

ULTIMATE GLOBAL HEALTH PLAN

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

BUPA GLOBAL IS MORE THAN JUST HEALTH INSURANCE. WE ARE YOUR LIFECARE PARTNERS. FROM THE BEGINNING, WE ARE BY YOUR SIDE, UTILISING OUR EXPERTISE AND THE PERSONAL TOUCH TO GIVE YOU ACCESS TO THE CARE AND TREATMENT YOU NEED.

Your health and wellness are as important to us as they are to you. With us, you're a truly private patient, enjoying direct access to private specialist care without having to wait for a referral.

Our Ultimate Global Health Plan is the gold standard of our product suite, with no overall annual limit and global cover, our clients get to choose their preferred doctor. So, whether they spend the winter abroad, or need to visit a particular specialist in another part of the world, we offer that freedom.

Choose the Ultimate Global Health Plan to receive our most comprehensive health plan with no annual limit, no cap on eligible GP consultations and a range of preventive health and wellbeing therapies such as vitamin therapy, cryotherapy and genetic cancer screenings.





TWO OF THE BIGGEST, MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Bupa Global and Blue Cross Blue Shield Global have teamed up to deliver high quality healthcare products and services. This combined strength, scale and expertise means members can be confident that they have access to quality healthcare when and where they need it.

Members will have access to a large network of healthcare providers worldwide, utilising both the Blue Cross Blue Shield network in the U.S. and Bupa's networks outside the U.S.

EXCEPTIONAL SERVICE ON EVERY LEVEL

This is our highest level of cover with no overall annual limit, for a level of cover that is second to none:

- Direct access to private specialists without the need for referrals
- In hospital care and accommodation in a private standard suite
- Worldwide medical providers
- o Cover for pandemics and epidemics
- Supporting peak performance with physiotherapy, chiropractic and acupuncture
- Alternative treatments such as Chinese medicine, homeopathy and naturopathy
- Extensive dental and optical cover incl. laser eye surgery (waiting periods apply)
- Private maternity cover (waiting periods apply)

- Mental health and wellbeing therapies to help care for your mind and body
- Extensive annual health screenings including cover for vitamin therapy, cryotherapy or Covid-19 antibody tests as well as genetic cancer screenings (subject to eligibility)
- Medical and non-medical evacuation services back to your country of residence
- o Rehabilitation in a health resort

WHY CHOOSE THE ULTIMATE GLOBAL HEALTH PLAN?

At Bupa Global, we understand the importance of being there for someone through the most joyful, but also through the most challenging times. We strive to build a strong connection, understanding our client's situations.

As a Private Client, you have access to a dedicated Relationship Manager and a Lifecare Concierge, who handle all aspects of your health plan and help you proactively manage your health journey. They take the time to understand your lifestyle, medical conditions, provider preferences, as well as your day-to-day whereabouts. Allowing you to act quickly when it comes to everything from supporting doctors' appointments around the globe to handling claims.

To find out more about our other plans in the range visit bupaglobal.com

Bupa Global 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 is not licensed by Blue Cross and Blue Shield Association to sell Bupa Global/Blue Cross Blue Shield Global co-branded products in Argentina, Canada, Costa Rica, Panama, Uruguay and US Virgin Islands. In Hong Kong, Bupa Global 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 an association of 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 Blue Global, visit bupaglobalaccess.com, and for more information about Blue Cross and Blue Shield Association, visit www.BCBS.com.

SUMMARY OF BENEFITS

This is only a summary. Please refer to your membership guide for full details of benefits, limits, exclusions and waiting periods.

BENEFIT AND EXPLANATION			
OVERALL ANNUAL MAXIMUM	UNLIMITED		
OUT-PATIENT DAY TO DAY CARE	UNLIMITED		
Out-patient surgical operations	Paid in full		
Pathology, radiology and diagnostic tests			
Specialist consultations and doctors' fees			
Qualified nurses			
Mental health			
Physiotherapists, osteopaths and chiropractors			
Occupational therapists and orthoptists			
Footcare			
Complementary therapies: acupuncture and reflexology			
Complementary medicines: homeopathy, naturopathy and Chinese medicine			
Prescribed medicines and dressings			
Durable medical equipment			
Dietetic guidance			
PREVENTIVE TREATMENT			
Full health screening	Up to GBP 5,000 / EUR 6,250 / USD 8,500 each policy year		
Vaccinations	Paid in full		
Eye test			
Genetic cancer screening			

BENEFIT AND EXPLANATION		
DENTAL TREATMENT / HEARING AIDS / OPTICAL		
Dental treatment		
Preventive dental (waiting period 6 months)	Paid in full	
Accident related dental treatment		
Routine dental (waiting period 6 months)		
Major restorative (waiting period 6 months)	Up to GBP 10,000 / EUR 12,500 / USD 17,000 each policy year	
Orthodontics (waiting period 12 months)		
Hearing aids / Optical		
Hearing aids		
Spectacle frames and lenses and contact lenses		
Refractive eye surgery (1 per eye per lifetime)		
IN-PATIENT CARE		
Hospital accommodation, room and board	Paid in full (room type: standard suite)	
Parent accommodation in hospital	Paid in full	
Room and board for accompanying family members	Up to GBP 10,000 / EUR 12,500 / USD 17,000 each policy year	
Operating room, medicines and surgical dressings		
Intensive care		
Surgery, including surgeons' and anaesthetists' fees		
Specialists' fees		
Pathology, radiology and diagnostic tests		
Mental health	Paid in full	
Physiotherapists, occupational therapists, speech therapists and dieticians		
Obesity surgery (waiting period of 24 months)		
Prophylactic surgery		
Prosthetic devices		
Prosthetic implants and appliances		
Reconstructive surgery		
Accident-related dental treatment		

BENEFIT AND EXPLANATION				
PRE- AND POST-HOSPITALISATION				
Home nursing	Paid in full up to 30 days each policy year			
Hospice and palliative care	Paid in full			
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 90 days each policy year			
Rehabilitation at health resorts	Paid in full up to 30 days each policy year			
IN-PATIENT AND / OR OUT-PATIENT CARE				
Advanced imaging	Paid in full			
Cancer treatment	- Paid in full			
Advanced Therapy Medicinal Products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime			
Transplant services				
Kidney dialysis	Paid in full			
Treatment for or related to gender dysphoria (subject to eligibility)				
MATERNITY / CHILDBIRTH (10 MONTH WAITING PERIOD)				
Normal delivery / Birthing centre / Home delivery	Paid in full			
Medically essential Caesarean section	Faid III Iuli			
Pre- and post-natal treatment	Paid in full Covered under Out-patient day-to-day care benefits			
Complications of maternity and childbirth	Paid in full			
Newborn care	Up to GBP 50,000 / EUR 60,000 / USD 62,500 maximum benefit for all treatment received during the first 90 days following birth each policy year			
TRANSPORTATION / TRAVEL				
Evacuation				
Repatriation				
Travel cost for an accompanying person	Daid in full			
Travel cost for the transfer of children	Paid in full			
Compassionate transport costs and compassionate visit living allowance				
Compassionate emergency repatriation				
Living allowance	10 days each policy year up to GBP 10,000 / EUR 12,000 / USD 17,000 per day			
Repatriation of mortal remains	Paid in full			
Local air ambulance				
Local road ambulance				
Non-medical evacuation in case of conflicts and natural disasters				
Full details of the benefits, limitations and exclusions can be found on bupaglobal.com or in the plan guide.				

GENERAL EXCLUSIONS This is a summary of general exclusions. For full details please refer to the membership guide.				
Administration / registration fees	Experimental or unproven treatment	Professional sports activities		
Advance payments / deposits	Treatment for or related to gender dysphoria*	Sexual problems		
Artificial life maintenance*	Harmful or hazardous use of alcohol, drugs and/or medicines	Sleep disorders		
Birth control	Health hydros, nature cure clinics or any establishment that is not a hospital	Stem cells		
Chinese medicine	Illegal activity	Surrogacy		
Conflict and disaster*	Infertility treatment	Temporomandibular joint (TMJ) disorders		
Convalescence and admission for treatment that could take place as a day-case or out- patient, general care, or staying in hospital	Mechanical or animal donor organs	Unrecognised medical practitioner, hospital or healthcare facility		
Cosmetic treatment	Obesity*			
Developmental problems	Persistent vegetative state (PVS) and neurological damage			

^{*} unless eligibility criteria has been met

A FEW THINGS THAT MAKE US DIFFERENT

REINVEST IN HEALTH

Your health is at the heart of everything we do. To maintain this focus, we continue to remain free of shareholders, re-investing profits back into our business. It fuels our drive to innovate and improve how we deliver first-class services and access to care.

SUPPORTING MENTAL HEALTH

At Bupa Global we believe that mental health and wellbeing are just as important as physical health. To support this, both annual and monetary limits across our plans for in-patient and day-case mental health treatment are the same as for physical health treatment.

GLOBAL ACCESS IN YOUR HANDS

The Global Virtual Care service, available via the MembersWorld app, provides you with access to a global network of doctors, offering medical advice and consultations, plus same day virtual appointments – available 24/7.

FINANCIAL REASSURANCE

Health insurance isn't just about your health. It's also about 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. It's key. For this reason, our team of advisers are able to offer 24/7 telephone support in multiple languages.

THE VALUE OF A SECOND OPINION

The Second Medical Opinion service is available for all our Bupa members when making a medical decision for a serious, complex or chronic condition, or if you have unanswered questions and you need some reassurance.

PRE-EXISTING CONDITIONS

We don't believe past health issues should stop you from enjoying your future. That's why many pre-existing conditions could be covered under our global health plans, subject to our General Exclusions and medical underwriting. An additional premium may apply.

ACCESS YOUR ACCOUNT ONLINE

You can access our exclusive and secure website and mobile app MembersWorld whenever you need to. With it, you can submit and track progress of claims, submit pre-authorisation requests, get access to your membership card and insurance documents and chat to us anytime with our in-app messaging service.





FIND OUT MORE

If you'd like more information we're here to help.

Call us on +353 176 17340 or visit bupaglobal.com

Calls may be recorded or monitored.

Bupa Global DAC, trading as Bupa Global, is regulated by the Central Bank of Ireland.

Bupa Global Designated Activity Company (Bupa Global DAC), trading as Bupa Global, is a designated activity company limited by shares registered in Ireland under company number 623889 and having its registered office at Second Floor, 10 Pembroke Place, Ballsbridge, Dublin 4, DO4 VIW6.

Global Virtual Care and Second Medical Opinion are provided by a third party, directly to you. Bupa Global assumes no liability and accepts no responsibility for information provided by this third party; or the performance of the services. Support and information provided through these services do not confirm that any related treatment or additional support is covered under your health plan. These services are not intended to be used for emergency or urgent medical treatment.

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