



GLOBAL MAJOR MEDICAL HEALTH PLAN WELCOME GUIDE

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

BUPA GUATEMALA



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WELCOME

With a health plan from Bupa Global and Blue Cross Blue Shield Global, you benefit from the combined strength, scale, and expertise of two of the most respected names in global healthcare. Within this guide, you'll find easy to understand information about your health plan, including:

- What to do when you need a medical **treatment**
- How to include a **dependent** to your **policy**
- A step by step description of the **claim** process
- Useful and practical information to help you make the most out of your **policy**

In order for you to take advantage of all the benefits included in your insurance **policy**, please carefully read the **Table of Benefits** and the Exclusions and Limitations section in your **Policy's** Terms and Conditions before and after contracting it. You will find all the information you need regarding all the benefits in your coverage plan.

BEFORE WE GET STARTED, THERE ARE A FEW THINGS WE WOULD LIKE TO BRING TO YOUR ATTENTION

WORDS IN BOLD	Words in bold are important terms for your coverage and that are described in the Glossary section of your policy's Terms and Conditions.
GLOBAL COVERAGE	Your coverage area is global, as long as the treatment is covered under your insurance policy . You can receive treatment in any medical facility, hospital and clinic that is recognized within the geographic area of your Global Major Medical Plan insurance policy . For a complete list of providers, go to www.bupasalud.com .
COVERED TREATMENTS	Your Global Major Medical Health Plan insurance policy covers the expenses for the treatment of lesions, diseases or illnesses necessary to maintain and recover your health. You will be covered if your treatment: <ul style="list-style-type: none">○ is covered under the Terms and Conditions, and○ is approved by the health authorities in the country where you are seeking treatment, and○ is clinically appropriate on terms of type, duration, geographical location, and frequency.
ACCESSING CARE IN THE U.S.	As part of your insurance policy , you have access to the broadest coverage in the U.S. via Blue Cross Blue Shield's networks. Some restrictions and limitations apply in certain locations. For more information, go to www.bupasalud.com .

ANY QUESTIONS?

We are always ready to help you. Contact our Welcome Center at www.centrodebienvenida.com to get all the information you need about your policy contact us through:

My Bupa in our Inquiries option: www.bupasalud.com/MyBupa
In Guatemala (502) 2300-8087
(Monday to Friday, from 8:00 to 17:00 hrs.)

In case of medical emergency, contact us through our USA Medical Services, 24 hours a day, all year-round:

In the U.S.: +1 (305) 275-1500
Toll free in the U.S.: +1 (800) 726-1203
Fax: +1 (305) 275-1518
Visit My Bupa in our Pre-authorization option: www.bupasalud.com/MyBupa
Outside the U.S.: You can find the phone number in the back of your insurance card, or at www.bupasalud.com

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 locally operated Blue Cross and Blue Shield companies in the United States of America. 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, and for more information about Blue Cross and Blue Shield Association, visit www.BCBS.com.



IF YOU ARE AWAKE, WE ARE AS WELL... LOOKING AFTER YOUR WELLBEING

You can call us at anytime during the day or night to receive support or assistance by our professionals who are ready to help you with:

- General medical information
- Assistance in searching local medical providers
- Coordination of medical appointments
- Access to a second medical opinion

We believe that every person and situation is different and focus on finding answers and solutions that work specifically for you. Our assistance team will handle your case from start to finish, so you always talk to someone who knows what is happening.



ONLINE TO MAKE YOUR LIFE EASIER

Log in to www.bupasalud.com, search for “My Bupa” in our display options and follow the registration steps with your email to manage your policy from the comfort of your home or office. Enjoy our online services:

- Access to your policy documents and ID cards
- Payments
- Changes Request
- Claim Request and update information
- Request pre- authorization services
- Customer Service
- Request pre- authorization services
- Virtual Care (Telemedicine)

NEED TREATMENT?

We want to make sure that everything runs as smoothly as possible whenever you need **treatment**, guiding you throughout the process so you can focus on your recovery.

When you contact us before going for **treatment**, we can explain your benefits and confirm that the **treatment** is covered by your Global Elite Health Plan insurance **policy**. If you need it, we can also assist you with information about **hospitals**, clinics and **specialists**.

When you need **treatment** in a **hospital**, contacting us also gives us an opportunity to contact your **hospital** or **clinic** and make sure they have everything they need to go ahead with your **treatment**. If possible, we will arrange to pay them directly too.

The services offered by medical service providers to our **insureds** are provided independently from those services offered by **Bupa** under the terms of the insurance **contract**, which means the quality of those services is the exclusive responsibility of the medical service providers.

Please be aware that there are certain benefits which you must receive pre-authorization for. These are detailed in your **Table of Benefits**. Benefits may not be paid unless pre-authorization has been provided.

THE PRE-AUTHORIZATION PROCESS

The process is easy and fast, so you can continue with your **treatment** plans as soon as possible. Please contact us to obtain authorization at least seventy-two (72) hours prior to receiving **treatment**. **Emergency treatment** must be notified within seventy-two (72) hours of receiving **treatment**. We may require different types of information and medical documentation, as well as asking you to fill out the corresponding forms in order to evaluate the circumstances of a claim. We may also require medical information in order to dismiss any **preexisting condition**, as well as any applicable exclusion. Once we have all the necessary information and the authorization is granted, we will send an authorization letter to you and your **hospital** or **clinic**.

Remember we offer a second medical opinion service

The solution to health problems is not always black and white. That is why we give you the opportunity to request a second opinion from independent world-class **specialists**.

OUR APPROACH TO EXPENSES

We cover expenses that are **usual, customary and reasonable**. These expenses known as UCR, represent the maximum amount we consider eligible for payment under your health insurance **policy**. UCR is determined by the continuous review of charges for a particular service, adjusted by region or geographical area.

Governmental facilities and official medical associations frequently publish guidelines for the payment of fees and medical **treatments** (including the appropriate course of **treatment** for an **illness** or condition). In these cases, or when publications with industry standards are available, we will use these general guidelines when evaluating a claim.

Once authorization is complete, you may receive treatment

Remember to always carry your insurance ID card, which identifies you as a Global Major Medical Health Plan **insured**, and to show it to your medical services provider in order to receive **treatment**, along with your authorization letter.



EXCEPTIONAL SERVICE

We are known for offering a high level of service in all our health **policies**, so you can:

- receive **treatment** anywhere in the world
- receive **hospital** or out-patient services
- benefit from medical evacuation when the **treatment** you need is not available locally
- receive **treatment** for cancer and other serious

conditions as long as you need it while you are **insured** with us

- contract a **policy** up to 74 years of age
- have access to Medical Expert Opinion
- benefit from a worldwide **deductible**, up to the equivalent of two per family, per **policy year**.

WHY CHOOSE GLOBAL MAJOR MEDICAL HEALTH PLAN?

This **policy** offers you exceptional health coverage wherever and whenever you need it, within our preferred providers network, including in the United States of America.

Global Major Medical Health Plan provides you with the peace of mind that comes from being covered worldwide in case of hospitalization or a serious illness.



HOW TO ADD DEPENDENTS TO YOUR POLICY

You can request to include **dependents** to your **policy** by filling out an insurance **application**, which you can easily download from our website www.bupa.com.mx; should you rather contact us directly, we will gladly send you the document via email.

When you fill out an **application** for the addition of a new **dependent** to the **policy**, please provide information and documentation regarding his/her health, which will be reviewed by our medical team, who may offer coverage for **preexisting illnesses and/or conditions**, special restrictions or exclusions, or it may result in the **application** for coverage being denied. Any special restriction or exclusion applies only to the new **dependent**, and it will be reflected in your **certificate of coverage**.

ADDING A NEWBORN?

Congratulations on the new addition to your family!

Your baby can be included in your **policy** from birth without the need for an insurance **application**, and he/she will be covered regardless of illnesses, as long as:

- at least one of the parents has been covered under this **policy** for at least 10 months before the birth of the child, and
- a copy of the birth certificate has been sent to us within 90 days following the date of birth

You can notify us through My Bupa, in our **policy** changes option, available on our website Bupasalud.com or through your insurance agent.

We would need you to submit an insurance **application** filled out in its entirety, along with the birth certificate, if:

- the birth certificate is not presented within 90 days following the date of birth, as it is previously indicated
- none of the parents has been covered under this **policy** for at least 10 months before the child's birth
- none of the adults under this **policy** is the parent of the child
- the child is adopted or born via surrogacy

In case you need to submit an insurance **application** for the **newborn**, we will follow the previously described process in order to include a **dependent** to your **policy**. If there are changes in the information you provided in the **application** after signing and before we approve the **application**, you should notify us immediately.

HOW TO MAKE A CLAIM

We offer you a fast and easy process to submit a claim, whether you chose direct pay or reimbursement. Some benefits require prior authorization; please make sure you read the **Table of Benefits** in your General Conditions. The section “Need **Treatment?**” details all you need to know to submit a claim.

We reserve the right to request more medical information in order to process your claim.

1

DIRECT PAY

We pay the medical services provider directly

In order to proceed quickly and efficiently with all authorizations, the medical services team must receive from the medical services provider, agent or the **insured**, the medical statement with all the information, including physicians fees and the treating **physician's** signature. In some of the cases, it might be necessary to provide additional information for the approval.

REIMBURSEMENT

You pay the medical services provider and request a reimbursement

You may submit a claim through www.bupasalud.com/MyBupa or your insurance agent or directly to our offices:

Bupa Guatemala

5^a Avenida 5-55, Zona 14
Europlaza World Business Center
Torre III, Nivel 11, Oficina 1103
Ciudad de Guatemala



Should you need help with your claim, contact us through www.bupasalud.com/MyBupa in our Inquiries option

Or call us at:
PBX 2300-8000

This contact information is also available in your insurance ID card.

2

When the case proceeds, we will send an authorization to the medical services provider, and you will be responsible for the **deductible** as described by your **policy**.

The medical services provider will send us an invoice.

The treating **physician** must sign and complete all the information in the medical section of the claim form.

You must sign and complete all other sections, attach original invoices and medical tests performed, and send us all the documentation.

You will receive confirmation your application was received and it is in process.



3

We will pay the medical services provider directly.

A report with payments made will be sent.

Your benefits are paid according to the **Table of Benefits**.

The **deductible** you selected for your **policy** will apply to these benefits.

You can follow-up and check the status of your reimbursement through My Bupa, in the Claims option.





USEFUL INFORMATION

HOW DOES THE DEDUCTIBLE WORK?

The **deductible** you have selected will be reflected in the **policy** cover and your insurance ID card.

The **deductible** is the amount you must cover each **policy year** before we begin to pay any expenses.

It is important that you send us all your claims, even if the value of your claim is lower than the **deductible**. The claim will be considered in the calculation of your **deductible**. If your claim is for an amount higher than the value of pending **deductible** we will pay the expenses according to your benefits.

The **deductible** applies:

- o per **policy year**,
- o individually for each **insured**, with a maximum equivalent to two **deductibles** per family,
- o for all benefits of this insurance **policy**, except when stated otherwise.

The **Table of Benefits** in your General Conditions provides you with a detailed explanation of your covered benefits and limitations.

EXAMPLE (PLAN 1)	
For a surgery in Guatemala	
Total approved expenses: US\$15,000	Your deductible : US\$10,000
Amount we pay: US\$5,000	
Approved hospitalization during the same policy year outside Guatemala: US\$6,000	Pending deductible : US\$0
Amount we pay: US\$6,000	

CURRENCY

All benefits are estimated in US\$ (U.S. dollars) and are calculated according to the currency exchange at the time of the service.

WAITING PERIOD

Some benefits are subject to waiting periods. This means a claim may not be submitted for those benefits until the corresponding waiting period has been completed.

BENEFITS LIMITS

There are three types of limits to benefits, as per the **Table of Benefits**:

1. The “**maximum limit**” – the maximum amount we will pay in total, for all the benefits, for each **insured**, per **policy year**
2. “Per lifetime” – the maximum amount of certain benefits we will pay per **insured** during their lifetime
3. Limits per sessions, visits, or days – the maximum amount we will pay for certain benefits, for example: **rehabilitation**

All limits are per **insured**. Some limits apply per **policy year**; this means that once a limit is reached, the benefit is no longer available until after the renewal of your insurance **policy**. Other limits apply per lifetime; this means that once a limit is reached, the benefit will no longer be paid, regardless of the **policy renovation**.

IMPORTANT

In order for us to give you the best service possible and help us control medical expenses, remember to always carry your insurance card with you. Not doing so may result in usual, customary and reasonable costs.

Bupa Guatemala Compañía de Seguros, S.A.

5ª Avenida 5-55, Zona 14

Europlaza World Business Center

Torre III, Nivel 11, Oficina 1103

Ciudad de Guatemala

PBX: 2300-8000

www.bupasalud.com