

# BUPA WORLDWIDE HEALTH OPTIONS

**Product Summary**  
From 1 April 2018

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



# INTERNATIONAL MEDICAL INSURANCE FOR THE GLOBALLY MINDED

Bupa Global is the worldwide part of the Bupa Group – a healthcare company with over 40 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.

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 wellness benefits 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 1.2 million medical providers.

Our purpose is very simple; longer, healthier, happier lives.



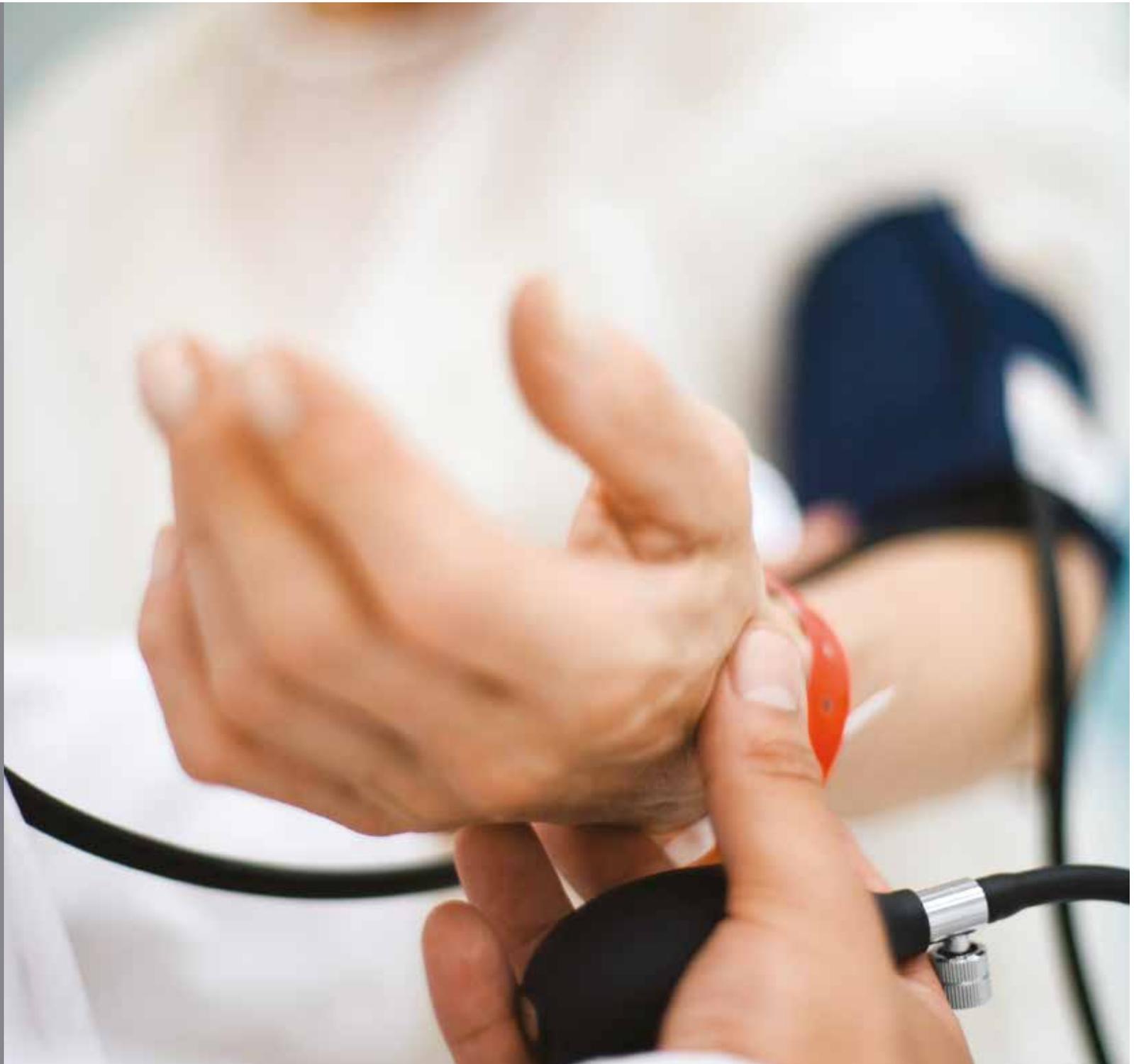
# PRODUCT OVERVIEW

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.

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, to 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, expert advice and access to some of the best healthcare facilities in the world. So regardless of what you choose, you can relax knowing that you'll be in safe hands.

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.



## BUPA WORLDWIDE HEALTH OPTIONS - SUMMARY OF BENEFITS

<b>Core cover: Worldwide Medical Insurance</b>	Psychiatrists', psychologists' and psychotherapist fees
Staying in hospital overnight or as a day-case	Speech therapy
Parent accommodation	Pathology, X-rays and diagnostic tests
Nursing care	Young child care
Operating room, medicines and surgical dressings	Maternity (after 24 months' membership)
Intensive care, intensive therapy, coronary care and high dependency unit	Accident-related dental treatment
In-patient, day-case and out-patient surgical operations, including surgeons' and anaesthetists' fees	Transplant services
Specialists' consultation fees	<b>Option: Worldwide Medicines and Equipment</b>
Pathology, X-rays and diagnostic tests	Prescribed medicines and dressings
Physiotherapy, chiropractor and osteopathy, therapists, complementary therapists, dietician and speech therapist	Durable medical equipment
Rehabilitation	Long-term prescription medicines (after 3 years' membership)
Advanced imaging	<b>Option: Worldwide Wellbeing</b>
Psychiatric treatment overnight in hospital, including room, board and treatment costs	Screening and prevention:
Psychiatric treatment as a day-case, including room, board and treatment costs	Full health screen (after 1 years' membership)
Prosthetic implants and appliances	Mammogram
Prosthetic devices	Papanicolaou (PAP) test
Childbirth and treatment in hospital (after 24 months' membership)	Prostate cancer screen
Childbirth at home or birthing centre (after 24 months' membership)	Colon cancer screen
Complications of maternity and childbirth (after 24 months' membership)	Bone densitometry
Medically essential Caesarean section (after 24 months' membership)	Four dietetic consultations
Newborn care	Vaccinations
Cancer treatment	<b>Dental:</b>
Transplant services	Preventive (after 6 months' membership)
Hospice and palliative care	Routine and major restorative (after 6 months' membership)
Local road ambulance	Orthodontic (after 6 months' membership)
Local air ambulance	<b>Optical:</b>
Home nursing	Eye test (including consultation)
Hospitalisation cash benefit	Spectacle lenses
Emergency dental treatment	Contact lenses
Treatment of congenital and hereditary conditions	Spectacle frames
Kidney dialysis	<b>Option: Worldwide Evacuation</b>
<b>Option: Worldwide Medical Plus</b>	Evacuation
Specialists' consultation and doctors' fees	Repatriation
Physiotherapy, osteopathy and chiropractor treatment	Travel cost for an accompanying person
Consultations and treatment with therapists, complementary therapists and qualified nurses	Travel cost for the transfer of minor children
	Living allowance
	Repatriation of mortal remains
	Compassionate visit and return
	Compassionate visit living allowance

## BUPA WORLDWIDE HEALTH OPTIONS - SUMMARY OF EXCLUSIONS

<b>We do not pay for:</b>
Artificial life maintenance
Birth control
Conflict and disaster
Convalescence and admission for general care
Cosmetic treatment
Developmental problems
Donor organs
Epidemics and pandemics
Experimental treatment
Eyesight
Foetal surgery
Footcare
Harmful or hazardous use of alcohol, drugs and/or medicines
Health hydros, nature cure clinics, etc
Infertility treatment
Obesity
Persistent vegetative state (PVS) and neurological damage
Personal exclusions
Personality disorders
Pre-existing conditions
Preventive treatment
Reconstructive or remedial surgery
Self-inflicted injuries
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
USA 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 health plan 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 40 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 1.2 million medical providers around the world, we give customers the flexibility to choose where and how they receive treatment.

### **Financial reassurance**

Health insurance isn't just about your health. It's also about not worrying about unexpected costs. With us by your side – one of the world's leading international health insurers – you can simply focus on enjoying life.

### **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 multi-lingual team who are able to speak with you on the phone in many languages and can support you, wherever you are every single minute of every day.

### **Pre-existing conditions**

We don't believe past health issues should stop you from enjoying your future. That's why, when you join our global health plans, we can cover many pre-existing conditions, subject to underwriting.

### **Your health is at the heart of everything we do.**

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 to you and offer access to cutting-edge care.

### **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 a world-class specialist. A second medical opinion service is available to all customers looking for confidence and peace of mind in their medical diagnosis.

BUT DON'T JUST TAKE  
OUR WORD FOR IT, LISTEN  
TO WHAT SOME OF OUR  
CUSTOMERS HAVE TO SAY  
AT [BUPAGLOBAL.COM](https://www.bupaglobal.com)

# NOTES

**General services:**

+44 (0) 1273 323 563

**Medical related enquiries:**

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Your calls may be recorded  
or monitored.

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**The world of Bupa**

Care homes  
Cash plans  
Dental insurance  
Health analytics  
Health assessments  
Health at work services  
Health centres  
Health coaching  
Health information  
Health insurance  
Home healthcare  
Hospitals  
International health insurance  
Personal medical alarms  
Retirement villages  
Travel insurance