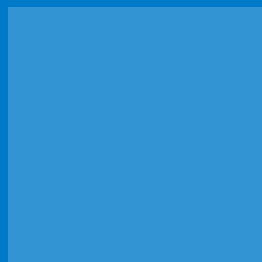


YOUR HEALTHCARE PARTNER

More than an insurance company, Bupa is your partner in healthcare. Bupa is proud to offer a line of benefits designed with the most effective way to meet your health needs:

- Bupa Expert Opinion: a service that gives you access to a second Medical opinion in case of serious, complex, or chronic illness.
- Services coordination and advice through USA Medical Services.
- In the event of a medical crisis, this exclusive service will help you to coordinate emergency transportation, air ambulance, and notification to health center, guiding you in your medical emergency and verifying your benefits to provide you with peace of mind.
- www.bupasalud.com: our innovative website that offers you Easy access to numerous medical references and health articles, in order to keep you informed about the latest discoveries and treatments for your health and well-being.



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PRODUCT OVERVIEW

BUPA UNIQUE CARE

THE DIFFERENCE OF BUPA DOMINICANA

BY CHOOSING US, YOU JOIN ONE OF THE MAIN INTERNATIONAL HEALTH INSURANCE COMPANY.



Our strong presence and consistent expansion in the region have established us as a prominent player in international health insurance and a reliable brand in coverage and healthcare services for individuals, SME, and corporate clients.

We are part of Bupa Global Latin America, the international insurance branch of Bupa, a leading health insurance company with more than 75 years of experience that cares for the health of over 43 million people globally.

THE PURPOSE OF BUPA IS TO HELP PEOPLE HAVE LONGER, HEALTHIER AND HAPPIER LIVES AND CREATE A BETTER WORLD

Without shareholders, our customers are our focus. We reinvest profits in providing more and better medical care for the benefit of current and future customers.

We directly employ around 83,000 people, mainly in the UK, Australia, Spain, Chile, Poland, New Zealand, Hong Kong, Turkey, Brazil, United States, Middle East and Ireland. We also have partner companies in Saudi Arabia and India.

BUPA UNIQUE CARE

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US\$2.5 Millions
IN-PATIENT BENEFITS AND LIMITATIONS	
	COVERAGE
Hospital services: standard room, board, and Intensive Care Unit	100%
Medical and nursing fees	100%
Accommodation charges for companion for a hospitalized child, per day	US\$100
Diagnostic procedures	100%
Drugs prescribed while in-patient	100%

OUT-PATIENT BENEFITS AND LIMITATIONS

Physicians and specialists visits	100%
Ambulatory surgery	100%
Prescription drugs:	
• Following hospitalization or out-patient surgery (max. 6 months)	100%
• Out-Patient or Hospitalization ⁽¹⁾	US\$3,000
Psychological and/or psychiatric consultations (15 consultations)	Maximum US\$500 per year
Diagnostic procedures	100%
Vaccines (medically necessary)	100% ⁽¹⁾ up to US\$300
• No deductible applies	
Routine health checkup	US\$150
• 10-month waiting period	
• No deductible applies	
Urgent Care Facilities or Walk -in Clinics in the USA	100%
• US\$50 copay	
• No deductible applies	

⁽¹⁾ Subject to 20% of coinsurance

MATERNITY BENEFITS AND LIMITATIONS

Pregnancy, maternity, and birth, per pregnancy (includes normal delivery, cesarean delivery, pre- and post-natal treatment, including examination of non-invasive genetic prenatal screening (fetal DNA screening free, required vitamins during pregnancy, and visits for Healthy Newborn Care)	US\$5,000
• 10-month waiting period	
• No deductible applies	
• Except plans 4, 5 and D	
• Umbilical cord blood storage	
Complications of pregnancy, maternity, and birth	US\$500,000 Per lifetime
• 10-month waiting period	
• Except plans 4, 5 and D	
Provisional coverage for newborn children (For a maximum of 90 days after delivery)	US\$12,000
• Covered pregnancies only	
• No deductible applies	

EVACUATION BENEFITS AND LIMITATIONS

Medical emergency evacuation:	
• Air ambulance	US\$30,000
• Ground ambulance	100%
• Return journey	100%
• Repatriation of mortal remains	US\$10,000

OTHER BENEFITS AND LIMITATIONS

Cancer treatment (chemotherapy/radiation)	100%
End-stage renal failure (dialysis)	100%
Transplant procedures (lifetime maximum per diagnosis) Includes donor preparation and compatibility testing	US\$400,000
Congenital and/or hereditary disorders:	
• Diagnosed before 18 years of age	US\$150,000
• Diagnosed at 18 years of age or after	100%
Prosthetic limbs (arms and legs) (max. lifetime US\$120,000)	US\$30,000
Special treatments (must be approved) prosthesis, implants, appliances and orthotic devices, durable medical equipment, radiation therapy, chemotherapy, and highly specialized drugs	100%
Hospice/terminal care	100%

OTHER BENEFITS AND LIMITATIONS (CONT)

Physical therapy and rehabilitation services (max. 60 sessions per policy year; must be pre-approved)	100%
Home health care, per day (max. 90 days per policy year; must be pre-approved)	US\$300
Emergency Dental Coverage	100%
Emergency room (with or without hospital admission) ¹	100%

SUPPLEMENTARY OPTIONS WITH THE PURCHASE OF RIDER

Additional optional coverage for organ, tissue, or cell transplant procedures (lifetime per insured, per diagnosis)	US\$500,000
• 6-month waiting period after effective date of rider	
Additional optional coverage for complications perinatal and pregnancy conditions unrelated Congenital or hereditary (per rider)	US\$500,000 per lifetime
• 10-month waiting period after effective date of rider	
• Only Plans 4, 5 and D	
Additional optional coverage rider for deductible elimination in the Dominican Republic in case of hospitalization, surgery outpatient, outpatient chemotherapy, outpatient radiation therapy, Ambulatory dialysis and emergencies with or without hospitalization (Rate varies by plan)	100%

DEDUCTIBLE OPTIONS

Plan	1	2	3	4	5
In Dominican Republic	250	1,000	2,000	5,000	10,000
Out of Dominican Republic	1,000	2,000	3,000	5,000	10,000
Maximum coverage per policy	2,000	4,000	6,000	10,000	20,000

Plan	A	B	C	D
In Dominican Republic	0	0	0	0
Out of Dominican Republic	1,000	2,000	3,000	5,000
Maximum coverage per policy	2,000	4,000	6,000	10,000

ADVANTAGES OF A HEALTHCARE LEADER

Our clients benefit from a wide range of services and resources to help them Stay healthy. Some of the advantages of purchasing a Bupa product are:

- Worldwide access to the best hospitals and doctors
- Out-of-network coverage of providers at seventy percent (70%) of expenses Eligible
- Expert Opinion: Second medical opinion service with access to Renowned around the world to help you make an informed decision.
- A medical service team that provides professional telephone assistance 24 hours a day, 365 days a year
- Extension of coverage for eligible dependents due to the death of the Principal Insured
- Online access to policy-related documents

USUAL, CUSTOMARY AND REASONABLE RATES

All amounts are expressed in United States dollars. The insurance policy states that the Usual, Customary and Reasonable (UCR) to calculate reimbursements for services and treatments received in a Specific region or country. UCR (according to its acronym in English) is the maximum amount that Bupa will consider it eligible for a payment under the health insurance plan. This amount is determined based on a periodic review of the current charges for a service Adjusted according to a specific region or geographic area.

The information in this product summary is for illustrative purposes only.