

PART OF OUR PORTFOLIO OF GLOBAL MEDICAL EXPENSES PLANS

BUPA GLOBAL MAJOR MEDICAL HEALTH PLAN

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.

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.



WHY CHOOSE BUPA GLOBAL MAJOR MEDICAL HEALTH PLAN?

This plan provides an exceptional health coverage wherever you are, including the United States of America, within our preferred providers network.

Bupa Global Major Medical Health Plan gives you the peace of mind of having a global coverage in case of hospitalization or a serious illness.

To learn more about our portfolio of global health plans, please visit our web site: 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.

SUMMARY OF BENEFITS

DEDUCTIBLE OPTIONS		
Plan 1	US\$10,000	Plan 2 US\$20,000
PROVIDER NETWORK		
In Latin America		Open
In the U.S.A.		Preferred Providers Network
In the rest of the world		Bupa Global Network
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\$5,000,000
HOSPITALIZATION AND TREATMENT IN HOSPITAL		
Room and board (private room)		100%
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\$500,000
• Diagnosed on or after the age of 18		100%
Cancer treatment (includes bone marrow transplant)		100%
Transplant services, lifetime per diagnosis		US\$1,000,000
Kidney dialysis		100%
AIDS/HIV, lifetime (1-year waiting period)		US\$500,000
Dangerous activities and extreme sports (amateur, professional or for compensation)		100%

OUT-PATIENT TREATMENT

Out-patient surgery	100%
Diagnostic procedures, pathology, and lab tests	100%
Prescription drugs and dressings	100%
Durable medical equipment	100%
Urgent Care Facilities and Walk-in Clinics in the U.S.A. • US\$50 copay • Not subject to deductible	100%

MENTAL HEALTH

Mental health during hospitalization, up to 90 visits, lifetime	100%
---	------

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\$150
Travel expenses for children	100%
Local air ambulance	100%
Local ground ambulance	100%
Repatriation of mortal remains	100%

DENTAL TREATMENT

Dental treatment related to a covered accident	100%
--	------

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 BENEFIT

Extended coverage for eligible dependents due to the death of the Policyholder	2 years
--	---------

Some procedures, treatments, services or benefits included in this summary are subject to pre-authorization by Bupa, as per the Bupa Global Major Medical 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.
- One worldwide deductible, up to the 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.

This summary is for information purposes only. The details of benefits, limitations and exclusions can be found in the Terms and Conditions of the Bupa Global Major Medical Health Plan, which will prevail over any informative document. This is a complimentary translation from the original document in Spanish. In case of discrepancy between the Spanish and the English versions, the Spanish version shall govern.





KNOW MORE



If you need more information,
we are here to help.
Please visit www.bupasalud.com.



Regulado y Supervisado por la Superintendencia
de Seguros y Reaseguros de Panamá

