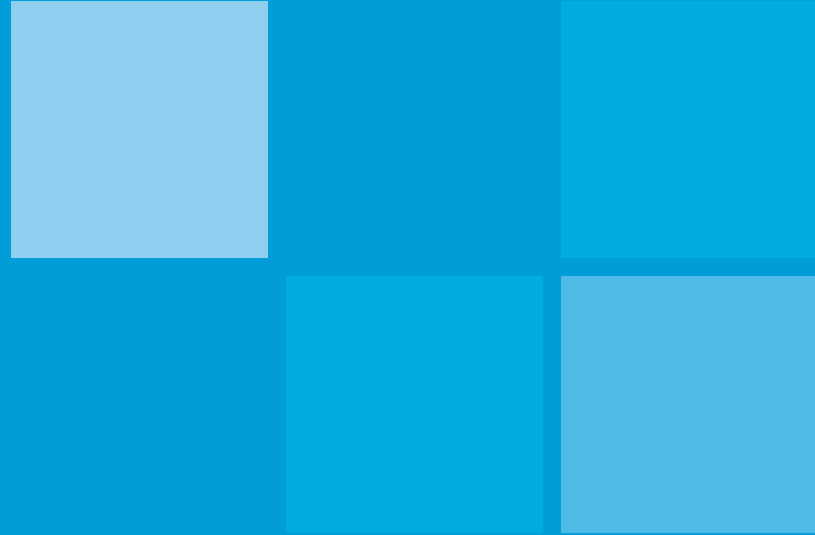


17901 Old Cutler Road, Suite 400
Palmetto Bay, Florida 33157
Tel. +1 (305) 398 7400
Fax +1 (305) 275 8484
www.bupasalud.com
bupa@bupalatinamerica.com



BUPA SECURE CARE

Designed with a robust set of benefits, Bupa Secure Care covers out-patient diagnosis, in-patient surgery, and emergency evacuation to provide you with the confidence in health management you seek. The Bupa Secure Provider Network offers access to hundreds of well-respected hospitals around the world.

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



PRODUCT SUMMARY

BUPA
SECURE
CARE

2015



ABOUT BUPA



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 more than 22 million individuals from 190 countries around the world, giving us a unique global advantage for the benefit of our members.

Since its inception more than 65 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.

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.

HEALTHY COMMUNITIES, HEALTHY PLANET

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.

BUPA SECURE CARE

| | |
|---|---------------|
| Maximum coverage per insured, per policy year | US\$3 million |
| IN-PATIENT BENEFITS AND LIMITATIONS | |
| COVERAGE | |
| 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% |
| Accommodation charges for companion of a hospitalized child, per day | US\$100 |
| OUT-PATIENT BENEFITS AND LIMITATIONS | |
| Physicians and specialists visits | 100% |
| Ambulatory surgery | 100% |
| Prescription drugs: | |
| • Following hospitalization or out-patient surgery (for a maximum of 6 months) | 100% |
| • Out-patient or non-hospitalization | US\$3,000 |
| Diagnostic procedures | 100% |
| Physical therapy and rehabilitation services (max. 60 sessions per policy year) | 100% |
| Home health care, per day (max. 90 days per policy year) | US\$300 |
| MATERNITY BENEFITS AND LIMITATIONS | |
| Pregnancy, maternity, and birth, per pregnancy | US\$3,500 |
| • 10-month waiting period | |
| • No deductible applies | |
| • Plans 1, 2 and 3 only | |
| Provisional coverage for newborn children | US\$15,000 |
| EVACUATION BENEFITS AND LIMITATIONS | |
| Medical emergency evacuation: | |
| • Air ambulance | US\$50,000 |
| • Ground ambulance | 100% |
| • Return journey | 100% |
| • Repatriation of mortal remains | US\$10,000 |

OTHER BENEFITS AND LIMITATIONS

| | |
|--|-------------|
| Cancer treatment | 100% |
| End-stage renal failure (dialysis) | 100% |
| Congenital and/or hereditary disorders: | |
| • Diagnosed before the age of 18 (lifetime max.) | US\$150,000 |
| • Diagnosed on or after the age of 18 | 100% |
| Prosthetic limbs (lifetime maximum US\$120,000) | US\$30,000 |
| Emergency room | 100% |
| Emergency dental coverage | 100% |
| Hospice/terminal care | 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 Bupa Membership Guide, contact a Bupa representative or request an online quote by visiting www.bupasalud.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 a Bupa 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 Bupa will consider 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.