

Explorer Africa Health Plan



Product Summary
From 1 April 2025

bupaglobal.com

Introducing our wider range of benefits

At Bupa, we are dedicated to helping people live longer, healthier, happier lives and making a better world. And because we don't have any shareholders, we're able to reinvest our profits to improve our services and help communities, which has been a key focus for us in Africa.

We have a newly created Africa Sales team to support our ambitious growth plans for the region and help us to provide a tailored and relevant customer experience to the African market.

"We are leveraging the expertise and benefits of being a global organisation and activating regional change at a local level to make sure our products align with your wants and needs in Africa. And I am proud to be a part of this exciting new journey."

Uditha Jayaratne, Head of Africa, Bupa Global

We understand that individual healthcare needs are changing in Africa, which is why we've enhanced our Explorer Health Plans. There's now the option to add Europe to your area of cover or choose worldwide with or without U.S. cover, we've also increased the overall annual maximum and have additional deductible options. This means that you can access a wider range of benefits in more locations.

You can now also access our exclusive and secure website and mobile app, MembersWorld, whenever you need to. You can submit and track the progress of claims, submit requests for pre-authorisation of treatment and get access to your membership card and insurance documents.

This guide provides a summary of the Explorer Africa Health Plan to help you understand the high-level differences between the types of cover available. For full details on the benefits, limitations, exclusions and how to use the plans, please visit bupaglobal.com to view the relevant membership guide.





Advantages of buying Bupa

- Freedom to choose any recognised medical practitioner, hospital or healthcare facility, within your area of cover.
- Through an interpreter service, our advisors can communicate with you in the language of your choice (200+ languages supported by our team) 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.
- Our medical concierge and hospitality program provides patients' and their families with support and advice during a hospital stay
- You can access our exclusive and secure website and mobile app, MembersWorld, whenever you need to. You can submit and track the progress of claims, submit requests for pre-authorisation of treatment and get access to your membership card and insurance documents.



So, fancy being well looked after?

Call us today to find out more about the Explorer Africa Health Plan or any of our other products and services that may be of interest to you. After all, our purpose is all about longer, healthier, happier lives, so there is no better place to start.

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Calls may be recorded or monitored.

Explorer Africa Health Plan – Product overview

Whether you are at home in Kenya, or spending time abroad on a regular basis, it is important that you have the right health insurance to cover all your healthcare needs. Explorer is our regional health plan for East Africa which provides cover for those living in Kenya, as well as including treatment options at facilities in India, Pakistan, Sri Lanka, Bangladesh, Philippines, Jordan and Lebanon. There is also the option to add Europe to your area of cover or choose worldwide with or without U.S. cover, making coverage truly worldwide.



Explorer includes a wide range of in-patient cover, which can be extended to include immediate family members. The health plan also includes out-patient benefits and additional options, such as Dental and Optical, so you can select the level of cover that is right for your needs.

Fast facts – just some of our Explorer product features:

- No lifetime limits for mental health treatment, chronic diseases, such as heart disease, stroke, cancer and diabetes, ensuring continued access to treatment 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 (available after one year's membership).
- Eligible cancer treatment paid in full, ensuring you are supported at every stage of treatment.
- Extensive cover for new born babies with all treatment covered for the first 90 days from birth.
- Cover available for congenital conditions such as heart defects.

Summary of benefits

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

	Explorer Essential Plus	Explorer Gold
Overall annual maximum per member each membership year	USD 1,500,000 / GBP 882,000 / EUR 1,200,000	USD 3,000,000 / GBP 1,700,000 / EUR 2,400,000
Deductible options	No deductible or USD 200 / GBP 120 / EUR 160 USD 500 / GBP 290 / EUR 400 USD 1,000 / GBP 590 / EUR 800	No deductible or USD 200 / GBP 120 / EUR 160 USD 500 / GBP 290 / EUR 400 USD 1,000 / GBP 590 / EUR 800
Area of cover	Africa Plus or Africa Plus and Europe or Worldwide excluding U.S. or Worldwide including U.S.	Africa Plus or Africa Plus and Europe or Worldwide excluding U.S. or Worldwide including U.S.
Out-patient treatment		
Out-patient annual maximum	USD 2,000 / GBP 1,200 / EUR 1,600	No annual maximum
Surgical operations, including pre- and post-operative	Paid in full	Paid in full
Post-hospitalisation services (for a maximum of 90 days after discharge)	USD 2,000 / GBP 1,200 / EUR 1,600 each membership year	Paid from out-patient benefit
Specialists' fees for consultations	Up to shared annual maximum	Paid in full
Costs for treatment by a family doctor		Paid in full
Cover for treatment by therapists, complementary medicine practitioners and qualified nurses		Paid in full for a maximum of 30 visits each membership year
Specialists' fees, psychologists' and psychotherapists' fees for psychiatric treatment		
Pathology, X-rays and diagnostic tests		Paid in full
Prescribed drugs and dressings	USD 300 / GBP 180 / EUR 240 each membership year	USD 2,000 / GBP 1,200 / EUR 1,600 each membership year
Vaccinations	USD 200 / GBP 120 / EUR 160 each membership year	USD 1,000 / GBP 590 / EUR 800 each membership year
Full health screening and wellness (after one years' membership)	Not covered	USD 500 / GBP 290 / EUR 400 each membership year
In-patient and day-case treatment		
Hospital accommodation	Paid in full	Paid in full
Surgical operations, including pre- and post-operative	Paid in full	Paid in full
Nursing care, drugs and surgical dressings	Paid in full	Paid in full
Specialists' fees	Paid in full	Paid in full
Theatre charges	Paid in full	Paid in full
Intensive care	Paid in full	Paid in full
Pathology, X-rays, diagnostic tests and therapies	Paid in full	Paid in full
Prosthetic implants and appliances	Paid in full	Paid in full

Summary of benefits

	Explorer Essential Plus	Explorer Gold
In-patient and day-case treatment (continued)		
Parent accommodation	Paid in full	Paid in full
Mental health treatment	Paid in full	Paid in full
Accident-related dental treatment	USD 500 / GBP 290 / EUR 400 each membership year	USD 1,000 / GBP 590 / EUR 800 each membership year
Further benefits		
Advanced imaging	Paid in full	Paid in full
Cancer treatment	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
Kidney dialysis	Paid in full	Paid in full
HIV/AIDS treatment (related conditions + drug therapy including ART) after 1 years' membership	USD 5,000 / GBP 2,950 / EUR 4,000 each membership year	USD 10,000 / GBP 5,900 / EUR 8,000 each membership year
Home nursing after in-patient treatment	USD 200 / GBP 120 / EUR 160 each day for a maximum of 15 days each membership year	USD 200 / GBP 120 / EUR 160 each day for a maximum of 30 days each membership year
Hospice and palliative care	USD 20,000 / GBP 11,800 / EUR 16,000 lifetime maximum	USD 20,000 / GBP 11,800 / EUR 16,000 lifetime maximum
Maternity and childbirth at home or birthing centre (after 10 months' membership)	USD 2,000 / GBP 1,200 / EUR 1,600	USD 8,000 / GBP 4,700 / EUR 6,400
Medically essential Caesarean section (after 10 months' membership)		
Complications of maternity and childbirth (after 10 months' membership)	Paid in full	Paid in full
Newborn care	USD 50,000 / GBP 29,500 / EUR 40,000 for a maximum of 90 days following birth	USD 100,000 / GBP 58,800 / EUR 80,000 for a maximum of 90 days following birth
Prosthetic devices	USD 4,000 / GBP 2,350 / EUR 3,200 for each device	USD 4,000 / GBP 2,350 / EUR 3,200 for each device
Rehabilitation	Paid in full for a maximum of 42 days each membership year	Paid in full for a maximum of 42 days each membership year
Transplant services	Paid in full	Paid in full
Air ambulance	Paid in full	Paid in full
Road ambulance	Paid in full	Paid in full
Assistance cover	Paid in full	Paid in full
Emergency out of area cover	USD 50,000 / GBP 29,500 / EUR 40,000 for a maximum of 30 days each membership year	USD 50,000 / GBP 29,500 / EUR 40,000 for a maximum of 30 days each membership year
Treatment for congenital and hereditary conditions	USD 50,000 / GBP 29,500 / EUR 40,000 each membership year	USD 100,000 / GBP 58,800 / EUR 80,000 each membership year
Optional benefits (if purchased)		
Dental (after 6 months' membership)	75% to a maximum of USD 600 / GBP 350 / EUR 480 each membership year	75% to a maximum of USD 1,000 / GBP 590 / EUR 800 each membership year
Optical	75% to a maximum of USD 200 / GBP 120 / EUR 160 each membership year	75% to a maximum of USD 400 / GBP 240 / EUR 320 each membership year

General Exclusions

This is a summary of general exclusions. For full details please refer to the membership guide.

Significant exclusions or limitations – what is not covered?
Antenatal classes
Artificial life maintenance
Developmental problems, including learning difficulties and developmental problems treated in an educational environment
Elective cosmetic surgery / treatment
Foetal surgery undertaken in the womb
Experimental or unproven treatment
Health hydros / nature cure clinics
Illegal activity
Infertility treatment
Pre-existing conditions (i.e. any condition that you have when you join, or which you have suffered from in the past and which may recur)
Professional sports activities
Sleep disorders
Temporomandibular joint (TMJ) disorders
The purchase of donor organs
Treatment of harmful or hazardous use of alcohol, drugs and /or medicines

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

FIND OUT MORE

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

Calls may be recorded or monitored.

Bupa Global is a trading name of Bupa Global Insurance Limited which is registered in Kenya under number PVT-27UL7MPL.
The registered office is 3rd floor, Westpark Suites Ojjo Road, Nairobi. P.O. Box 3085 – 00100 GPO Nairobi, Kenya. Bupa Global Insurance Limited is regulated by the Insurance Regulatory Authority.

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