

# Bupa Worldwide Health Options



Product Summary  
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[bupaglobal.com](https://www.bupaglobal.com)

# International medical insurance for the globally minded

Bupa Global is the international division of the Bupa Group – a healthcare company with over 75 years' medical experience and a range of facilities that include care homes, hospitals, primary care centres and dental clinics. At Bupa Global, we're giving globally minded customers access to appropriate medical care and exceptional coverage – whether at home or away. Our range of global health plans are designed for those wanting the highest level of cover available within Bupa and access to some of the best healthcare anywhere in the world, within your area of cover.

Our comprehensive range of health plans include a renowned level of service available in many languages, and access to thousands of medical facilities and experts worldwide.

Offering a range of benefits for body and mind, that go beyond insuring you in case of emergency. Our plans are designed to help keep you in the best of health.

We support customers worldwide through access to over 1.7 million medical providers (inc. U.S.).

Our purpose is very simple: helping people live longer, healthier, happier lives and making a better world.



# Product overview

Bupa Worldwide Health Options is our menu-based plan for individuals and families. Whether you're living at home, working abroad or constantly on your travels, it allows you to match your health insurance to your location and lifestyle needs.

Starting with our core in-patient cover, you simply build a plan by selecting the healthcare modules that are right for you. This could be additional out-patient benefits and health assessments, or cover for worldwide medicines and evacuation.

Each module has its own specific healthcare focus. But they all come with 24/7 support on the phone, a relationship manager to help you with anything you need and access to some of the best healthcare facilities in the world.

The flexibility isn't restricted to features and benefits. If you want to keep costs to a minimum, you can choose from a range of deductible options. By contributing to your treatment, you can reduce your premiums without having to compromise on your cover.

So regardless of what you choose, you can relax knowing that you'll be in safe hands.



## Bupa Worldwide Health Options - Summary of benefits

<b>Core cover: Worldwide Medical Insurance</b>	<b>Option: Worldwide Medical Plus</b>
Staying in hospital overnight or as a day-case	Specialists' consultation and doctors' fees
Parent accommodation	Physiotherapy, osteopathy and chiropractor treatment
Nursing care	Consultations and treatment with therapists, complementary therapists and qualified nurses
Operating room, medicines and surgical dressings	Psychiatrists', psychologists' and psychotherapist fees
Intensive care, intensive therapy, coronary care and high dependency unit	Speech therapy
In-patient, day-case and out-patient surgical operations, including surgeons' and anaesthetists' fees	Pathology, X-rays and diagnostic tests
Specialists' consultation fees	Young child care
Pathology, X-rays and diagnostic tests	Maternity (after 24 months' membership)
Physiotherapy, chiropractor and osteopathy, therapists, complementary therapists, dietician and speech therapist	Accident-related dental treatment
Rehabilitation	Transplant services
Advanced imaging	<b>Option: Worldwide Medicines and Equipment</b>
Mental health treatment overnight in hospital, including room, board and treatment costs	Prescribed medicines and dressings
Mental health treatment as a day-case, including room, board and treatment costs	Durable medical equipment
Prosthetic implants and appliances	Long-term prescription medicines (after 2 years' membership)
Prosthetic devices	<b>Option: Worldwide Wellbeing</b>
Childbirth and treatment in hospital (after 24 months' membership)	Screening and prevention:
Childbirth at home or birthing centre (after 24 months' membership)	Full health screen (after 1 years' membership)
Complications of maternity and childbirth (after 24 months' membership)	Mammogram
Medically essential Caesarean section (after 24 months' membership)	Papanicolaou (PAP) test
Newborn care	Prostate cancer screen
Cancer treatment	Colon cancer screen
Advanced therapy medicinal products (ATMPs)	Bone densitometry
Transplant services	Four dietetic consultations
Hospice and palliative care	Vaccinations
Local road ambulance	<b>Dental:</b>
Local air ambulance	Preventive (after 6 months' membership)
Home nursing	Routine and major restorative (after 6 months' membership)
Hospitalisation cash benefit	Orthodontic (after 6 months' membership)
Emergency dental treatment	<b>Optical:</b>
Treatment of congenital and hereditary conditions	Eye test (including consultation)
Kidney dialysis	Spectacle lenses
	Contact lenses
	Spectacle frames

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<b>Option: Worldwide Evacuation</b>	<b>We do not pay for:</b>
Evacuation	Artificial life maintenance
Repatriation	Birth control
Travel cost for an accompanying person	Conflict and disaster
Travel cost for the transfer of minor children	Convalescence and admission for general care
Living allowance	Cosmetic treatment
Repatriation of mortal remains	Developmental problems
Compassionate visit and return	Donor organs
Compassionate visit living allowance	Experimental or unproven treatment
	Eyesight
	Footcare
	Genetic Testing
	Harmful or hazardous use of alcohol, drugs and/or medicines
	Health hydros, nature cure clinics
	Illegal activity
	Infertility treatment
	Obesity
	Persistent vegetative state (PVS) and neurological damage
	Personal exclusions
	Pre-existing conditions
	Preventive treatment
	Reconstructive or remedial surgery
	Sexual problems and gender issues
	Sleep disorders
	Stem cells
	Surrogate parenting
	Temporomandibular joint (TMJ) disorders
	Travel costs for treatment
	Unrecognised medical practitioner, hospital or healthcare facility
	U.S. treatment

Please note: This table provides a high-level summary only about the types of cover provided on the Core cover and Options. Full details of the benefits, limitations and exclusions can be found on [bupaglobal.com](http://bupaglobal.com) or in the membership guide. Cover for pre-existing conditions is subject to underwriting. Please ask your sales adviser for further information.

# Why us?



## The Bupa Global difference

Over 50 years of medical expertise and dedication to health. A global team of advisers and health experts who, between them, speak multiple languages – and a service that exceeds expectations. These are just a few of the things that make us different.



## Global network

Allowing access to a network of over 1.7 million medical providers (inc. U.S.), we give customers the flexibility to choose where and how they receive treatment. We settle directly with our network of providers, so you don't have to pay upfront for your treatment.



## Confidence in your diagnosis

The solution to health problems isn't always black and white. That's why we offer you the opportunity to get another opinion from an alternative leading medical expert. The Second Medical Opinion service is available to all customers looking for confidence and peace of mind in their medical diagnosis.



## Access your account online

You can 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 and get access to your membership card and insurance documents.



## Pre-existing conditions

We don't believe past health issues should stop you 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.



## Multilingual advisers

When it comes to healthcare, we know you want support from people who understand you and your needs. That's why we have a 24/7 multi-lingual team who are able to speak with you on the phone in many languages and can support you, wherever and whenever you need it.



## Supporting mental health

At Bupa Global we believe that mental health and wellbeing are just as important as physical health. To support this in-patient and day-patient mental health treatment is covered up to the annual maximum limit of your chosen plan, and we also include cover for ADHD, addiction and self-inflicted injuries.



## Global access in your hands

The Global Virtual Care service (available via our MembersWorld app) provides you with access to a global network of doctors, offering medical guidance and consultations, plus same day virtual appointments – available 24/7.

## Find out more

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

Call us on +44 1273 208 181 or

visit [bupaglobal.com](http://bupaglobal.com)

