



PART OF OUR PORTFOLIO OF GLOBAL MEDICAL EXPENSES PLANS

BUPA GLOBAL PREMIER 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.

SELECT

PREMIER

ELITE

ULTIMATE

MAJOR MEDICAL



WHY CHOOSE BUPA GLOBAL PREMIER HEALTH PLAN?

You may get treatment wherever you are through our preferred providers network, including in the United States of America.

Bupa Global Premier Health Plan is an excellent option for families. It includes extensive maternity package available once you have been insured for 10 months.

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\$2,000	Plan 2 US\$3,500	Plan 3 US\$5,000	Plan 4 US\$10,000	Plan 5 US\$20,000
PROVIDER NETWORK				
In Latin America In the U.S.A. In the rest of the world				Open Preferred Providers Network 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\$6,500,000
HOSPITALIZATION AND TREATMENT IN HOSPITAL				
Room and board (up to 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)				
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)	100%
Autism	US\$20,000
OUT-PATIENT TREATMENT	
Out-patient surgery	100%
Diagnostic procedures, pathology, and lab tests	100%
Physician and specialist fees	100%
Qualified nurses, up to 30 visits	100%
Physiotherapists, osteopaths and chiropractors, up to 30 visits	100%
Podiatry, up to 30 visits	100%
Alternative medicine consultations: naturopathy, homeopathy, Chinese medicine, up to 15 visits	100%
Prescription drugs and dressings	100%
Durable medical equipment	100%
Dietetic guidance, up to 4 visits	100%
Urgent Care Facilities and Walk-in Clinics in the U.S.A.	100%
• US\$50 copay • Not subject to deductible	
MENTAL HEALTH	
Mental health during hospitalization, up to 90 visits, lifetime	100%
Treatment for anxiety or psychotic crisis during hospitalization, up to 20 visits	US\$30,000
Out-patient mental health, up to 30 visits	100%
MATERNITY AND BIRTH: PLANS 1 AND 2 (10-MONTH WAITING PERIOD)	
Normal delivery and elective caesarean section, per pregnancy, no deductible	US\$7,000
Medically necessary caesarean section, no deductible	US\$7,000
Complications of maternity and birth, lifetime, no deductible	US\$500,00
Newborn addition to policy without underwriting	Yes

EVACUATION AND TRAVEL

Medical evacuation	100%
Travel expenses for one companion, for evacuation	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%
Dental treatments: fillings, root canal, dental extractions, anesthesia (6-month waiting period)	80% up to US\$1,000
Major restorative treatment, non-cosmetic: bridges, crowns, dental implants, dentures (6-month waiting period)	80% up to US\$1,000

PREVENTIVE TREATMENT

Health check-up, no deductible (10-month waiting period)	US\$800
Vaccines for children, influenza, HPV	80% up to US\$800
Eye exam, no deductible, 1 per policy year, no deductible	100%
Preventive dental exam, no deductible, 2 per policy year (6-month waiting period)	100%

HEARING AND VISION

Hearing aids	80% up to US\$1,000
Spectacle frames, glasses, and contact lenses	80% up to US\$1,000
Refractive surgery, 1 per eye, lifetime	80% up to US\$1,500

REHABILITATION AND PALLIATIVE CARE

Home nursing, per day, up to 60 days	US\$300
Hospice and palliative care	100%
Multidisciplinary rehabilitation, up to 60 days	100%

ADDITIONAL BENEFIT

Extended coverage for eligible dependents due to the death of the Policyholder	1 year
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Some procedures, treatments, services or benefits included in this summary are subject to pre-authorization by Bupa, as per the Bupa Global Premier 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 Premier 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.bupalud.com.



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

