (24-month waiting period)	100%
Preventive surgery	100%
Prosthetic implants and appliances	100%
Prosthesis	100%
Reconstructive surgery	100%

## IN-PATIENT AND/OR OUT-PATIENT CARE

Advanced imaging: MRI, PET, CAT	100%
Congenital and/or hereditary conditions:	
• Diagnosed before the age of 18, lifetime	US\$2,000,000
• Diagnosed on or after the age of 18	100%
Cancer treatment (includes bone marrow transplant)	100%
Transplant services, lifetime per diagnosis	US\$1,500,000
Kidney dialysis	100%
AIDS/HIV, lifetime (1-year waiting period)	US\$1,000,000
Dangerous activities and extreme sports (amateur, professional or for compensation)	100%
Autism	US\$30,000
Alzheimer's disease, coverage for additional expenses, lifetime	US\$50,000

## OUT-PATIENT TREATMENT

Out-patient surgery	100%
Diagnostic procedures, pathology, and lab tests	100%
Physician and specialist fees	100%
Qualified nurses, up to 60 visits	100%
Physiotherapists, osteopaths and chiropractors, up to 60 visits	100%
Occupational and orthoptic therapists, up to 60 visits	100%
Podiatry, up to 60 visits	100%
Complementary therapists: acupuncture, reflexology, up to 60 visits	100%
Alternative medicine consultations: naturopathy, homeopathy, Chinese medicine, up to 20 visits	100%
Prescription drugs and dressings:	
• Plan 1	80% up to US\$5,000; 100% after US\$5,000
• Plans 2 to 5	100%
Durable medical equipment	100%
Dietetic guidance, up to 4 visits	
Urgent Care Facilities and Walk-in Clinics in the U.S.A.	100%
• US\$50 copay	
• No deductible	

## MENTAL HEALTH

Mental health during hospitalization	100%
Treatment for anxiety or psychotic crisis during hospitalization, up to 20 visits	US\$50,000
Out-patient mental health, up to 60 visits	100%

## MATERNITY AND BIRTH: PLANS 1 AND 2 (10-MONTH WAITING PERIOD)

Normal delivery and caesarean section, per pregnancy, no deductible	US\$15,000
Medically necessary caesarean section, no deductible	US\$15,000
Complications of maternity and birth, lifetime, no deductible	US\$1,000,000
Newborn addition to policy without underwriting	Yes

## EVACUATION AND TRAVEL

Medical evacuation	100%
Medical repatriation	100%
Travel expenses for one companion, for evacuation or repatriation	100%
Food and transportation expenses for a companion, per day, max. 10 days	US\$200
Travel expenses for children	100%
Travel, food and transportation expenses for compassionate visit:	
• Travel, per trip, max. 5 trips per lifetime	US\$1,700
• Food and transportation expenses, per day, max. 10 days per policy year	US\$200
Local air ambulance	100%
Local ground ambulance	100%
Repatriation of mortal remains	100%

## DENTAL TREATMENT

Dental treatment related to a covered accident	100%
Dental treatments: fillings, root canal, dental extractions, anesthesia (6-month waiting period)	80% up to US\$2,500
Major restorative treatment, non-cosmetic: bridges, crowns, dental implants, dentures (6-month waiting period)	80% up to US\$2,500
Orthodontics, non-cosmetic (12-month waiting period)	80% up to US\$2,500

## PREVENTIVE TREATMENT

Health check-up, no deductible (10-month waiting period)	US\$1,600
Vaccines for children and/or adult, no deductible, (influenza, HPV, vaccinations for travel, pneumococcal vaccine, malaria medication)	80% up to US\$1,600
Eye exam, no deductible, 1 per policy year	100%
Preventive dental exam, no deductible, 2 per policy year (6-month waiting period)	100%

## HEARING AND VISION

Hearing aids	80%
Spectacle frames, glasses, and contact lenses	80% up to US\$2,000
Refractive surgery, 1 per eye, lifetime	80% up to US\$3,000

## REHABILITATION AND PALLIATIVE CARE

Home nursing, per day, up to 60 days	US\$300
Hospice and palliative care	100%
Multidisciplinary rehabilitation, up to 90 days	100%

## ADDITIONAL BENEFITS

Extended coverage for eligible dependents due to the death of the Policyholder	2 years
Zero-cost coverage for two children of up to 10 years of age, per insured parent	Yes

Some procedures, treatments, services or benefits included in this summary are subject to pre-authorization by Bupa, as per the Global Elite Health Plan's Table of Benefits.

# IMPORTANT INFORMATION

- Eligibility up to 74 years of age.
- No general waiting period. Certain benefits have specific waiting periods.
- Deductibles in and out of Guatemala, up to a maximum equivalent of two per family, per policy year.
- All benefits are per insured, per policy year, unless otherwise stated.
- All benefits are subject to deductible, unless otherwise stated.
- All covered benefits are paid according to the usual, customary and reasonable expenses for that treatment or service in the country in which the covered medical service is provided.

## 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.

### WE INVEST IN HEALTH

Your health is at the heart of everything we do, promoting innovation and offering access to the first-class services you deserve.

### FINANCIAL REASSURANCE

Health insurance should not be just about your health. It should also give you the peace of mind that comes with not worrying about unexpected costs. With us by your side you can simply focus on enjoying life.

### MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring. That's why we have a team of advisers that can offer help in multiple languages.

### PRE EXISTING CONDITIONS

We don't believe past health issues should prevent you from enjoying your future. That's why, when you join our global health plans, many pre-existing conditions can be covered.



## KNOW MORE



If you need more information, we are here to help.  
Please visit [www.bupasalud.com](http://www.bupasalud.com).

