

Bupa

BlueCross  
BlueShield  
Global

# WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTH PLANS

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

**Bupa Global is the sole insurer of these plans.**

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, 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, locally operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association.



## WHO WE ARE

The next generation of global healthcare built around you

Health insurance as unique as you are

We care for you at every moment

## WHAT WE DO

An overview of our key benefits

Worldwide cancer care you can rely on

Worry-free maternity support

Is international private medical insurance right for you?

## OUR PLANS

Our Global health plans explained

Benefits in detail

## CONTACT US

Get a personalised quote today

# THE NEXT GENERATION OF GLOBAL HEALTHCARE BUILT AROUND YOU

Everyone's health is unique. Your healthcare should be too.

We've provided global health insurance for more than 50 years, it's all we do. Founded by doctors, our sole purpose is to help people live longer, healthier, happier lives, and making a better world. That's why our policies are designed to meet your needs, no matter what stage you're at in life.

We're health experts. That's why we can build our health plans around you, whatever your unique health needs.

## HEALTH INSURANCE THAT WORKS FOR YOU

Our new flexible approach to your health insurance means you can choose the cover that works for you and your family. We're your partners at every life stage, working to keep you healthy and well.

## 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 you can be confident in knowing that you have access to quality healthcare when and where you need it.

## WORLDWIDE HEALTHCARE PROVIDERS

If you choose U.S. cover, you can enjoy even bigger benefits as you can access one of the largest networks of healthcare providers worldwide, utilising both the Blue Cross Blue Shield networks in the U.S. and Bupa Global's networks outside the U.S.





## HEALTH INSURANCE AS UNIQUE AS YOU ARE

We're evolving our range of health plans to reflect the flexibility and relevance you expect from your health cover. The same uncompromising quality you expect from Bupa Global and our partners but designed to work for you and your family.

### **MORE FLEXIBLE**

You now have the option to choose from different areas of cover, including worldwide with or without U.S. or Europe (including UK). This gives you even more flexibility to choose the coverage that's right for you.

### **MORE COST-EFFECTIVE**

You can't put a price on your health or that of your family, but we appreciate that health insurance can sometimes feel out of reach. That's why we now offer flexible pricing with a range of deductibles (the amount you pay for your treatment before you can claim). You can now find cost-effective cover that works for your budget.

### **MORE INCLUSIVE BENEFITS**

We support you at every life-stage or whatever your unique health needs. That's why we've added treatment for assisted fertility to our Elite and Ultimate Global Health Plans as well as making repatriation available on all our plans.

### **MORE COVER**

You should never have to worry about anything else but getting well. That's why we've increased the limits across multiple benefits to help give you and your family peace of mind.

# WE CARE FOR YOU AT EVERY MOMENT

Each of our global health plans provides you with exceptional service and the uncompromising quality of health insurance you expect from Bupa Global.

## The following is included in all our health plans:

- ✓ Enhanced hospital care
- ✓ Routine health checks
- ✓ Mental health cover that matches the value of our physical health benefits
- ✓ Evacuation and repatriation for you and one other person if you need emergency care
- ✓ Treatment for serious illnesses (including cancer) as long as you're a Bupa Global customer
- ✓ Cover for inherited conditions or those you were born with (hereditary or congenital conditions)
- ✓ Treatment for chronic conditions that are ongoing or are incurable
- ✓ Transplants and after care
- ✓ A dedicated clinical case manager to support you on complex treatment pathways



# WHY CHOOSE US?



## **YOUR HEALTH IS OUR PRIORITY**

We build our health insurance around you, it's our only focus. The unique nature of our business model means we don't have shareholders and can reinvest our profits into the latest clinical innovations and creating a world-class healthcare experience for you.



## **THE WORLD'S DOCTORS BY YOUR SIDE**

You can access appointments, medical guidance and consultations anywhere, anytime, through our Global Virtual Care service. That includes same day virtual appointments anytime of the day or night.



## **PRE-EXISTING CONDITIONS**

We see you as an individual not just another customer number. Pre-existing conditions shouldn't define you. That's why when you purchase one of our global health plans we may be able to cover many pre-existing conditions, subject to underwriting.



## **THE VALUE OF A SECOND OPINION**

Your peace of mind matters to us. Our 'Second Medical Opinion' service is available to all Bupa Global customers when faced with a complex or challenging medical decision.

# WHY CHOOSE US?



## WE SPEAK YOUR LANGUAGE

Healthcare and treatment can be challenging enough, that's why we understand how important it is to have advisers who speak your language. Our team can offer telephone assistance in multiple languages anytime of the day or night.



## MENTAL HEALTH MATTERS

At Bupa Global, we see no difference between your mental and physical health. Your whole health and wellbeing is what matters. To support this, annual and monetary limits across our plans for mental health treatment are the same as for physical health.



## FINANCIAL REASSURANCE

We know that health insurance can sometimes feel complex and unexpected treatment costs can take you by surprise. However, across our global health plans we ensure our pricing is transparent and flexible. You will always know exactly what you're getting, meaning you can focus on getting healthy and well.



## DIGITAL HEALTHCARE ON-DEMAND

Our digital tools mean you can access your health insurance policy whenever you need to. Our exclusive and secure website and mobile app – MembersWorld – allows you to submit and track your claims, submit pre-authorisation requests and get access to your membership card and insurance documents.

# WORLDWIDE CANCER CARE YOU CAN RELY ON

Our experience has taught us that dealing with cancer is not just about having access to the right healthcare; it's also about having the right support. Whether you want expert advice from a leading oncologist, or a friendly voice at the end of the phone, we have people who can help.

As part of our Bupa cancer promise, if you're diagnosed with cancer, we'll look after you for as long as you are a Bupa Global member.

You will have a specialist adviser - giving you one point of contact whenever you want to contact us.

## **DIRECT ACCESS TO CANCER CARE**

We'll use national clinical guidance to advise on your next steps - depending on the level of cover and condition

## **INTERNATIONAL CANCER COVER**

Get direct access and freedom to choose world-class specialists and overseas specialists, without waiting for a referral

## **SPECIALIST ONCOLOGY SUPPORT TEAM**

Offer you understanding, advice and vital support through difficult decisions

## **EVACUATION AND REPATRIATION OPTIONS**

You can get treatment in the nearest appropriate centre or return to your country of nationality or residence when your treatment is not available locally

## **TREATMENT ACROSS THE COUNTRY OR FROM YOUR HOME**

You could receive chemotherapy from a specialist nurse in the comfort of your own home\* or a network of hospitals and specialist centres

## **ACCESS TO PROVEN DRUGS AND TREATMENT**

We could cover new breakthrough cancer drugs, tests, and treatments, subject to availability

\* Subject to geographic and clinical restrictions.







## WORRY-FREE MATERNITY SUPPORT

Our maternity cover (available on our Elite and Ultimate Global Health Plans) is there to support you every step of the way, making this special time as stress-free as possible.

**Leading services and maternity benefits that include:**

### **ROUTINE BABY AND CHILDHOOD CHECKS**

We provide routine baby and childhood checks to ensure that your baby is healthy and developing normally. These include physical exams, hearing tests, and vaccinations.

### **CESAREAN**

If you decide to have a cesarean section, or if an unplanned caesarean section takes place, the cost will be covered. Full details can be found in the relevant membership guide.

### **ANTENATAL CARE: SCANS AND EARLY DETECTION**

During pregnancy, scans are used to check the development and wellbeing of your baby. We include regular scans to monitor and identify any potential problem early on.

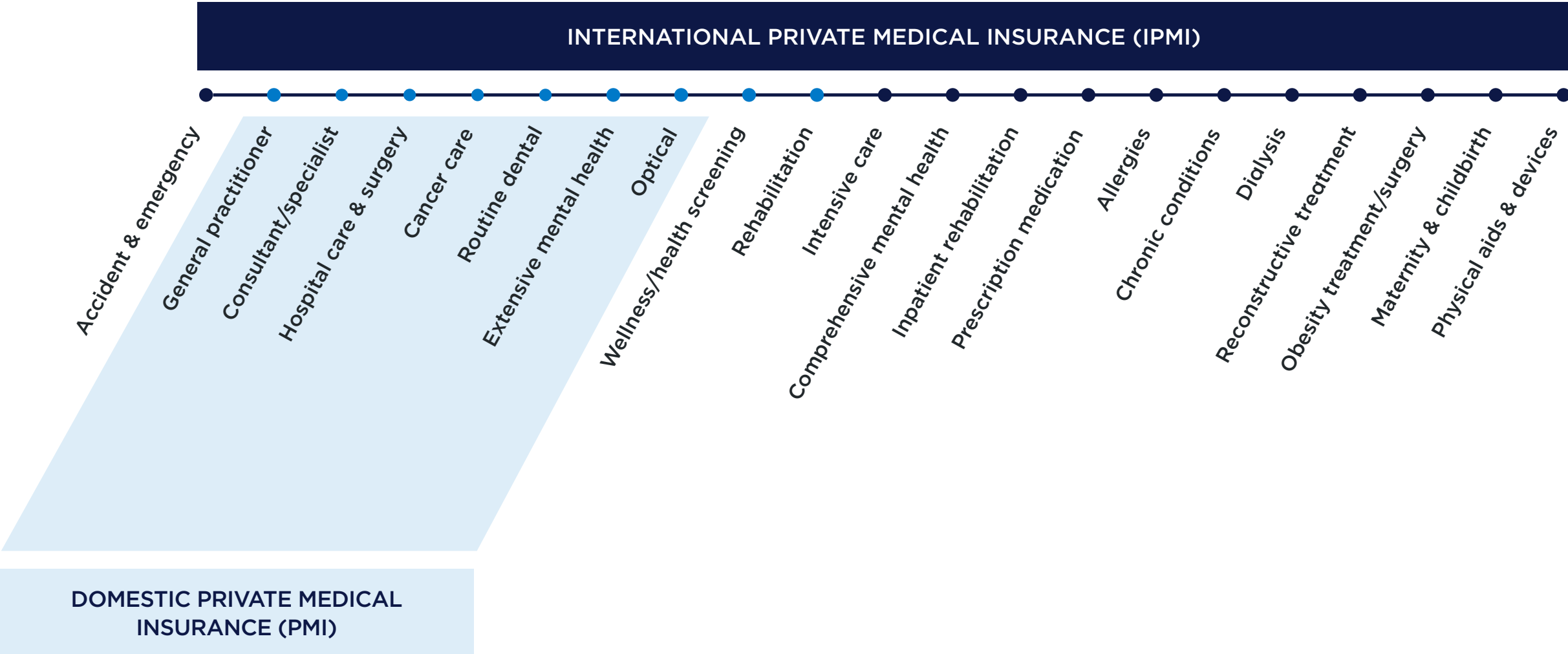
### **DEDICATED COUNSELLING**

We offer counselling services to provide emotional support and guidance during pregnancy and after childbirth.

# IS INTERNATIONAL PRIVATE MEDICAL INSURANCE RIGHT FOR YOU?

As a leading International Private Medical Insurance (IPMI) provider, Bupa Global can offer you the most extensive and inclusive range of benefits across all our health plans.

IPMI isn't just for expatriates or frequent flyers, our global reach means we can bring the world's healthcare to you, wherever you are.



PMI benefits vary by provider, some of the IPMI benefits listed may be included in some PMI policies.

# OUR GLOBAL HEALTH PLANS EXPLAINED

This is health insurance that works for you. Our flexible and tiered health plans mean you can choose the cover that's relevant for you and your family and exclude geographical regions that aren't.

Whichever health plan you select, you'll get access to extensive healthcare benefits, including care for mental health conditions.

## MAJOR MEDICAL

### Area of cover

Worldwide or  
Worldwide without U.S.

### Annual limit

GBP 2,000,000  
EUR 2,500,000  
USD 3,400,000

Major Medical is our most cost-effective option, it's ideal if you don't need traditional health insurance but still want the peace of mind that you can access worldwide private treatment for serious illnesses and conditions such as cancer.

## SELECT

### Area of cover

Worldwide or  
Worldwide without U.S. or  
Europe (including UK)

### Annual limit

GBP 1,000,000,  
EUR 1,250,000 or  
USD 1,700,000

Select gives you the flexibility to choose the geographical region that's relevant to you. This plan covers all your regular healthcare needs and annual health assessments plus hospital stays for more serious conditions. Select may also cover chronic, congenital and hereditary conditions, subject to underwriting.

## PREMIER

### Area of cover

Worldwide or  
Worldwide without U.S. or  
Europe (including UK)

### Annual limit

GBP 1,500,000,  
EUR 1,875,000 or  
USD 2,550,000

Premier unlocks the world's healthcare for you. This plan gives you access to everything from regular check-ups to dental treatment and more serious health conditions. Premier also covers a wider range of out-patient treatments, optical and dental limits and dietetic advice.

## ELITE

### Area of cover

Worldwide or  
Worldwide without U.S. or  
Europe (including UK)

### Annual limit

GBP 3,000,000,  
EUR 3,750,000 or  
USD 5,100,000

Elite is our plan designed to care for you and your family and includes maternity cover after just 10 months. This plan includes all the benefits of Major Medical, Select and Premier but also covers assisted fertility treatment.

## ULTIMATE

### Area of cover

Worldwide or  
Worldwide without U.S.

### Annual limit

Unlimited

Ultimate is our gold standard of global care with no overall annual limit and includes cover for two children up to age 16 at no additional cost, subject to underwriting. Everything we offer as a global healthcare leader is available to you and your family. This plan also gives you access to a dedicated Lifecare Concierge Manager to handle all aspects of your cover and to help you proactively manage your health journey.

# GLOBAL HEALTH PLANS COMPARISON TABLE

This is intended as a summary comparison. Full details of the benefits, limitations and exclusions for each global health plan can be found in the relevant membership guide. Please contact us for a copy.

Benefit limits are set out in three currencies, GBP / EUR / USD. The currency in which you pay your premium is the currency that will apply to your health plan for the purposes of benefit limits. Benefit limits apply per person.

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Overall annual maximum	GBP 2,000,000 / EUR 2,500,000 / USD 3,400,000	GBP 1,000,000 / EUR 1,250,000 / USD 1,700,000	GBP 1,500,000 / EUR 1,875,000 / USD 2,550,000	GBP 3,000,000 / EUR 3,750,000 / USD 5,100,000	Unlimited
Geographical area of cover options	Worldwide or Worldwide without U.S.	Worldwide or Worldwide without U.S. or Europe (Including UK)	Worldwide or Worldwide without U.S. or Europe (Including UK)	Worldwide or Worldwide without U.S. or Europe (Including UK)	Worldwide or Worldwide without U.S.
28 days emergency U.S cover	Available on the worldwide without U.S. option only	Available on the worldwide without U.S. option only	Available on the worldwide without U.S. option only	Available on the worldwide without U.S. option only	Available on the worldwide without U.S. option only
Deductible options	The deductible options are: No deductible or GBP 500 / EUR 625 / USD 850 or GBP 1,000 / EUR 1,250 / USD 1,700 or GBP 2,000 / EUR 2,500 / USD 3,400 or GBP 5,000 / EUR 6,250 / USD 8,500	The out-patient day to day care deductible options are: No deductible or GBP 250 / EUR 330 / USD 425 or GBP 500 / EUR 625 / USD 850 or GBP 1,000 / EUR 1,250 / USD 1,700 The deductible options for all benefits excluding out-patient day to day care are: No deductible or GBP 500 / EUR 625 / USD 850 or GBP 1,000 / EUR 1,250 / USD 1,700 or GBP 2,000 / EUR 2,500 / USD 3,400 or GBP 5,000 / EUR 6,250 / USD 8,500	The out-patient day to day care deductible options are: No deductible or GBP 250 / EUR 330 / USD 425 or GBP 500 / EUR 625 / USD 850 or GBP 1,000 / EUR 1,250 / USD 1,700 The deductible options for all benefits excluding out-patient day to day care are: No deductible or GBP 1,000 / EUR 1,250 / USD 1,700 or GBP 2,000 / EUR 2,500 / USD 3,400 or GBP 5,000 / EUR 6,250 / USD 8,500 or GBP 7,500 / EUR 9,400 / USD 12,750	The out-patient day to day care deductible options are: No deductible or GBP 250 / EUR 330 / USD 425 or GBP 500 / EUR 625 / USD 850 or GBP 1,000 / EUR 1,250 / USD 1,700 The deductible options for all benefits excluding out-patient day to day care are: No deductible or GBP 2,000 / EUR 2,500 / USD 3,400 or GBP 5,000 / EUR 6,250 / USD 8,500 or GBP 7,500 / EUR 9,400 / USD 12,750 or GBP 10,000 / EUR 12,500 / USD 22,550	No deductible

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
<b>General benefits and rules</b>					
Cover for certain pre-existing conditions, availability subject to underwriting	Yes	Yes	Yes	Yes	Yes
Covered for chronic conditions if diagnosed after enrolment	Yes	Yes	Yes	Yes	Yes
Cover for congenital & hereditary conditions if diagnosed after enrolment	Yes	Yes	Yes	Yes	Yes
Global Virtual Care	Yes	Yes	Yes	Yes	Yes
No cancellation of policy based on claims pattern / history	Yes	Yes	Yes	Yes	Yes
Automatic renewal	Yes	Yes	Yes	Yes	Yes
General waiting period from start of cover	No general waiting period. Please note waiting periods could apply to specific benefits as detailed in this document.	No general waiting period. Please note waiting periods could apply to specific benefits as detailed in this document.	No general waiting period. Please note waiting periods could apply to specific benefits as detailed in this document.	No general waiting period. Please note waiting periods could apply to specific benefits as detailed in this document.	No general waiting period. Please note waiting periods could apply to specific benefits as detailed in this document.
<b>Out-patient day to day care. Annual benefit limit:</b>	<b>Not covered</b>	<b>GBP 7,500 / EUR 9,400 / USD 12,800 each policy year</b>	<b>GBP 15,000 / EUR 18,750 / USD 25,500 each policy year</b>	<b>GBP 50,000 / EUR 62,500 / USD 85,000 each policy year</b>	<b>Unlimited</b>
Out-patient surgical operations	Not covered	Paid in full up to the out-patient treatment annual limit	Paid in full up to the out-patient treatment annual limit	Paid in full up to the out-patient treatment annual limit	Paid in full
Pathology, radiology and diagnostic tests	Not covered	Paid in full up to the out-patient treatment annual limit	Paid in full up to the out-patient treatment annual limit	Paid in full up to the out-patient treatment annual limit	Paid in full
Specialist consultations and doctor's fees	Not covered	Paid in full up to the out-patient treatment annual limit	Paid in full up to the out-patient treatment annual limit	Paid in full up to the out-patient treatment annual limit	Paid in full
Qualified nurse	Not covered	15 visits each policy year	30 visits each policy year	60 visits each policy year	Paid in full
Mental health	Not covered				Paid in full
Physiotherapists, osteopaths and chiropractor	Not covered				Paid in full
Occupational therapist and orthoptist	Not covered				Paid in full
Footcare	Not covered	Not covered			Paid in full
Acupuncture and reflexology	Not covered	Paid in full up to the out-patient treatment annual limit	Paid in full up to the out-patient treatment annual limit		Paid in full
Homeopathy, naturopathy and Chinese medicine	Not covered	10 visits each policy year	15 visits each policy year	Paid in full up to the out-patient treatment annual limit 20 visits each policy year	Paid in full

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Prescribed drugs and dressings	GBP 700 / EUR 870 / USD 1,190 each policy year	GBP 1,000 / EUR 1,250 / USD 1,700 each policy year	GBP 2,000 / EUR 2,500 / USD 3,400 each policy year	GBP 4,000 / EUR 5,000 / USD 6,800 each policy year	Paid in full
Durable medical equipment - rental/purchase	Prescribed at the hospital following in-patient or day-patient treatment	GBP 1,000 / EUR 1,250 / USD 1,700 each policy year	GBP 2,000 / EUR 2,500 / USD 3,400 each policy year	Paid in full	Paid in full
Dietetic advice	Not covered	Not covered	Paid in full up to the out-patient treatment annual limit 4 visits each policy year	Paid in full up to the out-patient treatment annual limit 4 visits each policy year	Paid in full
<b>Preventive treatment</b>					
Health screening (10 months waiting period)	Not covered	GBP 750 / EUR 940 / USD 1,275 each policy year	GBP 1,250 / EUR 1,550 / USD 2,125 each policy year	GBP 1,500 / EUR 1,875 / USD 2,550 each policy year	GBP 5,000 / EUR 6,250 / USD 8,500 each policy year
Children's / influenza / HPV vaccinations	Not covered	GBP 200 / EUR 250 / USD 340 each policy year	GBP 500 / EUR 625 / USD 850 each policy year	GBP 1,000 / EUR 1,250 / USD 1,700 each policy year	Paid in full
Travel / pneumococcal vaccinations / anti-malarial medicines	Not covered	Not covered	Not covered		Paid in full
Eye test	Not covered	Not covered	1 test each policy year	1 test each policy year	Paid in full
Genetic cancer screening	Not covered	Not covered	Not covered	Not covered	Paid in full (subject to eligibility)
Preventive dental (6 months waiting period) and dental checks	Not covered	Not covered	Paid in full 2 visits each policy year	Paid in full 2 visits each policy year	Paid in full
<b>Dental treatment, hearing aids and optical</b>					
Orthodontics (12 months waiting period)	Not covered	Not covered	Not covered	GBP 2,500 / EUR 3,100 / USD 4,200 each policy year	GBP 10,000 / EUR 12,500 / USD 17,000 each policy year
Out-patient accident related dental treatment during dental waiting period (up to 30 days after the accident)	Not covered	Not covered	GBP 1,000 / EUR 1,250 / USD 1,700 each policy year		
Routine dental (6 month waiting period). Including; filling, root treatment, x-ray, tooth extraction, anaesthesia	Not covered	Not covered			
Major restorative (6 month waiting period). Including; bridges, crowns, dental implants, dentures	Not covered	Not covered			
Hearing aids	Not covered	Not covered			
Spectacle lenses and contact lenses	Not covered	Not covered			
Refractive eye surgery	Not covered	Not covered	Not covered	Not covered	

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
<b>In-patient and day-patient benefits</b>					
Hospital accommodation, room and board	Paid in full Standard private room	Paid in full Standard private room	Paid in full Standard private room	Paid in full Standard private room	Paid in full Standard private suite
Personal expenses	GBP 10 / EUR 13 / USD 17 each night	GBP 10 / EUR 13 / USD 17 each night	GBP 10 / EUR 13 / USD 17 each night	GBP 10 / EUR 13 / USD 17 each night	GBP 10 / EUR 13 / USD 17 each night
Parent accommodation in hospital for children under the age of 18	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Room and board for accompanying family members	Not covered	Not covered	Not covered	Not covered	Room and board at the hospital or nearby hotel for three family members accompanying the insured. Local transport for same 3. Up to GBP 10,000 / EUR 12,500 / USD 17,000 per policy year
Operating room, medicines and surgical dressings	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Intensive care	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Surgery, including surgeons' and anaesthetists' fees	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Specialists' consultation fees	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, radiology and diagnostic tests	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Mental health	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Physiotherapists, occupational therapists, speech therapists and dieticians	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Obesity surgery (24 months waiting period and eligibility criteria must be met)	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Prophylactic surgery	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic devices	GBP 4,000 / EUR 5,000 / USD 6,800 each device	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic implants	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Reconstructive / remedial surgery	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Accident related dental treatment	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
<b>Pre- and post-hospitalisation</b>					
Pre-examinations	Paid in full up to 30 days prior hospitalisation	Covered under the 'Out-patient day to day care' benefit	Covered under the 'Out-patient day to day care' benefit	Covered under the 'Out-patient day to day care' benefit	Covered under the 'Out-patient day to day care' benefit
Check-ups	Paid in full up to 60 days after hospitalisation	Covered under the 'Out-patient day to day care' benefit	Covered under the 'Out-patient day to day care' benefit	Covered under the 'Out-patient day to day care' benefit	Covered under the 'Out-patient day to day care' benefit
Home nursing	Paid in full 30 days Pre-authorization needed. Should start immediately after in-patient stay and be medically prescribed.	Not covered	Not covered	Paid in full 30 days Pre-authorization needed. Should start immediately after in-patient stay and be medically prescribed.	Paid in full 30 days Pre-authorization needed. Should start immediately after in-patient stay and be medically prescribed.
Hospice and palliative care	GBP 25,000 / EUR 31,000 / USD 42,000 each lifetime	GBP 25,000 / EUR 31,000 / USD 42,000 each lifetime	GBP 25,000 / EUR 31,000 / USD 42,000 each lifetime	GBP 25,000 / EUR 31,000 / USD 42,000 each lifetime	Paid in full
Rehabilitation (multidisciplinary rehabilitation)	Paid in full 45 days each policy year	Paid in full 30 days each policy year	Paid in full 30 days each policy year	Paid in full 60 days each policy year	Paid in full 90 days each policy year
Rehabilitation at health resorts	Not covered	Not covered	Not covered	Not covered	Paid in full 30 days per policy year
<b>In-patient and/or out-patient care</b>					
Advanced imaging	In-patient and day-patient only	Paid in full	Paid in full	Paid in full	Paid in full
Cancer treatment	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime
Transplant services - each condition	GBP 500,000 / EUR 625,000 / USD 850,000	GBP 200,000 / EUR 250,000 / USD 340,000	GBP 400,000 / EUR 500,000 / USD 680,000	GBP 600,000 / EUR 750,000 / USD 1,020,000	Paid in full
Kidney dialysis	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Treatment for or related to gender dysphoria	Not covered	Not covered	GBP 48,000 / EUR 60,000 / USD 82,000 each membership year	GBP 61,000 / EUR 76,250 / USD 104,000 each membership year	Paid in full
Assisted fertility treatment (10 month waiting period)	Not covered	Not covered	Not covered	GBP 6,000 / EUR 7,500 / USD 10,200 each policy year	GBP 10,000 / EUR 12,500 / USD 17,000 each policy year
<b>Maternity / childbirth (10 month waiting period)</b>					
Normal / birthing centre / home delivery	Not covered	Not covered	Not covered	GBP 10,000 / EUR 12,500 / USD 17,000 each delivery	Paid in full
Medically essential caesarean	Not covered	Not covered	Not covered	GBP 10,000 / EUR 12,500 / USD 17,000 each delivery	Paid in full
Pre- and post-natal treatment	Not covered	Not covered	Not covered	GBP 5,000 / EUR 6,250 / USD 8,500 each policy year	Paid in full
Maternity complications	Not covered	Not covered	Not covered	GBP 20,000 / EUR 25,000 / USD 34,000 each policy year	Paid in full
Children born into policy without underwriting	Yes, criteria applies	Yes, criteria applies	Yes, criteria applies	Yes, criteria applies	Yes, criteria applies



BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
<b>Transportation / travel</b>					
Evacuation	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Repatriation	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for an accompanying person	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for the transfer of children	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Compassionate visit and return	5 trips each lifetime GBP 1,000 / EUR 1,250 / USD 1,700 each trip	Not covered	5 trips each lifetime GBP 800 / EUR 1,000 / USD 1,360 each trip	5 trips each lifetime, GBP 1,500 / EUR 1,875 / USD 2,550 each trip	Paid in full (no limit on number of trips)
Compassionate visit living allowance	10 days, GBP 100 / EUR 125 / USD 170 each day	Not covered	10 days, GBP 100 / EUR 125 / USD 170 each day	10 days, GBP 100 / EUR 125 / USD 170 each day	Paid in full
Compassionate emergency repatriation	Not covered	Not covered	Not covered	Not covered	Paid in full
Living allowance	10 days each policy year up to GBP 100 / EUR 125 / USD 170 each day	1 relative 10 days, GBP 100 / EUR 125 / USD 170 each day	1 relative 10 days, GBP 100 / EUR 125 / USD 170 each day	1 relative 10 days, GBP 100 / EUR 125 / USD 170 each day	Up to GBP 10,000 / EUR 12,500 / USD 17,000 each policy year
Local air ambulance	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Non-medical evacuation	Not covered	Not covered	Not covered	Not covered	Paid in full (in case of conflicts and natural disasters)
Repatriation of mortal remains	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
<b>Price</b>					
Size of policy discount	None	10% for 2 people, 15% for 3+ people	10% for 2 people, 15% for 3+ people	None	None
Children at no extra cost	No	No	No	No	Yes - under the age of 16 Two each insured parent on this plan Subject to underwriting Parent must have legal custody of the child and the child must reside with them

## GLOBAL HEALTH PLAN EXCLUSIONS

**Applies across all global health plans:** Pre-existing conditions, unless you have applied for cover that includes a medical loading to cover these conditions. Details of any loadings will be detailed on your quotation. Administration / registration fees; Advance payments / deposits; Artificial life maintenance\*; Birth control; Conflict and disaster\*; Convalescence and admission for treatment that could take place as a day-case or out-patient, general care, or staying in hospital; Cosmetic treatment; Developmental problems; Experimental or unproven treatment; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health spas, nature cure clinics or any establishment that is not a hospital; Illegal activity; Infertility treatment; Mechanical or animal donor organs; Obesity\*; Persistent vegetative state (PVS) and neurological damage; Sexual problems; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Unrecognised medical practitioner, hospital or healthcare facility.

**Additional exclusions for Bupa Global Major Medical Health Plan:** Complementary therapists; Footcare; Gender issues; Maternity and childbirth; Treatment equipment or surgery to correct eyesight; Sleep disorders.

**Additional exclusions for Bupa Global Select Health Plan:** Complementary therapists; Footcare; Gender issues; Maternity and childbirth; Treatment equipment or surgery to correct eyesight; Sleep disorders; Treatment outside area of cover.

**Additional exclusions for Bupa Global Premier Health Plan:** Complementary therapists; Maternity and childbirth; Treatment equipment or surgery to correct eyesight; Sleep disorders; Treatment for or related to gender dysphoria\*; Treatment outside of network in U.S.

**Additional exclusions for Bupa Global Elite Health Plan:** Certain types of Chinese medicine; Treatment equipment or surgery to correct eyesight; Sleep disorders; Treatment for or related to gender dysphoria\*.

**Additional exclusions for Bupa Global Ultimate Health Plan:** Certain types of Chinese medicine; Sleep disorders (unless as part of a health screening); Treatment for or related to gender dysphoria\*.

\*unless eligibility criteria has been met



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