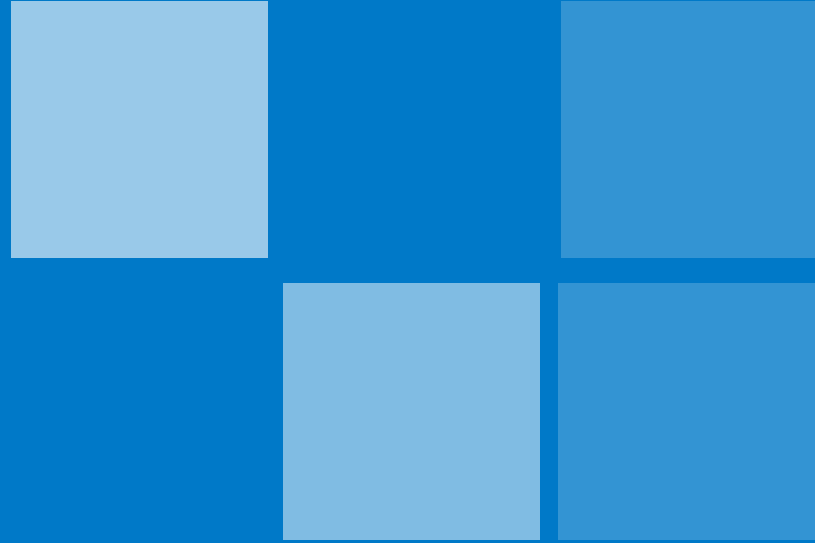
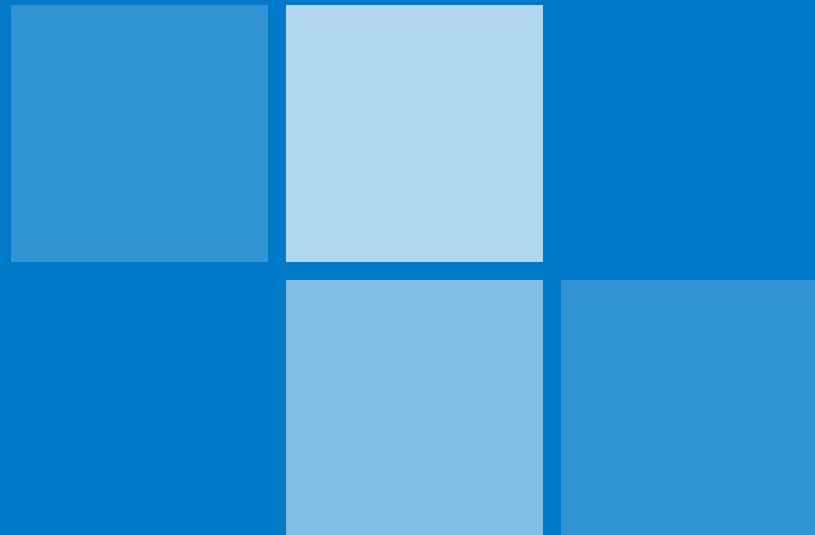


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PRIVILEGE CARE INTERNATIONAL

Extensive coverage of the highest quality for both hospitalizations and outpatient services, congenital conditions and pregnancy complications for expats and their families, frequent international travelers and businesspeople with demanding needs and schedules. You can choose any medical provider around the world (except Venezuela) and get additional benefits by choosing hospitals within Bupa's provider network, such as direct payments to the provider and eliminating unexpected expenses.



PRODUCT OVERVIEW

PRIVILEGE CARE INTERNATIONAL

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ABOUT BUPA



Bupa is a renowned health insurance company that offers a wide variety of products and services to residents of Latin America and the Caribbean. Bupa started in 1947 as a mutual insurance company in the UK with just 38,000 policyholders. Today, Bupa looks after the health and well-being of millions of people around the world. Since its founding more than 70 years ago, Bupa has maintained financial strength and continues to strengthen its credentials as a leader in healthcare. Bupa has no shareholders which allows it to reinvest all its profits to expand its products and improve the services that the company and its suppliers provide.

YOUR HEALTH CARE PARTNER

Bupa's purpose is helping people live Longer, healthier, happier lives.

We deliver on this promise by protecting our members by providing them with a range of personalized services and taking care of their health throughout life.

HEALTHY COMMUNITIES, HEALTHY PLANET

Bupa engages in environmental responsibility initiatives to ensure that our employees, products and services contribute to a healthier society. We take our environmental impact seriously, establishing green policies that benefit the planet and all people in our workplace. We are committed to improving the quality of life for our customers and staff as well as communities in need.

PRIVILEGE CARE INTERNATIONAL

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR (Out of Venezuela)	US\$7,000,000
IN-PATIENT BENEFITS AND LIMITATIONS	
COVERAGE	
Hospital room and board:	
• In Bupa hospital network	100%
• In other hospitals, per day	US\$1,000
Intensive care unit	
• In Bupa hospital network	100%
• In other hospitals, per day	US\$3,000
Drugs prescribed while in-patient	100%
Diagnostic procedures	100%
Accommodation charges for companion of a hospitalized Child, per day	US\$300
OUT-PATIENT BENEFITS AND LIMITATIONS	
Physicians and specialist's visits	100%
Ambulatory surgery	100%
Prescription drugs	100%
Diagnostic procedures	100%
Physical therapy and rehabilitation services	100%
Urgent care facilities and walk-in clinics in the US.	100%
• US\$50 copay	
• No deductible	
Post-hospital medical care (must be pre-approved)	100%
EVACUATION BENEFITS AND LIMITATIONS	
Medical emergency evacuation:	
• Air ambulance	US\$125,000
• Ground ambulance	100%
• Return journey	100%
• Repatriation of mortal remains	100%
OTHER BENEFITS AND LIMITATIONS	
Cancer treatment, including bone marrow transplant and preventive surgery	100%
End-stage renal failure (dialysis)	100%
Transplant procedures (lifetime maximum per diagnosis)	US\$1,500,000
Congenital and/or hereditary disorders:	
• Diagnosed before the age of 18	US\$1,000,000
• Diagnosed on or after the age of 18	100%
Prosthetic limbs (lifetime max. US\$120,000)	US\$30,000
Special treatments	100%
Complementary therapist (max. 20 visits/sessions)	100%
Nose and nasal septum deformity from trauma in covered accident	100%
Emergency room	100%
Emergency dental coverage	100%

SUPPLEMENTARY OPTIONS WITH THE PURCHASE OF RIDER (Out of VENEZUELA)

Additional Coverage for Perinatal and Childbirth Complications Unrelated to Congenital or Hereditary Conditions (by Rider)	US\$500,000
• 10-month waiting period from the effective date of the policy	
• Non available for dependent child(ren)	
• Non Automatically included	

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.