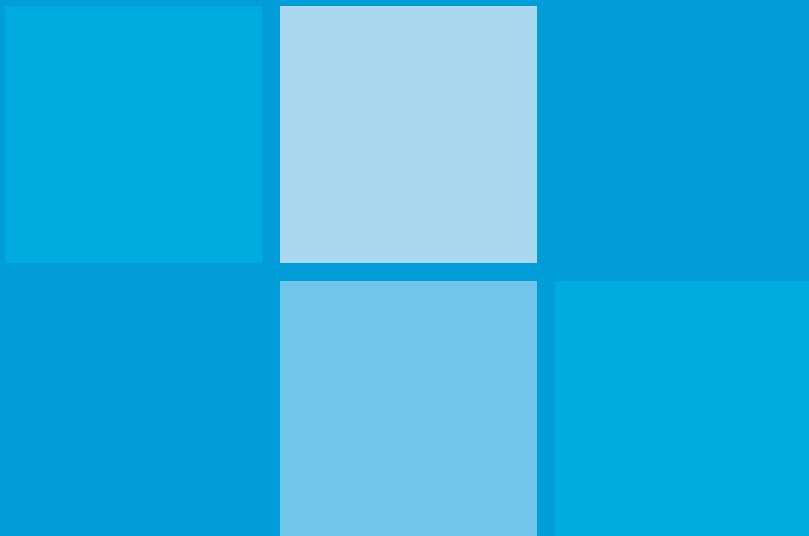


BUPA FLEX

Bupa Flex offers a comprehensive coverage for your healthcare needs. When using our Bupa Flex Provider Network in Latin America, the Caribbean, and the United States of America, you and your loved ones will have coverage for transplant procedures and maternity complications, hospitalization, and cancer treatment among other benefits. For details on our Provider Network, please visit Bupasalud.com.

Our competitive prices and a wide provider network will give you access to a coverage that offers you confidence and peace of mind.



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PRODUCT SUMMARY

BUPA FLEX

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 FLEX

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US\$500,000
IN-PATIENT BENEFITS AND LIMITATIONS (subject to deductible and 20% co-insurance)	
Hospital Services: room and board <ul style="list-style-type: none"> Standard Intensive care unit 	100% 100%
Medical and nursing fees	100%
Drugs prescribed while in-patient	100%
Diagnostic procedures	100%
OUT-PATIENT BENEFITS AND LIMITATIONS (subject to deductible and 20% coinsurance)	
Ambulatory surgery	100%
Physicians and specialists visits, per visit	US\$80
Prescription drugs: <ul style="list-style-type: none"> Following hospitalization or out-patient surgery (for a maximum of 6 months) Out-patient or non-hospitalization 	US\$7,000 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 <ul style="list-style-type: none"> No deductible applies Subject to 20% deductible 	80% up to US\$150
Urgent Care Facilities and Walk-in Clinics in the U.S.A. <ul style="list-style-type: none"> US\$50 copay No deductible 	100%
MATERNITY BENEFITS AND LIMITATIONS	
Pregnancy, maternity, and birth, per pregnancy <ul style="list-style-type: none"> 10-month waiting period Not subject to deductible or co-insurance Plans 2 and 3 only 	US\$2,000
Provisional coverage for newborn children (max. 90 days after delivery)	US\$10,000
Complications of pregnancy, maternity and birth <ul style="list-style-type: none"> 10-month waiting period Not subject to deductible or co-insurance Plans 2 and 3 only 	US\$50,000
EVACUATION BENEFITS AND LIMITATIONS (subject to deductible and 20% coinsurance)	
Medical emergency evacuation: <ul style="list-style-type: none"> Air ambulance Ground ambulance Return journey Repatriation of mortal remains Must be pre-approved and coordinated by USA Medical Services	US\$25,000 100% 100% US\$4,000

OTHER BENEFITS AND LIMITATIONS (subject to deductible and 20% co-insurance)	COVERAGE
Cancer treatment (chemotherapy/radiation therapy)	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"> Diagnosed before the age of 18 (lifetime maximum) Diagnosed on or after the age of 18 	US\$75,000 100%
Prosthetic limbs (lifetime maximum US\$120,000)	US\$30,000
Special treatments (must be pre-approved)	100%
Emergency room, emergency dental coverage	100%
Hospice/terminal care	100%

DEDUCTIBLES TABLE (US\$)

Plan	2	3	4	5	6	7
In-country or Out-of-country	500	1,000	2,000	4,000	5,000	10,000
Max. per policy	1,000	2,000	4,000	8,000	10,000	20,000

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 in Latin America, the Caribbean, and the United States of America
- 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

BUPA FEE SCHEDULE

The Bupa Fee Schedule contains the maximum amounts Bupa will consider eligible for payment of medical fees. It is determined based on a specific review of the prevailing charges for a particular service in a specific region or geographical area. The Bupa Fee Schedule is applied to calculate the reimbursement for services and treatments and is 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.