

Business Explorer Health Plan



Full details of the benefits, limitations and exclusions
can be found in the relevant membership guide.
From 1 April 2025

bupaglobal.com

International medical insurance for the globally minded

Bupa Global is the international arm of Bupa – a healthcare company with over 70 years' medical experience that can provide access to one of the largest networks of medical providers worldwide, giving you the flexibility to choose where and how you receive treatment.

Priding ourselves on offering the highest standard of service, we have multi-lingual, medically trained staff who can speak to you on the telephone 24 hours a day, ready to help with any health-related questions or concerns you may have.

The Business Explorer Health Plan provides you the reassurance of knowing that you are being looked after by an experienced provider who has your health at the heart of everything we do





Insurance that meets your requirement

- Direct settlement with a wide network of recognised medical practitioners, hospitals, or healthcare facilities.
- Through an interpreter service, our advisors can communicate with your employees in the language of their choice and are available to offer help, advice and reassurance, 24 hours a day, 365 days a year.
- An emergency assistance team is on standby to help with everything from locating the right medical facility to organising air ambulance evacuation at short notice.
- Speedy and safe evacuation, including air ambulances and scheduled flights to the right medical facility within the region*.
- Depending on the condition, we also appoint a dedicated case manager for complex treatment or lengthy stays in hospital.

*Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Democratic Republic of the Congo, Republic of the Congo, Djibouti, Egypt, Equatorial Guinea, Eritrea, Eswatini, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, India, Ivory Coast, Kenya, Lebanon, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Pakistan, Réunion, Rwanda, Saint Helena, São Tomé and Príncipe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sri Lanka, Sudan, Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe.



For more information

Call us today to find out more about Business Explorer or any of our other products and services that may be of interest to you.

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bupaglobal.com

Business Explorer Health Plan - Product overview

Whether your employees are at home in Kenya, or spending time abroad on a regular basis, it is important that they have the right health insurance to cover all of their needs. Business Explorer is our regional plan for companies in East Africa, which provides cover for those living in, and travelling around Africa, as well as including treatment options at facilities in India, Lebanon, Pakistan and Sri Lanka. This plan offers great value for money by providing your employees access to world class healthcare services, without the cost of worldwide cover.

Business Explorer includes extensive in-patient cover, which can also be extended to include employee's immediate family members. We offer a wide range of out-patient benefits on each plan, including optical and dental, so you can select the level of cover that is right for your employees at a price that is right for your business.

Fast facts – just some of our Business Explorer product features

- Subject to underwriting cover for many pre-existing conditions.
- No lifetime limits for mental health treatment, chronic diseases, such as heart disease, stroke, cancer and diabetes, ensuring continued access to treatment, within the overall annual maximum benefit, for as long as you are on the plan.
- Full range of health screening available, providing valuable early detection of conditions such as cancer.
- Treatment for AIDS and HIV, including related conditions and drug therapy.
- Eligible cancer treatment, supporting you at every stage of treatment.
- All eligible treatment covered for new born babies for the first 90 days from birth.
- Cover available for congenital conditions such as heart defects.
- No maximum age limits, whether you are joining us for the first time or renewing your policy.



Business Explorer – Summary of benefits

The information contained in this product summary is for illustration purposes only. For full details of what is and what is not covered, please refer to the Membership Guide, contact a Bupa Global representative or view online by visiting bupaglobal.com.

	Business Explorer Essential Plus	Business Explorer Gold
Overall annual maximum per member per membership year	USD 500,000 EUR 370,000 GBP 300,000	USD 1,500,000 EUR 1,103,000 GBP 900,000
Core cover and limitations	Coverage	
Hospital accommodation	100%	100%
Surgical operations, including pre- and post-operative	100%	100%
Post-hospitalisation services - consultations with your consultant, physiotherapy and follow-up tests (for a maximum of 90 days after discharge)	USD 2,000, EUR 1,500, GBP 1,200 per membership year	Paid from out-patient benefit
Nursing care, drugs and surgical dressings	100%	100%
Specialists' fees	100%	100%
Theatre charges	100%	100%
Intensive care	100%	100%
Pathology, X-rays, diagnostic tests and therapies	100%	100%
Prosthetic implants and appliances	100%	100%
Parent accommodation	100%	100%
In-patient mental health treatment	100%	100%
Advanced imaging	100%	100%
Cancer treatment	100%	100%
Advanced therapy medicinal products (ATMPs); one course of treatment for each condition per lifetime	100%	100%
Kidney dialysis	100%	100%
HIV/AIDS treatment (related conditions + drug therapy including ART)	USD 5,000, EUR 3,750, GBP 2,950 per membership year	USD 10,000, EUR 7,400, GBP 5,900 per membership year
Home nursing after in-patient	USD 200, EUR 150, GBP 120 each day for a maximum of 15 days per membership year	USD 200, EUR 150, GBP 120 each day for a maximum of 30 days per membership year
Hospice and palliative care	USD 20,000, EUR 14,800, GBP 11,800 lifetime maximum	USD 20,000, EUR 14,800, GBP 11,800 lifetime maximum
Maternity (after 10 months' membership)	Not covered	USD 8,000, EUR 6,000, GBP 4,700 per membership year
Complications of maternity and childbirth	Not covered	Paid in full
Newborn care	USD 50,000, EUR 36,900, GBP 29,500 for a maximum of 90 days following birth	USD 100,000, EUR 73,750, GBP 58,800 for a maximum of 90 days following birth
Prosthetic devices	USD 4,000, EUR 3,000, GBP 2,350 for each device	USD 4,000, EUR 3,000, GBP 2,350 for each device
Rehabilitation	100% for a maximum of 42 days per membership year	100% for a maximum of 42 days per membership year
Transplant services	100%	100%
Air ambulance	100%	100%
Road ambulance	100%	100%

Business Explorer – Summary of benefits

	Business Explorer Essential Plus	Business Explorer Gold
Overall annual maximum per member per membership year	USD 500,000 EUR 370,000 GBP 300,000	USD 1,500,000 EUR 1,103,000 GBP 900,000
Core cover and limitations	Coverage	
Evacuation	100%	100%
Emergency out of area cover	USD 50,000, EUR 36,900, GBP 29,500 for a maximum of 30 days per membership year	USD 50,000, EUR 36,900, GBP 29,500 for a maximum of 30 days per membership year
Treatment for congenital and hereditary conditions	Not covered	USD 100,000, EUR 73,750, GBP 58,800 per membership year
Out-patient benefits and limitations	Coverage	
Out-patient surgical operations	100%	100%
Accident-related dental treatment	USD 500 , EUR 375, GBP 300 per membership year	USD 1,000, EUR 750, GBP 600 per membership year
Specialists’ fees for consultations	Not covered	100%
Costs for treatment by a family doctor	Not covered	100%
Cover for treatment by physiotherapists, occupational therapists, orthoptists, dieticians, speech therapists, acupuncturists, chiropractors, homeopaths, osteopaths or traditional Chinese medicine practitioners and qualified nurses	Not covered	100% for a maximum of 30 visits per membership year
Consultants’ fees, psychologists’ and psychotherapists’ fees for mental health treatment	Not covered	100%
Pathology, X-rays and diagnostic tests	Not covered	100%
Prescribed drugs and dressings	Not covered	USD 2,000, EUR 1,500, GBP 1,200 per membership year
Vaccinations	Not covered	USD 1,000, EUR 750, GBP 600 per membership year
Full Health Screening and Wellness (after one year’s membership)	Not covered	USD 500, EUR 375, GBP 300 per membership year
Bupa LifeWorks (your Global Employee Support Programme)	Included	Included
Dental and optical option benefits and limitations	Coverage	
Dental (after 6 months’ membership)	Not covered	75% to a maximum of USD 1,000, EUR 750, GBP 600 per membership year
Optical		75% to a maximum of USD 400, EUR 315, GBP 250 per membership year

Business Explorer – Exclusions

Applies across all levels: Artificial life maintenance; Birth control; Conflict and disaster; Congenital conditions; Convalescence and admission for general care; Cosmetic treatment; Deafness; Dental treatment/gum disease; Desensitisation and neutralisation; Developmental and behavioural problems; Donor organs; Experimental or unproven treatment; Eyesight; Footcare; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics etc.; Hereditary conditions; Illegal activity; Infertility treatment; Obesity; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions; Reconstructive or remedial surgery; Sexual problems/gender issues; Sleep disorders; Speech disorders; Stem cells; Surrogate parenting; Travel costs for treatment; Treatment outside of Africa, India, Lebanon, Pakistan and Sri Lanka; Unrecognised medical practitioner, hospital or healthcare facility.

Additional exclusions for Essential Plus: Congenital conditions; Eyesight; Hereditary conditions; Maternity; Out-patient treatment; Preventive and wellness treatment.

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

General services

Inside Kenya: +254 (0) 207 651 131
Rest of the world: +44 (0) 1273 323 563

Medical related questions

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Your calls may be recorded or monitored.