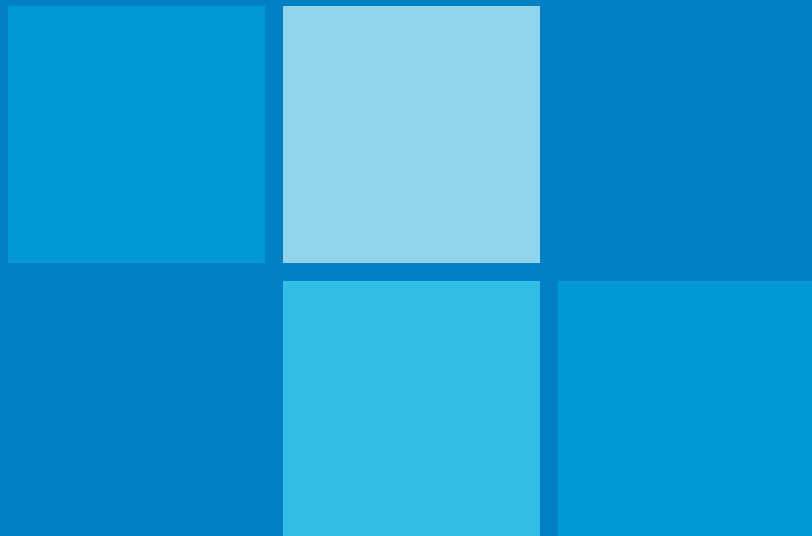


## BUPA ESSENTIAL CARE

Bupa Essential Care is an excellent value plan that covers essential healthcare needs. You and your family will be covered anywhere in the world within the Essential Provider Network for out-patient diagnostics, in-patient surgery, cancer treatment, and any out-patient physiotherapy that you may need after a hospital stay.

For even greater reassurance, there is an optional rider available for additional coverage of maternity complications and transplant procedures.



T&T-SB-ESS-V23.01



PRODUCT SUMMARY

## BUPA ESSENTIAL CARE

TRINIDAD & TOBAGO

Coverholder & LLOYDS

# ABOUT BUPA



Certain underwriters at Lloyd's are offering this insurance coverage to residents of Trinidad & Tobago. Bupa Worldwide Corporation (Bupa) is an approved Lloyd's coverholder and is issuing contract documentation on behalf of those certain underwriters at Lloyd's.

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 millions of individuals around the world, giving us a unique global advantage for the benefit of our members.

Since its inception more than 70 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.

Lloyd's is the world's specialist in the insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks. Around 96 syndicates are underwriting (re)insurance at Lloyd's, covering all classes of business. Together they interact with thousands of brokers daily to create insurance solutions for businesses in over 80 countries and territories around the world. The Lloyd's market insures the majority of FTSE 100 and Dow Jones industrial average companies. Lloyd's enjoys strong financial security supported by excellent ratings. Visit [www.lloyds.com](http://www.lloyds.com) for more information.

## YOUR HEALTHCARE PARTNER

Bupa's purpose is 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.

## BUPA ESSENTIAL CARE

|   |                   |
|---|-------------------|
| MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR                                   | US\$2 million     |
| <b>IN-PATIENT BENEFITS AND LIMITATIONS</b>                                      | <b>COVERAGE</b>   |
| Hospital Services Standard and Intensive Care Unit: room and board              | 100%              |
| Drugs prescribed while in-patient   | 100%              |
| Medical and nursing fees  | 100%              |
| Diagnostic procedures   | 100%              |
| <b>OUT-PATIENT BENEFITS AND LIMITATIONS</b>                                     |                   |
| Physicians and specialists visits   | 100%              |
| Ambulatory surgery  | 100%              |
| Prescription drugs:   |                   |
| • Following hospitalization or out-patient surgery (for a maximum of 6 months)  | US\$10,000        |
| • Out-patient or non-hospitalization  | US\$1,500         |
| 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           |
| Vaccines  | 80% up to US\$150 |
| • No deductible applies   |                   |
| • Subject to 20% coinsurance  |                   |
| Urgent Care Facilities or Walk-in Clinics in the U.S.A.                         | 100%              |
| • US\$50 copay  |                   |
| • No deductible applies   |                   |
| <b>MATERNITY BENEFITS AND LIMITATIONS</b>                                       |                   |
| Pregnancy, maternity, and birth per pregnancy                                   | US\$2,000         |
| • 10-month waiting period   |                   |
| • No deductible applies   |                   |
| • Plans 1, 2 and 3 only   |                   |
| Provisional coverage for newborn children                                       | US\$10,000        |
| <b>EVACUATION BENEFITS AND LIMITATIONS</b>                                      |                   |
| Medical emergency evacuation:   |                   |
| • Air ambulance   | US\$25,000        |
| • Ground ambulance  | 100%              |
| • Return journey  | 100%              |
| • Repatriation of mortal remains  | US\$5,000         |
| <b>OTHER BENEFITS AND LIMITATIONS</b>   |                   |
| Prosthetic limbs (lifetime maximum US\$120,000)                                 | US\$30,000        |
| Emergency room  | 100%              |
| Emergency dental coverage   | 100%              |
| Hospice/terminal care   | 100%              |

## OTHER BENEFITS AND LIMITATIONS

|   |             |
|---|-------------|
| Cancer treatment, including bone marrow transplant and preventive surgery | 100%        |
| End-stage renal failure (dialysis)  | 100%        |
| 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%        |

All amounts are in U.S. dollars and all reimbursements are paid in accordance with Usual, Customary, and Reasonable (UCR) fees. For more details and a complete list of benefits, please refer to the policy Terms and Conditions, contact a representative or request an online quote by visiting [www.bupalud.com](http://www.bupalud.com).

## ADVANTAGES OF AN INTERNATIONAL HEALTHCARE LEADER

Our customers can benefit from a wealth of services and resources to help them stay healthy. Some of the benefits of acquiring this product are:

- Worldwide access to the best hospitals and doctors.
- 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).
- A Medical Service team that provides our members with professional support by phone 24 hours a day, 365 days a year.
- Online services to allow access to policy documents, renewals, communications, and claims reimbursements through the internet.

## 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 considered eligible for payment. This amount is determined based on a specific 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.

The information contained in this product summary is for illustration purposes only.