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## BUPA ALPHA

As part of the Bupa Solutions Suite, Bupa Alpha is an innovative product that offers a unique combination of benefits, including hospitalization, transplant procedures, and maternity coverage, to provide you with better value for your money and the peace of mind that comes from having worldwide coverage.

Aligned with our purpose of longer, healthier, happier lives, Bupa Alpha has been carefully designed over three main pillars:

- A comprehensive and worldwide network
- The best value for your investment
- Rewarding you for being and staying healthy

PRODUCT SUMMARY

# BUPA ALPHA

# 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 ALPHA

Maximum coverage per insured, per policy year	US\$1.5 million
<b>IN-PATIENT BENEFITS AND LIMITATIONS</b>	<b>COVERAGE</b>
Out-of-network coverage in U.S. 70%	
Hospital services: room and board (private/semi private)	
<ul style="list-style-type: none"> <li>In network</li> <li>Out-of-network in the U.S., per day</li> </ul>	100% US\$750
Intensive care unit	
<ul style="list-style-type: none"> <li>In network</li> <li>Out-of-network in the U.S., per day</li> </ul>	100% US\$1,500
Medical and nursing fees	100%
Drugs prescribed while in patient	100%
Diagnostic procedures	100%
Accommodation charges for companion of a hospitalized child, per day	US\$100
<ul style="list-style-type: none"> <li>Maximum of US\$1,000 per admission</li> </ul>	
<b>OUT-PATIENT BENEFITS AND LIMITATIONS</b>	
Ambulatory surgery	100%
Physicians and specialists visits	100%
Prescription drugs:	
<ul style="list-style-type: none"> <li>Following hospitalization or out-patient surgery (for a maximum of 6 months)</li> <li>Out-patient or non-hospitalization (with 20% co-insurance)</li> </ul>	100% US\$6,000
Diagnostic procedures	100%
Physical therapy and rehabilitation services (max. 60 sessions per policy year, must be pre-approved)	100%
Vaccines	80% up to US\$150
<ul style="list-style-type: none"> <li>No deductible applies</li> <li>Subject to 20% coinsurance</li> </ul>	
Urgent Care Facilities and Walk-in Clinics in the U.S.A.	
<ul style="list-style-type: none"> <li>US\$50 copay</li> <li>No deductible</li> </ul>	100%
Home health care, per day (max. 90 days per policy year)	US\$300
<b>MATERNITY BENEFITS AND LIMITATIONS</b>	
Pregnancy, maternity, and birth, per pregnancy	US\$3,000
<ul style="list-style-type: none"> <li>10-month waiting period</li> <li>No deductible applies</li> <li>Plans 2 and 3 only</li> </ul>	
Provisional coverage for newborn children (max. 90 days after delivery)	US\$15,000
<b>EVACUATION BENEFITS AND LIMITATIONS</b>	
Medical emergency evacuation:	
<ul style="list-style-type: none"> <li>Air ambulance</li> <li>Ground ambulance</li> <li>Return journey</li> <li>Repatriation of mortal remains</li> </ul>	US\$50,000 100% 100% US\$10,000
Must be pre-approved and coordinated by USA Medical Services	

OTHER BENEFITS AND LIMITATIONS	COVERAGE
Cancer treatment	100%
End-stage renal failure (dialysis)	100%
Transplant procedures (lifetime, per diagnostic)	US\$200,000
Congenital and/or hereditary disorders:	
<ul style="list-style-type: none"> <li>Diagnosed before the age of 18 (lifetime max.)</li> <li>Diagnosed on or after the age of 18</li> </ul>	US\$250,000 100%
Prosthetic limbs (lifetime max. US\$120,000)	US\$30,000
Special treatments (must be pre-approved)	100%
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"> <li>6-month waiting period after effective date of rider</li> </ul>	
Maternity and perinatal complications rider (per rider)	US\$500,000
<ul style="list-style-type: none"> <li>10-month waiting period after effective date of rider</li> </ul>	

DEDUCTIBLES TABLE (US\$)					
Plan	2	3	4	5	6
In-country or Out-of-country	1,000	2,000	5,000	10,000	20,000
Max. per policy	2,000	4,000	10,000	20,000	40,000

All amounts are in U.S. dollars.

## MORE THAN A HEALTHCARE PLAN

Bupa Alpha offers a Deductible Credit program when insureds have not exceeded their annual deductible, which helps reduce the deductible when they need it most.

## 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 members 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.