



Sales Brochure

Bupa Essential Care

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Bupa Essential Care offers you excellent coverage for your healthcare needs. By using our network of international providers or preferred network, you and your family will have coverage in Latin America, the Caribbean and the United States of America for transplant procedures, maternity complications, hospitalization for surgery, as well as cancer treatment.

If you need more information about our participating providers, visit Bupasalud.com. Our competitive prices and discounts for annual payments will allow you to access coverage that offers you peace of mind and security.



Summary of coverage

Coverage

Maximum coverage per insured, per policy year US\$1 million
 Maximum coinsurance limit per insured (US\$5,000) and per family (US\$10,000)

Deductible

Plan	1	2	3	4	5	6
Within Panama	US\$500	US\$1,000	US\$1,000	US\$1,000	US\$10,000	US\$20,000
Outside Panama	US\$2,000	US\$5,000	US\$10,000	US\$20,000	US\$10,000	US\$20,000

Hospitalization and treatment in hospital (20% coinsurance applies to all expenses incurred outside Panama)

Room and board (up to 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%
Diagnostic tests	100%
Physical therapists, occupational therapists, kinesiologists, speech therapists, and dieticians	100%
Obesity surgery (24-month waiting period)	100%
Preventive surgery	100%
Prosthetic implants and appliances	100%
Prosthesis	100%

In-patient and/or out-patient care (20% coinsurance applies to all expenses incurred outside Panama)

Diagnostic procedures	100%
Congenital and hereditary conditions:	
• Diagnosed before the age of 18 (lifetime)	US\$200,000
• Diagnosed on or after the age of 18	US\$500,000
Cancer treatment including bone marrow transplant	100%
Transplant procedures (lifetime per diagnosis)	US\$500,000
Kidney dialysis	100%
AIDS/HIV, 1-year waiting period	US\$250,000 per lifetime
Dangerous activities and extreme sports (amateur)	100%

Maternity and birth: no deductible applies (10-month waiting period)
(20% coinsurance applies to all expenses incurred outside Panama)

Normal delivery and elective caesarean section, in the hospital or clinic	
• In Panama, plans 1, 2, 3, and 4	US\$4,000
• Outside Panama, only Plan 1	
Complications of maternity and birth	US\$250,000 per lifetime
• Applies to plans with maternity coverage	

Out-patient treatment
(20% coinsurance applies to all expenses incurred outside Panama)

Out-patient surgery	100%
Psychological and/or psychiatric consultations	A maximum of 15 consultations US\$500 per year
Diagnostic tests	100%
Physician and specialist fees	100%
Prescription drugs and dressings	US\$4,000
Vaccines (medically required)	
• No deductible applies	US\$150
• Subject to 20% coinsurance	
Durable medical equipment	US\$10,000
Physiotherapists, osteopaths and chiropractors	100%, maximum 15 visits

Evacuation and travel
(20% coinsurance applies to all expenses incurred outside Panama)

Medical evacuation	US\$60,000
• Local air ambulance	100%
• Local ground ambulance	100%
• Repatriation of mortal remains	US\$5,000

Treatments
(20% coinsurance applies to all expenses incurred outside Panama)

Dental treatment related to a covered accident	100%
Preventive treatment	
Health check-up (preventive medical checkup)	US\$150
• Waiting period 10 months	
• No deductible applies	

Rehabilitation and palliative care
(20% coinsurance applies to all expenses incurred outside Panama)

Home nursing, up to 30 days	US\$200, maximum per day
Hospice and palliative care center	100%
Multidisciplinary rehabilitation, up to 30 days	US\$100, maximum per day

The difference Bupa Panama

Bupa Panama offers its customers high-quality international coverage, products, and services to access medical care anytime, anywhere in the world, whether at home or when studying, living, traveling or working abroad.

+75 years

By choosing us, you are joining one of the leading international health insurance companies. Bupa Global Latin America is the international health insurance division of Bupa Global in the Americas, whose main operations include Guatemala, Panama, Dominican Republic, Colombia, Ecuador, and Chile, as well as health provision businesses in Peru with AngloLab, Resomasa, and IntegraMedica.

We are part of Bupa, a leading health insurance company with more than 75 years of experience, caring for 16.7 million international customers and more than 15 million people in our healthcare centers.



+80,000

We directly employ more than 80,000 people, mainly in the United Kingdom, Australia, Spain, Poland, Brazil, New Zealand, Hong Kong, the United States of America, Chile, Middle East and Ireland. We also have business partners in Saudi Arabia and India.



“Expert Medical Opinion”

Responsibility begins with integrity, the quality of our services, and the way we treat our customers.

We stand for quality, treatment, and medically proven care.

The solution to health problems is not always clear. That is why we offer you the opportunity to receive a second opinion through our “Expert Medical Opinion” service, up to three first-class specialists.

The second medical opinion service is available to all customers seeking confidence and peace of mind in their medical diagnosis.

Medical assistance 24 hours a day

We meet the needs of clients with a global mindset and mobility, who prioritize and invest in their healthcare.

We have a team of advisors, doctors, and nurses around the world who help us offer multilingual service 24 hours a day, 7 days a week, providing you with the benefit of our international experience.

Direct payments

Our goal is to offer exceptional service, excellent value for money, and help our customers navigate the complex world of healthcare.

Our health insurance plans offer you the peace of mind of not having to worry about the costs of your healthcare, as we make hospitalization payments directly to the provider.

Know more

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

Please visit

www.bupasalud.com.pa

Bupa Panama, S. A. is an entity with
an insurance license issued by the
Superintendency of Insurance and
Reinsurance of Panama.



Regulado y Supervisado por la Superintendencia
de Seguros y Reaseguros de Panamá

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