



Explorer Africa Health Plans

Summary of the benefit changes for policies with a start date before and after 2 October 2023.

This document is intended for brokers, group secretaries and Bupa employees only.

From 2 October 2023

Explorer Africa Health Plan - Benefit changes comparison

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

	Policies with a start date on or before 1 October 2023		Policies with a start date on or after 2 October 2023	
	Explorer Essential Plus	Explorer Gold	Explorer Essential Plus	Explorer Gold
Overall annual maximum per member each membership year	USD 500,000 / GBP 300,000 / EUR 370,000	USD 1,500,000 / GBP 900,000 / EUR 1,103,000	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 500 / GBP 250 / EUR 350	No deductible, or USD 500 / GBP 250 / EUR 350	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	Africa Plus	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				
Consultants' fees for consultations	Not covered	Paid in full	USD 2,000 / GBP 1,200 / EUR 1,600 each membership year	Paid in full
Costs for treatment by a family doctor	Not covered	Paid in full for a maximum of 30 visits each membership year		Paid in full
Cover for treatment by therapists, complementary medicine practitioners and qualified nurses	Not covered	Paid in full for a maximum of 30 visits each membership year		Paid in full for a maximum of 30 visits each membership year
Consultants' fees, psychologists' and psychotherapists' fees for psychiatric treatment (after two years' membership)	Not covered	Paid in full		
Pathology, X-rays and diagnostic tests	Not covered	Paid in full		Paid in full
Prescribed drugs and dressings	Not covered	USD 2,000 / GBP 1,200 / EUR 1,600 each membership year	USD 300 / GBP 180 / EUR 240 each membership year	USD 2,000 / GBP 1,200 / EUR 1,600 each membership year
Vaccinations	Not covered	USD 1,000 / GBP 590 / EUR 800 each membership year	USD 200 / GBP 120 / EUR 160 each membership year	USD 1,000 / GBP 590 / EUR 800 each membership year

	Policies with a start date on or before 1 October 2023		Policies with a start date on or after 2 October 2023	
	Explorer Essential Plus	Explorer Gold	Explorer Essential Plus	Explorer Gold
Further benefits				
Maternity and childbirth at home or birthing centre (after 10 months' membership)	Not covered	USD 8,000 / GBP 4,700 / EUR 6,400 each membership year	USD 2,000 / GBP 1,200 / EUR 1,600 each membership year	USD 8,000 / GBP 4,700 / EUR 6,400 each membership year
Medically essential Caesarean section (after 10 months' membership)	Not covered			
Complications of maternity and childbirth (after 10 months' membership)	Not covered	Paid in full	Paid in full	Paid in full
Treatment for congenital and hereditary conditions	Not covered	USD 100,000 / GBP 58,800 / EUR 80,000 each membership year	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 and limitations				
Dental (after 6 months' membership)	Not covered	75% to a maximum of USD 1,000 / EUR 800 / GBP 590 each membership year	75% to a maximum of USD 600 / GBP 350 / EUR 480 each membership year	75% to a maximum of USD 1,000 / EUR 800 / GBP 590 each membership year
Optical	Not covered	75% to a maximum of USD 400 / GBP 240 / EUR 320 each membership year	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

