



# BUPA INSURANCE COMPANY

## Table of Benefits – Bupa Corporate Care - Option 2

### Trinidad and Tobago

#### NOTES ON BENEFITS AND LIMITATIONS:

- The Table of Benefits is just a summary of benefits Payable to Members. For complete details, please review the Terms and Conditions of the policy.
- All benefits are in U.S. dollars, per Member, per membership year, unless otherwise stated.
- All benefits are subject to any applicable deductible, unless otherwise stated.
- Any diagnostic or therapeutic procedure, treatment, or benefit is covered only if resulting from a condition covered under the membership.
- Members are required to notify USA Medical Services prior to beginning any treatment.
- Members are not required to obtain treatment from the Provider Network.
- All reimbursements are paid in accordance with the Usual, Customary, and Reasonable (UCR) fees for the specific service. UCR is the maximum amount that Bupa will consider eligible for payment, adjusted for a specific region or geographical area.
- Bupa, USA Medical Services, and/or any of their applicable related subsidiaries and affiliates will not engage in any transactions with any parties or in any countries where otherwise prohibited by the laws in the United States of America. Please contact USA Medical Services for more information about this restriction.

Annual maximum coverage per member	US\$3,000,000
Area of coverage: Worldwide (excluding USA)	In or outside Provider Network
Area of coverage: USA	In or outside Provider Network

In-patient benefits and limitations	Coverage
Hospital services	100%
Hospital room and board (private/semiprivate):	
○ Bupa hospital network	100%
○ In other hospitals, max. per day	US\$1,000
Companion of a minor of 18 year old in case of a hospitalization, per day	US\$300
Intensive care unit:	
○ Bupa hospital network	100%
○ In other hospitals, max. per day	US\$3,000
Medical and nursing fees	100%
Bariatric surgery, 24-month waiting period, must be pre-approved	100%
Drugs prescribed while in-patient	100%
Diagnostic procedures (pathology, lab tests, X-rays, MRI/CT/PET scan, ultrasound, echocardiography, and endoscopies)	100%
Mental Health during hospitalization, max. 30 visits per insured, per policy year until 90 days for life, must be pre-approved	100%

Out-patient benefits and limitations	Coverage
Ambulatory surgery	100%
Physicians and specialists' visits	100%
Prescription drugs first prescribed during hospitalization or out-patient surgery	US\$10,000
Prescription drugs not prescribed after hospitalization or ambulatory surgery	US\$10,000 (*)
○ Subject to 20% coinsurance	
Diagnostic procedures (pathology, lab tests, X-rays, MRI/CT/PET scan, ultrasound, echocardiography, and endoscopies)	100%
Physical therapy and rehabilitation services (must be pre-approved, max. 30 days)	100%

Home health care (must be pre-approved, max. 30 days)	100%
Routine health checkup (all inclusive)	US\$400
○ No deductible applies	
Mental Health (max. 30 visits)	100%
Vaccines (medically required)	US\$300
○ No deductible applies	
○ Subject to 20% coinsurance	
Urgent Care Facilities or Walk-in Clinics in the U.S.A.	100%
○ US\$50 copay	
○ No deductible applies	

**(\*) 20% co-insurance applies**

<b>Maternity benefits and limitations (Plans \$0/\$1,000 and \$500/\$2,000 only)</b>	<b>Coverage</b>
Pregnancy, maternity, and birth:	US\$8,000
Normal delivery (max. per pregnancy)	
Prescribed caesarean section (max. per pregnancy)	
○ Includes pre- and post-natal treatment, required vitamins during pregnancy, and well-baby care	
○ 10-month waiting period	
○ No deductible applies	
Complications of maternity and birth (max. per lifetime)	US\$400,000
Provisional coverage for newborn children (for a maximum of 90 days after delivery)	US\$10,000
○ No deductible applies	

<b>Evacuation benefits and limitations</b>	<b>Coverage</b>
Medical emergency evacuation:	
○ Air ambulance (max. per incident, no deductible applies)	US\$100,000
○ Ground ambulance local (max. per incident, no deductible applies)	100%
○ Ground ambulance International (max. per incident, no deductible applies)	US\$1,000
○ Return journey	100%
○ Repatriation of mortal remains	US\$5,000
Must be pre-approved and coordinated by USA Medical Services.	

<b>Other benefits and limitations</b>	<b>Coverage</b>
Cancer treatment (chemotherapy/radiation therapy/bone marrow transplant)	100%
End-stage renal failure (dialysis)	100%
Transplant procedures (max. per diagnosis, per lifetime)	US\$1,000,000
Congenital conditions and hereditary disorders	
○ Diagnostic before 18 years old (max. per lifetime)	US\$500,000
○ Diagnostic after 18 years old (max. per lifetime)	100%
Special treatments, must be pre-approved (prosthesis, implants, appliances and orthotic devices implanted during surgery, durable medical equipment, radiation therapy, chemotherapy, and highly specialized drugs)	100%
Emergency room treatment in connection with acute illness or accident	100%
Accident-related dental treatment (within 6 months or accident)	100%
Hospice/terminal care	100%
HIV/AIDS (max. per lifetime)	US\$500,000
○ 12-month waiting period	
Autism (must be pre-approved)	US\$20,000
Extension of coverage for eligible dependents due to death of the principal insured	1 year

<b>Optional coverage benefits and limitations (not automatically included)</b>	<b>Coverage</b>
Dental Care rider (not subject to deductible, 20% co-insurance applies)	
○ Basic and major dental care, per member, per membership year	US\$1,500 (*)
○ Orthodontia, per child 18 years old or younger, per lifetime	US\$1,500 (*)
Vision Care rider (not subject to deductible)	
○ Eye exams, lenses, contact lenses, frames	US\$200

**(\*) 20% co-insurance applies**