



# GLOBAL PREMIER HEALTH PLAN

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

BUPA DOMINICANA 2023



# 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 Latin America 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 Latin America networks everywhere else.

## 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.                                                                                                |

## Bupa Global Latin America is the sole insurer of this plan.

Bupa Global Latin America is a trade name of Bupa, the international health and care company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global Latin America 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 Latin America 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 35 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 Global Latin America, 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).

## WHY CHOOSE GLOBAL PREMIER HEALTH PLAN?

You may receive treatment anywhere in the world within our preferred providers network, including in the United States of America.

Global Premier Health Plan is an excellent option for families. We have a wide maternity coverage 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](http://www.bupasalud.com).

# SUMMARY OF BENEFITS

| DEDUCTIBLE OPTIONS                                                                                          |        |           |        |                                                   |
|-------------------------------------------------------------------------------------------------------------|--------|-----------|--------|---------------------------------------------------|
| In Dominicana                                                                                               | Plan 1 | US\$250   | Plan 2 | US\$2,000                                         |
| Out of Dominicana                                                                                           |        | US\$5,000 |        | US\$2,000                                         |
|                                                                                                             |        |           | Plan 3 | US\$5,000                                         |
|                                                                                                             |        |           |        | US\$5,000                                         |
|                                                                                                             |        |           | Plan 4 | US\$10,000                                        |
|                                                                                                             |        |           |        | US\$10,000                                        |
| PROVIDER NETWORK                                                                                            |        |           |        |                                                   |
| In Latin America                                                                                            |        |           |        | Open                                              |
| In the U.S.A.                                                                                               |        |           |        | BCBS                                              |
| In the rest of the world                                                                                    |        |           |        | 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<br>US\$6,500,000 |
| HOSPITALIZATION AND TREATMENT IN HOSPITAL                                                                   |        |           |        |                                                   |
| Room and board (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)                                                                   |        |           |        | 100%                                              |
| 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%                                         |
| Occupational and orthoptic therapists, 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:                                                              |                                              |
| • Plan 1                                                                                       | 80% up to US\$5,000;<br>100% after US\$5,000 |
| • Plans 2 to 4                                                                                 | 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                                                                                 |                                              |
| • No 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 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\$500,000 |
| 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 |      |
| 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 and/or adult, no deductible, (influenza, HPV, vaccinations for travel, pneumococcal vaccine, malaria medication) | 80% up to US\$800 |
| Eye exam, no deductible, 1 per policy year                                                                                             | 100%              |
| Preventive dental exam, no deductible, 2 per policy year (6-month waiting period)                                                      | 100%              |

## HEARING AND VISION

|                                               |                     |
|-----------------------------------------------|---------------------|
| Hearing aids                                  |                     |
| Spectacle frames, glasses, and contact lenses |                     |
| 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 |
|--------------------------------------------------------------------------------|--------|

Some procedures, treatments, services or benefits included in this summary are subject to pre-authorization by Bupa, as per the 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.
- Deductibles in and out of Dominican Republic, up to a maximum 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 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.bupasalud.com](http://www.bupasalud.com).

