

A photograph of a man and a woman smiling and laughing together outdoors. The man is on the left, wearing a blue and white striped shirt. The woman is on the right, wearing a colorful patterned top. The background is a soft-focus green landscape.

Bupa



BlueCross
BlueShield
Global

ELITE GLOBAL HEALTH PLAN

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

We have never wanted to be the same as the rest. That's why more than 3,000 globally minded people were asked to help create our range of global health plans.

The simple tiered range brings the same great service expected, but it's more than just insurance, we also focus on our customers' all-round health through a number of wellness services included.

Plus, through our collaboration with Blue Cross Blue Shield Global, our customers can now enjoy even bigger benefits from their plan.

So whether in times when you need us most, like when you're ill or facing a serious health condition, or when you're healthy, we'll be there.



TWO OF THE BIGGEST, MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Bupa Global and Blue Cross Blue Shield Global have teamed up to deliver high quality healthcare products and services. This combined strength, scale and expertise means customers can be confident in knowing that they have access to quality healthcare when and where they need it.

Customers will have access to the largest network of healthcare providers worldwide, utilising both the Blue Cross Blue Shield network in the U.S. and Bupa's networks outside the U.S.

EXCEPTIONAL SERVICE ON EVERY LEVEL

For these global health plans, we deliver the exceptional high level of service for which we are renowned, and we provide cover for:

- o In hospital and out-patient care
- o Health checks - helping to prevent as much as cure
- o Mental and holistic therapies - caring for mind as well as body
- o Evacuation - if the treatment you need isn't available locally, we'll get you and one other person to where it is available
- o Treatment for cancer and other serious illnesses, for as long as needed whilst they are a customer
- o Hereditary, congenital and chronic conditions
- o Transplants and rehabilitation

Bupa Global is the sole insurer of this plan.

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WHY CHOOSE THE ELITE GLOBAL HEALTH PLAN?

This plan gives you exceptional global health cover wherever you are or wherever you choose to receive your treatment including dental and optical cover, home nursing and many complementary therapies, such as reflexology.

The Elite Global Health Plan is great for families too, with its extensive maternity package available after you've been with us for 10 months, and cover for up to two children, per insured parent, who are under 10 years of age, at no additional cost, subject to underwriting. The child being added must reside at the same address as the parent who is insured and who has legal custody of the child.

To find out more about our other plans in the range visit bupaglobal.com

SUMMARY OF BENEFITS

BENEFIT AND EXPLANATION	
All benefits below, even those paid in full, will contribute to the overall annual maximum limit.	Overall annual maximum EUR 3,750,000, GBP 3,000,000 or USD 5,100,000
OUT-PATIENT DAY TO DAY CARE	
*paid in full up to the annual maximum of out-patient day to day care limit of EUR 62,500, GBP 50,000 or USD 85,000	EUR 62,500, GBP 50,000 or USD 85,000
Co-insurance Options	
No co-insurance: Optional 15% Optional 25% Please see your insurance certificate for details of any co-insurance that applies to your out-patient day to day care benefits.	
Out-patient surgical operations	Paid in full*
Pathology, radiology and diagnostic tests	Paid in full*
Specialist consultations and doctors' fees	Paid in full* up to 60 consultations each policy year
Qualified nurses	
Mental health	
Physiotherapists, osteopaths and chiropractors	
Occupational therapist and orthoptist	
Footcare	
Complementary therapies: Acupuncture and reflexology	
Complementary medicines: Homeopathy, naturopathy and Chinese medicine	Up to 20 visits each policy year
Prescribed medicines and dressings	Up to EUR 5,000, GBP 4,000 or USD 6,800 each policy year. Once this limit is reach then 50% of any further costs.
Durable medical equipment	
Dietetic guidance	Up to 4 visits each policy year
PREVENTIVE TREATMENT	
Health screening (waiting period 10 months)	Up to EUR 1,250, GBP 1,000 or USD 1,700 each policy year
Vaccinations	Up to EUR 1,250, GBP 1,000 or USD 1,700 each policy year
Eye test	Paid in full 1 test each policy year
Preventive dental (waiting period 6 months)	Paid in full 2 visits each policy year

BENEFIT AND EXPLANATION	
DENTAL TREATMENT/HEARING AIDS/OPTICAL	
Dental treatment	Up to EUR 3,100, GBP 2,500 or USD 4,200 each policy year
Accident related dental treatment	
Routine dental (waiting period 6 months)	
Major restorative (waiting period 6 months)	
Orthodontics (waiting period 12 months)	
Hearing aids/Optical	
Hearing aids	
Spectacle frames and lenses and contact lenses	
IN-PATIENT CARE: FOR ALL IN-PATIENT AND DAY-PATIENT TREATMENT COSTS	
Hospital accommodation, room and board	Paid in full - standard private room
Parent accommodation in hospital	Paid in full
Operating room, medicines and surgical dressings	
Intensive care	
Surgery, including surgeons' and anaesthetists' fees	
Physicians' fees	
Pathology, radiology and diagnostic tests	
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	
Prosthetic devices	Per device up to EUR 5,000, GBP 4,000 or USD 6,800
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	
PRE- AND POST-HOSPITALISATION	
Home nursing	Paid in full Up to 30 days each policy year
Hospice and palliative care	Up to EUR 31,000, GBP 25,000 or USD 42,000 per lifetime
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 60 days each policy year

BENEFIT AND EXPLANATION	
IN-PATIENT AND/OR OUT-PATIENT CARE	
Advanced imaging	Paid in full
Cancer treatment	
Transplant services	Each condition up to EUR 750,000, GBP 600,000 or USD 1,020,000
Kidney dialysis	Paid in full
MATERNITY/CHILDBIRTH (AFTER 10 MONTHS)	
Normal delivery/Birthing centre/Home delivery	Up to EUR 12,500, GBP 10,000 or USD 17,000 each policy year
Medically essential Caesarean section	Up to EUR 25,000, GBP 20,000 or USD 34,000 each policy year
Pre- and post-natal treatment	Covered under out-patient day-to-day care benefits
Complications of maternity and childbirth	Paid in full
TRANSPORTATION/TRAVEL	
Evacuation	Paid in full
Repatriation	
Travel cost for an accompanying person	
Travel cost for the transfer of children	
Compassionate transport costs and compassionate visit living allowance	Visit and return: 5 trips per lifetime EUR 1,250, GBP 1,000 or USD 1,700 per trip Visit living allowance: EUR 120, GBP 100 or USD 170 per day Up to 10 days each policy year
Living allowance	10 days each policy year up to EUR 120, GBP 100 or USD 170 per day
Local air ambulance	Paid in full
Local road ambulance	
Repatriation of mortal remains	

Full details of the benefits, limitations and exclusions can be found on bupaglobal.com or in the plan guide.

GENERAL EXCLUSIONS		
ADMINISTRATION / REGISTRATION FEES	EYESIGHT	OBESITY
ADVANCE PAYMENTS / DEPOSITS	EPIDEMICS AND PANDEMICS	PERSISTENT VEGETATIVE STATE (PVS) AND NEUROLOGICAL DAMAGE
ARTIFICIAL LIFE MAINTENANCE	EXPERIMENTAL TREATMENT	SEXUAL PROBLEMS
BIRTH CONTROL	GENETIC TESTING	SLEEP DISORDERS
CHINESE MEDICINE	GENDER ISSUES	STEM CELLS
CONFLICT AND DISASTER	HARMFUL OR HAZARDOUS USE OF ALCOHOL, DRUGS AND/OR MEDICINES	SURROGACY
CONVALESCENCE AND ADMISSION FOR TREATMENT THAT COULD TAKE PLACE AS A DAY-CASE OR OUT-PATIENT, GENERAL CARE, OR STAYING IN HOSPITAL	HEALTH HYDROS, NATURE CURE CLINICS ETC	TEMPOROMANDIBULAR JOINT (TMJ) DISORDERS
COSMETIC TREATMENT	INFERTILITY TREATMENT	UNRECOGNISED MEDICAL PRACTITIONER, HOSPITAL OR HEALTHCARE FACILITY
DEVELOPMENTAL PROBLEMS	MECHANICAL OR ANIMAL DONOR ORGANS	

A FEW THINGS THAT MAKE US DIFFERENT

Decades of medical expertise and dedication to health, a global team of advisers and health experts who speak multiple languages, and service that exceeds expectations - these are just a few of the things that make us simply better.

REINVEST IN HEALTH

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 innovate and improve how we deliver first-class services and access to care.

MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring. It's key. For this reason, our team of advisers are able to offer telephone support in multiple languages.

FINANCIAL REASSURANCE

Health insurance isn't just about your health. It's also about not worrying about unexpected costs. With us by your side, you can simply focus on enjoying life.

PRE-EXISTING CONDITIONS

We don't believe past health issues should stop you from enjoying your future. That's why many pre-existing conditions are covered under our global health plans, subject to our General Exclusions and medical underwriting. An additional premium may apply.