

# **BUPA ESSENTIAL CARE**

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED MAJOR MEDICAL HEALTH INSURANCE COMPANIES WORLDWIDE

### TWO OF THE MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Bupa Global and Blue Cross Blue Shield Global have teamed up to deliver high-quality healthcare products and services.

### WHY CHOOSE BUPA ESSENTIAL CARE?

This plan provides outstanding health coverage in Mexico, Latin America and the United States of America through an extensive network of healthcare providers.

#### For more information about our other global health plan options, visit www.bupasalud.com.mx

#### EXCEPTIONAL SERVICE AT EVERY LEVEL

We pay great attention to detail in all of our insurance policies through our exclusive services like:

MEDICAL SERVICE TEAM	Personalized service from healthcare professionals who accompany you before, during, and after an important medical event.
WELCOME CENTER	Digital tool that gives you access to your policy documents; helps you know about the procedures and locating hospitals, among many other services, in an easy and friendly way.
MI BUPA ONLINE SERVICES	Manage your policy with one click: access your virtual card, log in and consult the status of your refunds, download your Explanation of Benefits, among other actions.

Bupa Mexico is the sole insurer of this policy.

Bupa Mexico is part of Bupa Global, an international health and care company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global is not licensed by Blue Cross and Blue Shield Association to sell products branded with the Blue Cross Blue Shield marks in Argentina, Canada, Costa Rica, Panama, Uruguay and US Virgin Islands. In Hong Kong, Bupa Global is only licensed to use the Blue Shield marks.

Please consult your policy terms and conditions for coverage availability. Blue Cross and Blue Shield Association is a national federation of 36 Blue Cross and Blue Shield companies locally operated in the United States of America. Blue Cross Blue Shield is a brand owned by Blue Cross and Blue Shield Association. For more information about Bupa Global, visit www.bupaglobalaccess.com, and for more information about Blue Cross and Blue Shield Association, visit www.BCBS.com.

# SUMMARY OF BENEFITS

DEDUCTIBLE OPTIC	ONS			
US\$1,000/2,000	US\$2,000/3,000	US\$5,000/5,000	US\$10,000/10,000	US\$20,000/20,000
NETWORK OF HEAL	LTHCARE PROVIDERS			
Mexico				Essential Care Network
Latin America				
United States				
BENEFITS				
All benefits below, e maximum limit of th	even those paid in full, wil e plan.	l contribute to the overa	ll annual	Annual limit per policy year US\$1,000,000
OUTPATIENT TREAT	MENT			
Outpatient surgical c				100%
	, and diagnostic tests			100%
	octors and specialists			100%
	to 60 days per event			US\$200 per day
Prescription drugs:				100%
e .	alization or outpatient surg	gery		
(for a maximum o	-			100%
	nent or non-hospitalizatio			100%
	ehabilitation services (max			100%
0	and Walk-in Clinics in the	United States		100%
<ul> <li>Subject to a copa</li> </ul>	-			
<ul> <li>No deductible ap</li> </ul>	plies			
HOSPITALIZATION (	INPATIENT CARE)			

Hospital services	100%
Standard room and board of insured	100%
Intensive care unit	100%
Surgeons' and anesthetists' fees	100%
Diagnostic tests	100%
Bariatric surgery, one time only (waiting period 24 months)	US\$10,000
Prescription drugs during hospitalization	100%

MATERNITY	
Normal delivery or cesarean section (waiting period 10 months), no deductible	US\$2,000
Complications of maternity (waiting period 10 months)	Included with
No deductible applies	maternity benefit
Provisional coverage for newborns (maximum 90 days after childbirth),	US\$10,000
no deductible	

OTHER BENEFITS	COVERAGE
Cancer treatment (chemotherapy/radiation therapy/transplant of bone marrow)	100%
Terminal kidney disease (dialysis)	100%
<ul> <li>Transplant procedures (per diagnosis, per lifetime)</li> <li>Maximum coverage organ, cell, and tissue procurement, transportation, and removal, and preparation of donor (US\$25,000 included as part of the total)</li> </ul>	US\$300,000
Congenital and/or hereditary conditions	
<ul> <li>Diagnosed before the age of 18 (maximum per lifetime)</li> <li>Diagnosed on or after 18 years of age</li> </ul>	US\$500,000
	100%
Prosthetic limbs Special treatments (prosthesis, implants, appliances, and orthotic devices, durable medical	100%
equipment, radiation therapy, chemotherapy, and highly-specialized drugs)	100%
Emergency medical treatment (with or without hospitalization)	100%
Emergency dental treatment coverage	100%
Hospice and palliative care	100%
HIV/ AIDS, per lifetime • Waiting period 4 years	US\$300,000
Extended coverage for eligible dependents in case of death of the Policyholder	1 year
<ul> <li>Second surgical opinion required</li> <li>If the insured does not obtain a required second surgical opinion, the insured will be responsible for 30% of all covered medical and hospital costs related to the claim, in addition to the applicable deductible.</li> </ul>	100%
EVACUATION AND TRAVEL	
Emergency medical evacuation:	
• Air ambulance	US\$25,000
Road ambulance	100%
Repatriation of mortal remains	US\$5,000

# **RELEVANT INFORMATION**

- Age of admission, up to 74 years of age.
- Purchase option for nephews/nieces and grandchildren.
- In the event of an accident, your deductible is removed, provided that your initial medical assistance occurs within 8 calendar days following the event.
- One deductible worldwide, up to 2 per family, per policy year.
- Unless otherwise indicated, all benefits are per insured, per policy year.
- All benefits are subject to a deductible, unless otherwise indicated.
- All covered benefits will be paid considering the usual, customary, and reasonable costs for such treatment or service in the country in which the covered medical services are received.

### A FEW THINGS THAT MAKE US DIFFERENT

Since we were founded over 70 years ago, the Bupa team has distinguished itself by the medical experience and dedication of its health advisers and experts. We offer services that exceed the expectations of our insureds. These are only a few things that make Bupa an excellent choice

### **REINVEST IN HEALTH**

Your health is at the heart of everything we do. It fuels our drive to innovate and improve how we deliver first-class services that you deserve.

### MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring - it's key. For this reason, we have a team of multilingual advisers.

#### FINANCIAL REASSURANCE

Health insurance isn't just about your health. It's also about not worrying about unexpected costs. With us by your side, you can simply focus on enjoying life.

### PRE-EXISTING CONDITIONS

We don't believe past health issues should stop you from enjoying your future. That's why many pre-existing conditions may be covered.

This summary is for information purposes. Details of the benefits, limitations, and exclusions can be found in the General Terms and Conditions and/or in the Table of Benefits of your policy, which will prevail over any informative document.





### FIND OUT MORE If you'd like more information we're here to help.

Visit www.bupasalud.com.mx Call us on: 55 5202 1701 WhatsApp: (+52) 55-4515-5302 Email: atencioncliente@bupa.com.mx

