



This is intended as a summary comparison of the available benefits

Full details of the benefits, limitations and exclusions for each plan in the Lifeline range can be found in the Lifeline membership guide. Please contact us for a copy.

1 October 2017

COMPARING BUPA GLOBAL LIFELINE PLANS

BUPA GLOBAL LIFELINE PLANS COMPARISON TABLE

Benefit enhancements for plans with a start date of, or written or renewing after 1 October 2017

We have made a number of benefit enhancements to our Lifeline range of plans. This comparison guide tells you about the changes and also gives you details of each of the plans available.

Benefit limits are set out in three currencies; GBP, USD and EUR. The currency in which premiums are paid is the currency that will apply to your health plan for the purposes of benefit limits. Benefit limits apply per person.

BENEFIT	ESSENTIAL		CLASSIC		GOLD	
	Before 1 October 2017	After 1 October 2017	Before 1 October 2017	After 1 October 2017	Before 1 October 2017	After 1 October 2017
Overall annual maximum: All benefits below, even those paid in full will contribute to the overall annual policy maximum limit	GBP 800,000, USD 1,300,000 OR EUR 1,000,000	GBP 2,000,000, USD 3,200,000 OR EUR 2,500,000	GBP 1,100,000, USD 1,800,000 OR EUR 1,300,000	GBP 3,000,000, USD 4,800,000 OR EUR 3,750,000	GBP 1,400,000, USD 2,300,000 OR EUR 1,700,000	Unlimited
Geographical area of cover	Worldwide OR Worldwide excluding USA		Worldwide OR Worldwide excluding USA		Worldwide OR Worldwide excluding USA	
Mandatory pre-authorisation	Mandatory pre-authorisation for all in-patient and day case treatment in the USA.		Mandatory pre-authorisation for all in-patient and day case treatment in the USA.		Mandatory pre-authorisation for all in-patient and day case treatment in the USA.	
Deductibles	Optional deductibles apply per person per membership year. GBP 100, 250, 500, 1,000 OR 2,000 USD 160, 400, 800, 1,600 OR 3,200 EUR 160, 400, 800, 1,600 OR 3,200		Optional deductibles apply per person per membership year. GBP 100, 250, 500, 1,000 OR 2,000 USD 160, 400, 800, 1,600 OR 3,200 EUR 160, 400, 800, 1,600 OR 3,200		Optional deductibles apply per person per membership year. GBP 100, 250, 500, 1,000 OR 2,000 USD 160, 400, 800, 1,600 OR 3,200 EUR 160, 400, 800, 1,600 OR 3,200	
General waiting period from start of cover	No general waiting period. Please note waiting periods apply to specific benefits as detailed in this document and further detailed in the membership guide.					
Out-patient treatment	Before 1 October 2017	After 1 October 2017	Before 1 October 2017	After 1 October 2017	Before 1 October 2017	After 1 October 2017
Out-patient surgical operations	Paid in full		Paid in full		Paid in full	
Health screening and wellness checks (after one year's membership)	Not covered		We pay up to GBP 600, USD 1,000 OR EUR 750 each membership year		We pay up to GBP 600, USD 1,000 OR EUR 750 each membership year	
Physiotherapy, osteopathy and chiropractor treatment	Not covered		We pay in full up to 15 visits each membership year	We pay in full up to 30 visits each membership year	We pay in full up to 30 visits each membership year	Paid in full
Cost of treatment by therapists, complementary medicine practitioners and qualified nurses	Not covered		We pay in full up to 5 visits each membership year	We pay in full up to 10 visits each membership year	We pay in full up to 15 visits each membership year	

BENEFIT	ESSENTIAL		CLASSIC		GOLD	
	Before 1 October 2017	After 1 October 2017	Before 1 October 2017	After 1 October 2017	Before 1 October 2017	After 1 October 2017
Consultants' fees, psychologists; and psychotherapists' fees for psychiatric treatment (after two years' membership)	Not covered		We pay in full up to 15 visits each membership year		We pay in full up to 30 visits each membership year	
Pathology X-rays and diagnostic tests	Not covered		We pay up to GBP 6,400, USD 10,900 OR EUR 8,000 each membership year		Paid in full	
Consultants' fee for consultations	Not covered				We pay in full up to 35 visits each membership year	We pay in full up to 35 visits each membership year
Cost for treatment by a family doctor	Not covered		Not covered		Paid in full	
Prescribed drugs and dressings	Not covered		Not covered		We pay up to GBP 700, USD 1,200 OR EUR 900 each membership year	Paid in full
Accident related dental treatment	Not covered		Not covered	Paid in full	We pay up to GBP 480 USD 815 OR EUR 600 each membership year	Paid in full
In-patient and day case treatment						
Hospital accommodation	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	
Nursing care, drugs and surgical dressings	Paid in full		Paid in full		Paid in full	
Physicians' fees	Paid in full		Paid in full		Paid in full	
Theatre charges	Paid in full		Paid in full		Paid in full	
Intensive care	Paid in full		Paid in full		Paid in full	
Pathology X-rays and diagnostic tests	Paid in full		Paid in full		Paid in full	
Prosthetic implants and appliances	Paid in full		Paid in full		Paid in full	
Parent accommodation	Paid in full		Paid in full		Paid in full	
Psychiatric treatment (after 2 years' membership), lifetime maximum 90 days	Paid in full		Paid in full		Paid in full	
Further benefits						
Advance imaging	Paid in full		Paid in full		Paid in full	
Cancer treatment	Paid in full		Paid in full		Paid in full	

BENEFIT	ESSENTIAL		CLASSIC		GOLD	
	Before 1 October 2017	After 1 October 2017	Before 1 October 2017	After 1 October 2017	Before 1 October 2017	After 1 October 2017
Healthline services	Included		Included		Included	
HIV/AIDS drug therapy including ART (after five years' membership)	Not covered		We pay up to GBP 12,000, USD 20,000 OR EUR 15,000 each membership year		We pay up to GBP 12,000, USD 20,000 OR EUR 15,000 each membership year	
Home nursing after in-patient treatment	We pay up to GBP 120, USD 200 or EUR 150 each day up to a maximum of 10 days each membership year		We pay up to GBP 120, USD 200 or EUR 150 each day up to a maximum of 20 days each membership year	We pay up to GBP 200, USD 320 or EUR 250 each day up to a maximum of 20 days each membership year	We pay up to GBP 120, USD 200 or EUR 150 each day up to a maximum of 30 days each membership year	Paid in full up to a maximum of 30 days each membership year
Hospice and palliative care	We pay up to GBP 24,000, USD 41,000 OR EUR 30,000 maximum benefit for the whole of your membership		We pay up to GBP 24,000, USD 41,000 OR EUR 30,000 maximum benefit for the whole of your membership		We pay up to GBP 24,000, USD 41,000 OR EUR 30,000 maximum benefit for the whole of your membership	
In-patient cash benefit	We pay up to GBP 90, USD 150 or EUR 110 each night up to a maximum of 20 nights each membership year	We pay up to GBP 100, USD 160 or EUR 125 each night up to a maximum of 20 nights each membership year	We pay up to GBP 90, USD 150 or EUR 110 each night up to a maximum of 20 nights each membership year	We pay up to GBP 100, USD 160 or EUR 125 each night up to a maximum of 20 nights each membership year	We pay up to GBP 90, USD 150 or EUR 110 each night up to a maximum of 20 nights each membership year	We pay up to GBP 150, USD 240 or EUR 190 each night up to a maximum of 20 nights each membership year
Kidney dialysis	Paid in full		Paid in full		Paid in full	
Local air ambulance	We pay up to GBP 5,900, USD 10,000 OR EUR 7,400 each membership year	Paid in full	We pay up to GBP 5,900, USD 10,000 or EUR 7,400 each membership year	Paid in full	We pay up to GBP 5,900, USD 10,000 or EUR 7,400 each membership year	Paid in full
Local road ambulance	Paid in full		Paid in full		Paid in full	
Maternity cover (after 10 months' membership)	Not covered		<p>Maternity and childbirth: We pay up to GBP 3,600, USD 6,000 or EUR 4,500 each membership year</p> <p>Childbirth at home: We pay up to GBP 780, USD 1,300 or EUR 975 each membership year</p> <p>Medically necessary Caesarean section: We pay up to GBP 11,400, USD 19,000 or EUR 14,250 each membership year</p> <p>Complications of maternity and childbirth - Paid in full</p>		<p>Maternity and childbirth: We pay up to GBP 6,000, USD 10,000 or EUR 7,500 each membership year</p> <p>Childbirth at home: We pay up to GBP 780, USD 1,300 or EUR 975 each membership year</p> <p>Medically necessary Caesarean section: We pay up to GBP 13,800, USD 23,500 or EUR 17,250 each membership year</p> <p>Complications of maternity and childbirth - Paid in full</p>	

BENEFIT	ESSENTIAL		CLASSIC		GOLD	
	Before 1 October 2017	After 1 October 2017	Before 1 October 2017	After 1 October 2017	Before 1 October 2017	After 1 October 2017
Newborn care: This benefit is paid instead of any other benefit for all treatment required by a newborn child during the first 90 days following birth. Children must have their own membership and must be covered on their own plan before you can claim this benefit.	We pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for treatment received during the first 90 days		We pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for treatment received during the first 90 days		We pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for treatment received during the first 90 days	
Prosthetic devices	We pay a maximum benefit of GBP 2,400, USD4,000 or EUR 3,000 for each device		We pay a maximum benefit of GBP 2,400, USD4,000 or EUR 3,000 for each device		We pay a maximum benefit of GBP 2,400, USD4,000 or EUR 3,000 for each device	
Rehabilitation	We pay in full up to 30 days of treatment (which may include in-patient treatment or day-case treatment) each membership year		We pay in full up to 30 days of treatment (which may include in-patient treatment or day-case treatment) each membership year		We pay in full up to 30 days of treatment (which may include in-patient treatment or day-case treatment) each membership year	
Transplant services	Paid in full		Paid in full		Paid in full	
Assistance Cover (Evacuation and Repatriation)						
Optional cover which can be purchased in conjunction with a medical plan. Overall annual benefit limit does not apply. There are two levels of Assistance Cover; evacuation and repatriation. If you have purchased this optional cover, your membership certificate will show which level of Assistance Cover applies to your membership						
Evacuation	Paid in full		Paid in full		Paid in full	
Repatriation	Paid in full		Paid in full		Paid in full	
Travel cost for an accompanying person	Paid in full		Paid in full		Paid in full	
Living allowance	1 relative 10 days: GBP 25, USD 50 OR EUR 10 per day		1 relative 10 days: GBP 25, USD 50 OR EUR 10 per day		1 relative 10 days: GBP 25, USD 50 OR EUR 10 per day	
Repatriation of mortal remains	Paid in full		Paid in full		Paid in full	

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LIFELINE HEALTH PLANS EXCLUSIONS FOR ALL PLANS;

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 problems; Donor organs; (Drugs and dressings for out-patient or take-home use (does not apply to Lifeline Gold); Epidemics and pandemics; Experimental treatment; Eyesight; Footcare; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydro's, nature cure clinics, etc.; Hereditary conditions; HIV/AIDS; Infertility treatment, Obesity; Persistent vegetative state (PVS) and neurological damage; Personality disorders; Physical aids and devices; Pre-existing conditions; Preventative treatment; Reconstructive or remedial surgery; Self-inflicted injuries; Sexual problems/gender issues; Sleep disorders; Speech disorders; Stem cells, Surrogate parenting; Unrecognised medical practitioner, hospital, or health facility; USA treatment.

Additional exclusions for Lifeline Essential and Lifeline Classic; Family doctor treatment

Additional exclusions for Lifeline Essential; Maternity; out-patient treatment

IMPORTANT NOTE:

Our global health plans are non-U.S. insurance products and accordingly are not designed to meet the requirements of the U.S. Patient Protection and Affordable Care Act (the Affordable Care Act). Our plans may not qualify as minimum essential coverage or meet the requirements of the individual mandate for the purposes of the Affordable Care Act, and we are unable to provide tax reporting on behalf of those U.S. taxpayers and other persons who may be subject to it. The provisions of the Affordable Care Act are complex and whether or not you and your dependants are subject to its requirements will depend on a number of factors. You should consult an independent professional financial or tax advisor for guidance.

