

Bupa

  **BlueCross  
BlueShield**  
Global

# GLOBAL ULTIMATE HEALTH PLAN

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

Bupa México 2022

# 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.

Also, through our collaboration with Blue Cross Blue Shield Global our customers can now enjoy even more benefits in their plans.

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.



**BlueCross  
BlueShield**  
Global

## TWO OF THE BIGGEST, 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.

As part of your global health insurance, you have now access to the largest healthcare provider network worldwide through the Blue Cross Blue Shield networks in the United States of America and the Bupa Global networks everywhere else.

## WHY CHOOSE GLOBAL ULTIMATE HEALTH PLAN?

This plan was created with you in mind: a person who wants to get the best health care anywhere in the world.

Global Ultimate Health Plan is the best option for you and your family, with an extensive maternity package after 10 months of insurance, covering up to three children born within the coverage under the age of 16 at no extra cost.

We also offer complete evacuation and emergency transportation coverage, to insure your family is with you when you most need them.

Global Ultimate Health Plan is the best alternative for extreme sports and activities for amateurs and professionals.

To learn more about our portfolio of global health plans, please visit our web site: [www.bupalud.com.mx](http://www.bupalud.com.mx)

## 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

This digital tool gives you access to all your policy documents in an easy and friendly way. It also helps you to understand the process to follow regarding paperwork and allows you to locate healthcare facilities, among many other services.

### MY BUPA ONLINE SERVICES

Manage your policy with a click; access your virtual ID card, consult the status of a reimbursement, download your Explanation of Benefits, among other actions.

### **Bupa México is the sole insurer of this plan.**

Bupa México is a trade name of Bupa México, Compañía de Seguros, S.A. de C.V., the international health and care company. Bupa México is an independent licensee of Blue Cross and Blue Shield Association. Bupa México 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 México 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 independent, community-based and locally operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association. For more information about Bupa México, visit [bupaglobalaccess.com](http://bupaglobalaccess.com), and for more information about Blue Cross and Blue Shield Association, visit [www.BCBS.com](http://www.BCBS.com).



# SUMMARY OF BENEFITS

## DEDUCTIBLE OPTIONS

**Plan 1** US\$0 | **Plan 2** US\$1,000 | **Plan 3** US\$2,000

## PROVIDER NETWORK

**In Latin America** Open  
**In the U.S.A.** Open  
**In the rest of the world** Open

## 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\$10,000,000**

## OUT-PATIENT TREATMENT

Out-patient surgery	100%
Diagnostic procedures, pathology, and lab tests	100%
Physician fees	100%
Qualified nurses	100%
Mental health	100%
Osteopaths and chiropractors	100%
Complementary therapists	100%
Occupational and orthoptic therapists	100%
Podiatry	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%
<ul style="list-style-type: none"> <li>• US\$50 copay</li> <li>• No deductible</li> </ul>	

## DENTAL TREATMENT

Dental treatment related to a covered accident	100%
Major restorative treatment (6-month waiting period)	US\$4,000
Orthodontics (12-month waiting period)	US\$4,000

## HOSPITALIZATION (HEALTH CARE FOR HOSPITALIZED PATIENTS)

Room and board (up to suite)	100%
Accommodation charges for companion in case of a hospitalization	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%

**HOSPITALIZATION (HEALTH CARE FOR HOSPITALIZED PATIENTS) (CONTINUED)**

Mental health	100%
Physiotherapists, occupational therapists, kinesiologists, phonoaudiologists, and dieticians	100%
Obesity surgery (24-month waiting period)	100%
Prosthesis	100%
Prosthetic implants and appliances	100%
Reconstructive surgery	100%

**REHABILITATION AND PALLIATIVE CARE**

Home nursing	100%
Hospice and palliative care	100%
Multidisciplinary rehabilitation and physiotherapy	100% (in and out patient)

**IN-PATIENT AND/OR OUT-PATIENT CARE**

Advanced imaging	100%
Congenital conditions	100%
Prophylactic surgery only for gynecologic cancer, lifetime (12-month waiting period)	US\$35,000
Cancer treatment (includes bone marrow transplant)	100%
Transplant services	100%
Kidney dialysis	100%
AIDS/HIV, lifetime (3-year waiting period)	US\$1,500,000
Activities and extreme sports (amateur, professional or for compensation)	100%
Autism	US\$20,000
Alzheimer's disease, coverage for additional expenses, lifetime	US\$100,000

**MATERNITY AND BIRTH: PLANS 1 AND 2 (10-MONTH WAITING PERIOD)**

Normal delivery and caesarean section, per pregnancy, no deductible	US\$20,000
Pre and post-natal treatment, no deductible	Covered under the Maternity benefit
Complications of maternity and birth, lifetime, no deductible	US\$1,500,000
Newborn provisional coverage, up to 90 days after birth, no deductible	US\$150,000
Home nursing for healthy newborn (included under maternity benefit)	US\$60 per night, max. 3 nights

## EVACUATION AND TRAVEL

Medical evacuation	100%
Non-medical evacuation in case of conflicts and natural disasters	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\$16,000
Travel expenses for children	100%
Compassionate emergency repatriation expenses	100%
Travel, food and transportation expenses for compassionate visit, for up to three relatives	100%
Local air ambulance	100%
Local ground ambulance	100%
Repatriation of mortal remains	100%

## PREVENTIVE TREATMENT

Health check-up for adults 18+ only, no deductible (10-month waiting period)	US\$7,500
Cancer genetic test	100%
Vaccines: <ul style="list-style-type: none"><li>• Vaccines for children, influenza, HPV</li><li>• Vaccinations for travel, pneumococcal vaccine, malaria medication</li></ul>	100%
Eye exam, no deductible, 1 per policy year (10-month waiting period)	100%
Preventive dental exam, no deductible, 2 per policy year (10-month waiting period)	100%

## HEARING AND VISION

Hearing aids, a 20% coinsurance paid by the insured applies	100%
Spectacle frames, glasses, and contact lenses, a 20% coinsurance paid by the insured	US\$4,000
Refractive surgery, 1 per eye, lifetime, a 20% coinsurance paid by the insured applies	100%

## ADDITIONAL BENEFITS

Extended coverage for eligible dependents due to the death of the Policyholder	2 years
Zero-cost coverage for three children of up to 16 years of age, when born within the coverage	Yes

Some procedures, treatments, services or benefits included in this summary are subject to pre-authorization by Bupa, as per the Global Ultimate Health Plan's Table of Benefits.

# IMPORTANT INFORMATION

- Eligibility up to 74 years of age.
- Option to purchase for nieces, nephews, and grandchildren.
- In case of accident, your deductible is eliminated, provided your initial medical attention occurs within 8 calendar days following the incident.
- 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 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.
- All benefits are subject to deductible, unless specified otherwise.

## A FEW THINGS THAT MAKE US DIFFERENT

Ever since our foundation more than 70 years ago, the Bupa team is renowned for the medical expertise and dedication of our consultants and health experts. We offer a service that exceeds your expectations. These are just a few of the things that make Bupa your best choice.

### **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.



## KNOW MORE

If you need more information, we are here to help.

Visit [www.bupasalud.com.mx](http://www.bupasalud.com.mx)

Telephone Assistance: 55 5202 1701

WhatsApp Assistance: (+52) 55 4515 5302

Email Assistance: [atencioncliente@bupa.com.mx](mailto:atencioncliente@bupa.com.mx)

