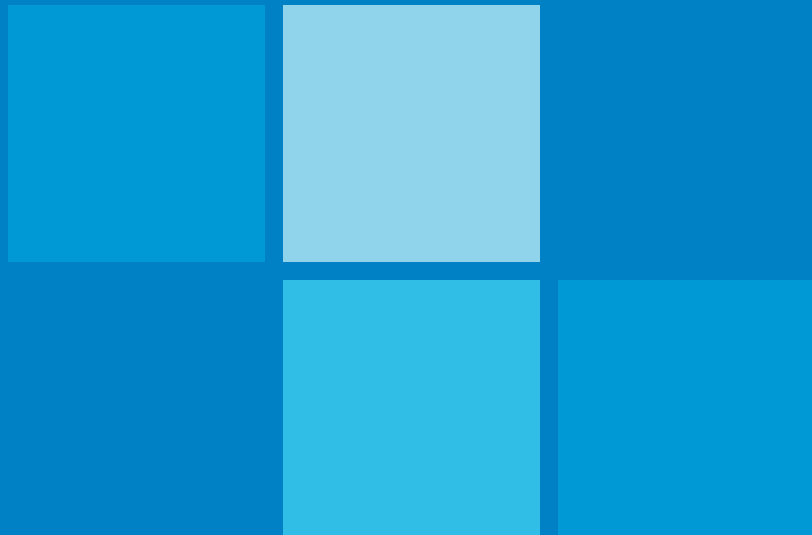


BUPA ADVANTAGE CARE

Bupa Advantage Care offers a comprehensive range of benefits for in-patient and out-patient treatment including coverage for congenital conditions, transplant procedures, and complete cancer treatment. Our Bupa Advantage Provider Network offers you access to a variety of excellent clinics and hospitals around the world, so you and your family can rest assured that you will have access to the best medical care. For even greater reassurance, there is an optional rider available for additional coverage of maternity complications and transplant procedures.



PRODUCT SUMMARY

BUPA ADVANTAGE CARE

TRINIDAD & TOBAGO

T&T-SB-ADV-V23.01

Coverholder LLOYDS

ABOUT BUPA



Certain underwriters at Lloyd's are offering this insurance coverage to residents of Trinidad & Tobago. Bupa Worldwide Corporation (Bupa) is an approved Lloyd's coverholder and is issuing contract documentation on behalf of those certain underwriters at Lloyd's.

Bupa is a leading and experienced health insurer that provides a variety of products and services to residents of Latin America and the Caribbean. Bupa began as a provident association in the United Kingdom in 1947 with just 38,000 members. Today, Bupa looks after the health and wellbeing of millions of individuals around the world, giving us a unique global advantage for the benefit of our members.

Since its inception more than 70 years ago, Bupa has maintained a sustained financial growth and continues to consolidate its credentials as a healthcare partner. Bupa has no shareholders, which allows for the reinvestment of all profits to optimize products and services in synergy with accredited healthcare providers.

Lloyd's is the world's specialist in the insurance and reinsurance market, bringing together an outstanding concentration of underwriting expertise and talent. It is often the first to insure emerging, unusual and complex risks. Around 96 syndicates are underwriting (re)insurance at Lloyd's, covering all classes of business. Together they interact with thousands of brokers daily to create insurance solutions for businesses in over 80 countries and territories around the world. The Lloyd's market insures the majority of FTSE 100 and Dow Jones industrial average companies. Lloyd's enjoys strong financial security supported by excellent ratings. Visit www.lloyds.com for more information.

YOUR HEALTHCARE PARTNER

Bupa's purpose is longer, healthier, happier lives. We fulfill this promise by being our members' advocate, providing a range of personalized healthcare services and support throughout their lifetime.

BUPA ADVANTAGE CARE

MAXIMUM COVERAGE PER INSURED, PER POLICY YEAR	US\$4 million
IN-PATIENT BENEFITS AND LIMITATIONS	
Hospital Services Standard and Intensive Care Unit: room and board	100%
Medical and nursing fees	100%
Drugs prescribed while in-patient	100%
Diagnostic procedures	100%
Mental Health (as a result of a covered illness)	90 visits life time
Bariatric surgery (24-month waiting period)	US\$15,000
Accommodation charges for companion of a hospitalized child, per day	US\$300
OUT-PATIENT BENEFITS AND LIMITATIONS	
Ambulatory surgery	100%
Physicians and specialists visits	100%
Prescription drugs: <ul style="list-style-type: none"> Following hospitalization or out-patient surgery (for a maximum of 6 months) Out-patient or non-hospitalization 	100% US\$6,500
Diagnostic procedures	100%
Physical therapy and rehabilitation services	100%
Home health care	100%
Adult routine health checkup	US\$200
Pediatric routine health checkup	US\$200
Vaccines <ul style="list-style-type: none"> No deductible applies Subject to 20% coinsurance 	80% up to US\$800
Urgent Care Facilities or Walk-n Clinics in the U.S. <ul style="list-style-type: none"> US\$50 copay No deductible applies 	100%
MATERNITY BENEFITS AND LIMITATIONS	
Pregnancy, maternity, and birth, per pregnancy <ul style="list-style-type: none"> 10-month waiting period No deductible applies Plans 1, 2 and 3 only 	US\$5,000
Provisional coverage for newborn children	US\$30,000
Umbilical cord blood storage (lifetime maximum per covered pregnancy) <ul style="list-style-type: none"> No deductible applies Plans 1, 2 and 3 only 	US\$500
EVACUATION BENEFITS AND LIMITATIONS	
Medical emergency evacuation: <ul style="list-style-type: none"> Air ambulance Ground ambulance, return journey and repatriation of mortal remains 	US\$100,000 100%

OTHER BENEFITS AND LIMITATIONS

Cancer treatment, including bone marrow transplant and preventive surgery	100%
End-stage renal failure (dialysis)	100%
Transplant procedures	US\$1,000,000
Congenital and/or hereditary disorders: <ul style="list-style-type: none"> Diagnosed before the age of 18 (lifetime max.) Diagnosed on or after the age of 18 	US\$300,000 100%
Prosthetic limbs (lifetime max. US\$120,000)	US\$30,000
Special treatments	100%
Emergency room, emergency dental coverage	100%
Hospice/terminal care	100%

All amounts are in U.S. dollars and all reimbursements are paid in accordance with Usual, Customary, and Reasonable (UCR) fees. For more details and a complete list of benefits, please refer to the policy Terms and Conditions, contact a representative or request an online quote by visiting www.bupasalud.com.

ADVANTAGES OF AN INTERNATIONAL HEALTHCARE LEADER

Our customers can benefit from a wealth of services and resources to help them stay healthy. Some of the benefits of acquiring this product are:

- Worldwide access to the best hospitals and doctors
- Emergency medical coverage anywhere in the world
- International portability that allows our customers to have uninterrupted coverage while traveling, studying, or working out of their country of residence (certain conditions may apply)
- A Medical Service team that provides our members with professional support by phone 24 hours a day, 365 days a year
- Online services to allow access to policy documents, renewals, communications, and claims reimbursements through the internet

USUAL, CUSTOMARY, AND REASONABLE FEES

The insurance policy establishes that Usual, Customary and Reasonable (UCR) fees will be applied to calculate the reimbursement for services and treatment rendered in a specific country or region. UCR is the maximum amount considered eligible for payment. This amount is determined based on a specific review of the prevailing charges for a particular service adjusted for a specific region or geographical area.

By encouraging direct payment and pre-authorization, we have the opportunity to negotiate medical fees to protect our members from incurring additional out-of-pocket fees and ensuring fair prices. UCR is one of the most important measures to control our finances while protecting our clients' interests.

The information contained in this product summary is for illustration purposes only.