

Company Africa Plan Product Summary



This is intended as a summary comparison of the available benefits. Full details of the benefits, limitations and exclusions can be found in the Company Africa Plan membership guides.

From 2 October 2023

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 Sales team to support our ambitious growth plans for the region and help us to provide a tailored and relevant customer experience to the local 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 what our customers in Africa want and need. And I am proud to be a part of this exciting new journey." –

Uditha Jayaratne, Head of Africa, Bupa Global

We understand that business healthcare needs are changing, which is why we've enhanced our Company Health Plans by creating our specific Company Africa Plans. There's now the option to choose regional cover (Africa or Africa Plus), we've increased key benefit limits, and provided more options and choice across the product range. Combined with the choices of geographical coverage and deductible options, we now have more flexibility and choice than ever for our customers in Africa.

Employees can also take advantage of our expanded digital health and wellbeing services. They can use the Global Virtual Care service, providing them with access to a global network of doctors, and they can receive support through Bupa Lifeworks, our global Employee Support Programme. Employees can also access our secure website and mobile app, MembersWorld, to help submit and track claims, submit requests for pre-authorisation of treatment and get access to their membership card and insurance documents.

This guide provides a summary of the Company Africa 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.





Built for business, designed for individuals

As a business, your people are your greatest asset, so it makes sense to invest in both their physical and mental health and wellbeing, to help protect them wherever business takes them. Our benefits are designed to cover the mind as well as the body and can go a long way towards helping promote a healthy workforce and making a positive difference to your business.

Offering global healthcare to your employees can also have a wider positive impact on your business, including:

- help you recruit the right talent to take your business forward
- help increase wellbeing, motivation and positivity of your employees
- help improve sickness and absenteeism rates

Our plans are designed with a range of employees in mind:

Businesses with employees who travel: Our plans offer coverage for employees who travel on business and provide freedom of choice from the most prestigious hospitals and clinics around the world. Whether traveling within Africa or further afield, Company Africa Plan can cater for a choice of geographical coverage.

Expat employees: Our plans provide medical cover for employees and their families who are assigned to work abroad. The level of cover is designed to augment local state cover or employer provided coverage and to meet local visa requirements for people working outside of their country of residence or living overseas.

Executive cover: Every business has a few key people whose skills, knowledge, experience or leadership are important to a business' continued financial success. The absence of these employees can create a significant impact. Bupa provides the richness of healthcare cover needed for these key people.

Helping to improve the world's wellbeing: Better health is at the heart of our organisation. Not only do we care for the health and wellbeing of your employees, we also want to help improve general health around the globe. To maintain this focus, we continue to remain free of shareholders, re-investing profits back into our business. It fuels our drive to improve our services and offer access to cutting-edge care. We also partner with non-profit organisations and local communities to help improve the world's health, and create a positive environmental impact.

World class Company Africa Plans

With our tiered Company Africa Plans, we are offering more than just health insurance. In addition to benefits with high limits to help ensure your employees are protected, we also look out for their all-round health with a number of wellness services available.

Our global Company Africa Plans are tiered by clear trade-up benefits and geographical cover making it easy for you to find the right health plan for your employees.



Our difference

A global team of advisers and health experts who, between them, speak multiple languages and offer a service that exceeds expectations. With support available on the telephone anytime of the day or night you can be sure that whenever you or your employees need us, you will be understood.



Putting you in control

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. Whenever you need to enrol an employee; you can do it securely online in minutes.



Healthline

Our telephone Healthline staff are on-hand anytime of the day or night to provide seamless access to medical providers (such as a pharmacy, dentist or doctor) wherever you are, and could arrange an appointment on your behalf. They could also advise you on how to manage an existing condition whilst you're travelling, advise on appropriate vaccinations and have the expertise to challenge local medical decisions.



Secure online access

Your employees can access our exclusive and secure website and mobile app, MembersWorld, whenever they need to. Via their account they can submit and track the progress of claims, submit requests for pre-authorisation of treatment and get access to their membership card and insurance documents. They have the options to log in using their passcode, fingerprint or Face ID, so it's totally secure.



A choice of preventive benefits

To help your employees stay in the peak of health they have a choice of preventive benefits including mental health, physiotherapy, acupuncture and chiropractic cover.



Direct settlement with a worldwide network

When your employees need us most, we'll be there with a smooth claims service. Depending on treatment needed, you may not have to pay upfront costs as we settle directly with our network of providers. For plans including U.S. cover this gives your employees access to over 1.7 million providers (and over 43,000 without U.S. cover).



Growing with your business

It's good to know that should your employees need to relocate, with our international health plans accessing healthcare will be one less thing to worry about when they arrive.

Our wellbeing solutions

To support both the physical and mental wellbeing of your employees and their families, we provide as standard a range of wellbeing benefits and programmes.

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-patient mental health treatment are the same as for physical health treatment.

Bupa Lifeworks

Our global Employee Support Programme provides counselling and/or referral support to deal with personal or work issues that may adversely impact your employees' work performance and their health and wellbeing. The programme can help your employees with a broad range of issues including handling stress and anxiety, surviving the loss of a loved one, managing life changes and workplace pressure. All with the aim of helping you to support healthy and happy employees.

Second Medical Opinion

Sometimes your employees need a little extra reassurance. That's why we give them access to the Second Medical Opinion service from leading international specialists. Available to all customers looking for reassurance and confidence in their medical diagnosis.

Global access in your hands

The Global Virtual Care service, available via the MembersWorld app, provides your employees with access to a global network of doctors, offering medical guidance and consultations, plus same day virtual appointments - available anytime of the day or night.

Help before you go

Before your employees start a new role away from home, our Assignment Support Programme can provide them with personalised, comprehensive guidance on the host country such as local medical facilities and the healthcare system, fulfilling existing prescriptions, and much more.

Our Company Africa Plan

Whether your employees are at home, abroad, or constantly on their travels, our global Company Africa Plans are designed to keep them in great working order - 365 days a year.

Our world-class health plans deliver the exceptional high level of service for which we are renowned, and provide cover for:

- Mental health conditions (no limits for in-patient and day patient treatment with no waiting periods - and including cover for addiction, ADHD and self-inflicted injury)
- In-hospital care
- Evacuation and repatriation - if emergency treatment isn't available locally, we'll get your employee to where it is (accompanied by a relative or partner when medically necessary)
- Treatment for cancer and other serious illnesses, for as long as needed whilst they are a customer
- Transplants and rehabilitation

There are four levels of cover to choose from - including routine treatments and in-patient care, to dental cover, complementary medicines and health screening. Each offers something different, but they all come with support on the phone anytime of the day or night, expert medical advice and access to world-leading healthcare facilities.

Every business is unique, so once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. For example, you might want to include dependants, add a deductible option or choose to cover health issues of the past. Whatever you decide, we'll help you build a plan that's right for you.

Mandatory cover

One of the following options must be selected.

Essential	This level concentrates on hospital treatment, in-patient or day-care patients.
Classic	Designed to cover any specialist medical treatment or diagnosis, it also covers out-patient consultations and diagnostic tests and any in-patient stays along with health screening.
Gold	Provides for both in-patient and out-patient care. In addition to the other benefits, the Gold level also covers family doctor treatment and any prescription medications needed.
Gold Superior	The top level of cover available, with the highest annual maximum, optical cover and many unlimited benefits.

Optional cover

U.S. cover	This option adds U.S. to the geographical cover (available for worldwide cover only)
Assistance cover	Evacuation - Provides emergency evacuation to the nearest appropriate place of treatment where the treatment needed is available. Repatriation - Offers all the benefits of Evacuation cover and additionally gives the option of returning to your specified country of nationality or your specified country of residence when the treatment is not available locally.
Dental & optical cover	Dental & Optical cover is an optional benefit. The dental covers a number of treatments including preventive, routine and restorative or orthodontic treatments. Each tier offers higher limits. Optical covers treatments including eye test, frames and lenses.

Company Africa Plan options – Summary of benefits

Benefit limits are set out in three currencies: USD / GBP / EUR. 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.

Please note: This table provides a high-level summary only about the types of cover provided. Full details of the benefits, limitations and exclusions can be found on bupaglobal.com or in the membership guide.

Benefit	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Overall Annual Maximum	USD 2,000,000 GBP 1,200,000 EUR 1,600,000	USD 3,000,000 GBP 1,800,000 EUR 2,400,000	USD 5,000,000 GBP 2,900,000 EUR 4,000,000	USD 10,000,000 GBP 5,900,000 EUR 8,000,000
Deductible options	No deductible or USD 200 GBP 120 EUR 160 USD 500 GBP 290 EUR 400 USD 1,000 GBP 590 EUR 800 USD 2,000 GBP 1,200 EUR 1,600	No deductible or USD 200 GBP 120 EUR 160 USD 500 GBP 290 EUR 400 USD 1,000 GBP 800 EUR 590 USD 2,000 GBP 1,200 EUR 1,600	No deductible or USD 200 GBP 120 EUR 160 USD 500 GBP 290 EUR 400 USD 1,000 GBP 800 EUR 590 USD 2,000 GBP 1,200 EUR 1,600	No deductible
Area of cover	Africa or Africa Plus or Worldwide - excluding U.S. or Worldwide - including U.S.	Africa or Africa Plus or Worldwide - excluding U.S. or Worldwide - including U.S.	Africa or Africa Plus or Worldwide - excluding U.S. or Worldwide - including U.S.	Africa or Africa Plus or Worldwide - excluding U.S. or Worldwide - including U.S.
Emergency out of area cover	28 days emergency U.S. cover	28 days emergency U.S. cover	28 days emergency U.S. cover	28 days emergency U.S. cover
Out-patient treatment				
Out-patient annual maximum	USD 2,000 GBP 1,200 EUR 1,600 each membership year	No annual maximum	No annual maximum	No annual maximum
Out-patient surgical operations	Paid in full	Paid in full	Paid in full	Paid in full
Full health screen	Not covered	We pay up to USD 3,000 GBP 1,800 EUR 2,200 each membership year	We pay up to USD 5,000 GBP 2,900 EUR 4,000 each membership year	Paid in full
Wellness				
Diabetes screening				

Benefit	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR			
Consultants' fees for consultations	We pay up to the out-patient annual maximum	We pay up to USD 10,900 GBP 6,400 EUR 8,700 each membership year	Paid in full	Paid in full			
Pathology, X-rays and diagnostic tests							
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses					We pay in full for up to 35 visits each membership year	We pay in full for up to 70 visits each membership year	Paid in full
Costs for treatment by a family doctor					We pay in full for up to 20 visits each membership year	We pay in full for up to 35 visits each membership year	Paid in full
Consultants' fees, psychologists' and psychotherapists' fees for mental health treatment					Paid in full	Paid in full	Paid in full
Vaccinations	Not covered	We pay up to USD 430 GBP 250 EUR 340 each membership year	We pay up to USD 1,000 GBP 590 EUR 800 each membership year	Paid in full			
Prescribed drugs and dressings	We pay up to USD 200 GBP 120 EUR 160 each membership year	We pay up to USD 1,000 GBP 590 EUR 800 each membership year	We pay up to USD 2,000 GBP 1,200 EUR 1,600 each membership year	Paid in full			
Accident-related dental treatment	We pay up to USD 410 GBP 240 EUR 330 each membership year	Paid in full	Paid in full	Paid in full			
Durable medical equipment	We pay up to USD 500 GBP 290 EUR 400 each membership year	We pay up to USD 2,000 GBP 1,200 EUR 1,600 each membership year	We pay up to USD 5,100 GBP 3,000 EUR 4,000 each membership year	We pay up to USD 10,000 GBP 5,800 EUR 8,000 each membership year			
In-patient and day-case treatment							
Hospital accommodation	Paid in full	Paid in full	Paid in full	Paid in full			
Surgical operations, including pre- and post-operative care	Paid in full	Paid in full	Paid in full	Paid in full			
Nursing care, drugs and surgical dressings	Paid in full	Paid in full	Paid in full	Paid in full			
Specialists' fees	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			

Benefit	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Pathology, X-rays, diagnostic tests and therapies	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic implants and appliances	Paid in full	Paid in full	Paid in full	Paid in full
Reconstructive surgery	Paid in full	Paid in full	Paid in full	Paid in full
Parent accommodation (up to age 18)	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
Mental health treatment	Paid in full	Paid in full	Paid in full	Paid in full
Further benefits				
Advanced imaging	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
HIV / AIDS drug therapy including ART	Not covered	We pay up to USD 20,000 GBP 11,700 EUR 16,000 each membership year	We pay up to USD 20,000 GBP 11,700 EUR 16,000 each membership year	We pay up to USD 20,000 GBP 11,700 EUR 16,000 each membership year
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
Home nursing after in-patient treatment	We pay up to USD 200 GBP 120 EUR 160 each day up to a maximum of 10 days each membership year	We pay up to USD 340 GBP 200 EUR 270 each day up to a maximum of 20 days each membership year	Paid in full up to a maximum of 30 days each membership year	Paid in full up to a maximum of 45 days each membership year
Hospice and palliative care	We pay up to USD 41,000 GBP 24,000 EUR 33,000 maximum benefit for the whole of your membership	We pay up to USD 41,000 GBP 24,000 EUR 33,000 maximum benefit for the whole of your membership	We pay up to USD 41,000 GBP 24,000 EUR 33,000 maximum benefit for the whole of your membership	Paid in full
In-patient cash benefit	We pay up to USD 150 GBP 90 EUR 120 each day up to a maximum of 20 days each membership year	We pay up to USD 150 GBP 90 EUR 120 each day up to a maximum of 20 days each membership year	We pay up to USD 150 GBP 90 EUR 120 each day up to a maximum of 20 days each membership year	We pay up to USD 150 GBP 90 EUR 120 each day up to a maximum of 20 days each membership year
Congenital and hereditary conditions	We pay up to USD 50,000 GBP 29,000 EUR 40,000 each membership year	We pay up to USD 100,000 GBP 59,000 EUR 80,000 each membership year	We pay up to USD 150,000 GBP 90,000 EUR 120,000 each membership year	We pay up to USD 200,000 GBP 120,000 EUR 160,000 each membership year
Kidney dialysis	Paid in full	Paid in full	Paid in full	Paid in full

Benefit	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Local air ambulance	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
Maternity cover (after 10 months' membership)	<p>Maternity and childbirth at home or birthing centre - USD 2,000 GBP 1,200 EUR 1,600</p> <p>Medically essential Caesarean section - USD 15,000 GBP 8,800 EUR 12,000</p> <p>Complications of maternity and childbirth - Paid in full</p>	<p>Maternity and childbirth at home or birthing centre - USD 10,000 GBP 5,800 EUR 8,000</p> <p>Medically essential Caesarean section - USD 21,500 GBP 12,600 EUR 17,200</p> <p>Complications of maternity and childbirth - Paid in full</p>	<p>Maternity and childbirth at home or birthing centre - USD 12,000 GBP 7,000 EUR 9,600</p> <p>Medically essential Caesarean section - USD 25,500 GBP 15,000 EUR 20,400</p> <p>Complications of maternity and childbirth - Paid in full</p>	<p>Maternity and childbirth at home or birthing centre - USD 20,000 GBP 11,700 EUR 16,000</p> <p>Medically essential Caesarean section - USD 28,500 GBP 16,800 EUR 22,800</p> <p>Complications of maternity and childbirth - Paid in full</p>
Newborn care	We pay up to USD 150,000 GBP 90,000 EUR 120,000 each membership year	We pay up to USD 150,000 GBP 90,000 EUR 120,000 each membership year	We pay up to USD 150,000 GBP 90,000 EUR 120,000 each membership year	Paid in full
Prophylactic surgery	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic devices	We pay up to USD 4,000 GBP 2,400 EUR 3,200 per device each membership year	We pay up to USD 5,100 GBP 3,000 EUR 4,000 per device each membership year	We pay up to USD 6,800 GBP 4,000 EUR 5,400 per device each membership year	Paid in full
Rehabilitation	We pay in full for up to 42 days of treatment (which may be inpatient treatment or day-case treatment) each membership year	We pay in full for up to 42 days of treatment (which may be inpatient treatment, day-case treatment or outpatient treatment) each membership year	Paid in full	Paid in full
Transplant services	Paid in full	Paid in full	Paid in full	Paid in full

Benefit	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Treatment for or related to gender dysphoria	Not covered	Not covered	Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people - USD 80,000 GBP 48,000 EUR 64,000 Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people - USD 80,000 GBP 48,000 EUR 64,000	Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people - Paid in full Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people - Paid in full
Optional benefits (if purchased)				
Dental	Not covered	We pay up to USD 2,000 GBP 1,200 EUR 1,600 maximum benefit for each membership year	We pay up to USD 3,500 GBP 2,100 EUR 2,600 maximum benefit for each membership year	We pay up to USD 5,000 GBP 3,000 EUR 4,000 maximum benefit for each membership year
Optical	Not covered	We pay up to USD 500 GBP 290 EUR 400 maximum benefit for each membership year	We pay up to USD 1,000 GBP 590 EUR 800 maximum benefit for each membership year	We pay up to USD 5,000 GBP 2,900 EUR 4,000 maximum benefit for each membership year

COMPANY AFRICA PLAN EXCLUSIONS

Applies across all Company Africa Plans: Artificial life maintenance; Birth control; Conflict and disaster; Convalescence and admission for general care; Cosmetic treatment; Deafness; Dental treatment/ gum disease; Desensitisation and neutralisation; Developmental 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.; Illegal activity; Infertility treatment; Obesity; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions; Preventive and wellness treatment; Reconstructive or remedial surgery; Sexual problems; Sleep disorders; Speech disorders; Stem cells; Surrogate parenting; Travel costs for treatment; Treatment for or related to gender dysphoria (unless eligibility criteria for the benefit 'Treatment for or related to gender dysphoria' has been met); Unrecognised medical practitioner, provider or facility, hospital or healthcare facility.

FIND OUT MORE

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

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