

Bupa

BlueCross
BlueShield
Global

PREMIER GLOBAL HEALTH PLAN

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

BUPA GLOBAL IS THE SOLE INSURER OF THIS PLAN
From 10 May 2024

WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

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, whatever stage you're at in life.

The simple tiered range brings the same great service that you can always expect from Bupa, but this is more than just insurance. We also focus on our members' all-round health through a number of wellness services included.

Plus, through our collaboration with Blue Cross Blue Shield Global, our members can now enjoy even bigger benefits from their plan.

With us, you're a truly private patient, enjoying direct access to specialist care without having to wait for a referral. You're not limited to medical providers local to you either. Our international network of leading specialists allows you to choose when and where you receive treatment within your area of cover.



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 networks in the U.S. and Bupa's networks outside the U.S.

EXCEPTIONAL SERVICE ON EVERY LEVEL

For these global health plans, we deliver the exceptional high level of service for which we are renowned, and we provide cover for:

- In hospital and out-patient care
- Health checks – helping to prevent as well as cure (a 10 month waiting period applies)
- Mental and holistic therapies – caring for mind as well as body
- Evacuation – if the treatment you need isn't available locally, we'll get you and one other person to where it is available
- Treatment for cancer and other serious illnesses, for as long as needed while you are a member
- Hereditary, congenital and chronic conditions (subject to underwriting)
- Transplants and rehabilitation

WHY CHOOSE THE PREMIER GLOBAL HEALTH PLAN?

You could go anywhere within your area of cover, including the U.S., safe in the knowledge that your Premier Global Health Plan is always with you. It gives you worldwide cover up to £1.5m and, should you need them, standard private hospital room and alternative treatments are available. Treatment for chronic, congenital and hereditary conditions may also be covered, subject to underwriting.

Choosing this plan means we'll also keep an eye on your day-to-day health with a host of wellness services, including annual health checks and dental and eye check-ups (after a 10 month waiting period and having accident-related dental treatment as part of your cover). We also prioritise your mental health by removing annual and monetary limits from this plan for in-patient and day-patient mental health treatment.

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 Bupa Global, visit bupaglobalaccess.com, and for more information about Blue Cross and Blue Shield Association, visit www.BCBS.com

SUMMARY OF BENEFITS

Full details of the benefits, limitations and exclusions can be found on bupaglobal.com or in the membership guide.

BENEFIT AND EXPLANATION	
All benefits below, even those paid in full, will contribute to the overall annual maximum limit	Overall annual maximum GBP 1,500,000 / EUR 1,875,000 / USD 2,550,000
OUT-PATIENT DAY TO DAY CARE	
*paid in full up to the annual maximum of out-patient day to day care limit of GBP 15,000 / EUR 18,750 / USD 25,500	Annual maximum GBP 15,000 / EUR 18,750 / USD 25,500
CO-INSURANCE OPTIONS	
No co-insurance Optional 15% Optional 25% The insurance certificate will detail the co-insurance that applies to out-patient day to day benefits	
Out-patient surgical operations	Paid in full*
Pathology, radiology and diagnostic tests	
Specialist consultations and doctors' fees	Paid in full* Up to 30 consultations each policy year
Qualified nurses	
Mental health	
Physiotherapists, osteopaths and chiropractors	
Occupational therapists and orthoptists	
Footcare	
Dietetic guidance	Paid in full* up to 4 visits each policy year
Prescribed medicines and dressings	Up to GBP 2,000 / EUR 2,500 / USD 3,400 each policy year
Durable medical equipment	
PREVENTIVE TREATMENT	
Health Screening (waiting period 10 months)	Up to GBP 500 / EUR 620 / USD 850 each policy year
Vaccinations	Up to GBP 500 / EUR 620 / USD 850 each policy year
Eye test	Paid in full 1 test each policy year
DENTAL TREATMENT/HEARING AIDS/OPTICAL	
Dental treatment	
Preventive dental (waiting period 6 months)	Paid in full 2 visits each policy year
Accident related dental treatment	50% up to GBP 1,000 / EUR 1,250 / USD 1,700 each policy year
Routine dental (waiting period 6 months)	
Major Restorative (waiting period 6 months)	

BENEFIT AND EXPLANATION	
Hearing aids / Optical	
Hearing aids	50% up to GBP 1,000 / EUR 1,250 / USD 1,700 each policy year
Spectacle frames and lenses and contact lenses	
IN-PATIENT CARE: FOR ALL IN-PATIENT AND DAY-PATIENT TREATMENT COSTS	
Hospital accommodation, room and board	Paid in full - Standard private room
Parent accommodation in hospital	Paid in full
Operating room, medicines and surgical dressings	
Intensive care	
Surgery, including surgeons' and anaesthetists' fees	
Specialists' fees	
Pathology, radiology and diagnostic tests	Paid in full
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months unless eligibility criteria has been met)	Paid in full
Prophylactic surgery	
Prosthetic devices	Up to GBP 2,500 / EUR 3,100 / USD 4,200 for the initial device needed as part of your treatment
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	
HOSPICE AND REHABILITATION	
Hospice and palliative care	Up to GBP 25,000 / EUR 31,000 / USD 42,000 per lifetime
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 30 days each policy year
IN-PATIENT AND / OR OUT-PATIENT CARE	
Advanced imaging	Paid in full
Cancer treatment	
Advanced Therapy Medicinal Products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime

BENEFIT AND EXPLANATION	
Transplant services	Each condition up to GBP 400,000 / EUR 500,000 / USD 680,000
Kidney dialysis	Paid in full
Treatment for or related to gender dysphoria	Up to GBP 48,000, EUR 64,000 or USD 80,000 per membership year
Newborn care	Up to GBP 5,000 / EUR 6,000 / USD 6,250 maximum benefit for all treatment received during the first 90 days following birth each policy year
TRANSPORTATION / TRAVEL	
Evacuation	Paid in full
Travel cost for an accompanying person	
Travel cost for the transfer of children	
Living allowance	10 days each policy year up to GBP 100 / EUR 120 / USD 170 per day
Local air ambulance	Paid in full
Local road ambulance	
Repatriation of mortal remains	
Full details of the benefits, limitations and exclusions can be found on bupaglobal.com or in the membership guide	

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

* unless eligibility criteria has been met

A FEW THINGS THAT MAKE US DIFFERENT

Decades of medical expertise and dedication to health, a global team of advisers and health experts who speak multiple languages. We are also prioritising your mental health by removing annual and monetary limits from this plan for in-patient and day-case mental health treatment.

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.

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.

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.

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.

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.

ACCESS YOUR ACCOUNT ONLINE

You can now 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](https://www.bupaglobal.com)

Calls may be recorded
or monitored.

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