

Bupa

 **BlueCross  
BlueShield**  
Global

# MAJOR MEDICAL 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 networks of healthcare providers worldwide, utilising both the Blue Cross Blue Shield networks 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:

- Hospital care
- Mental health – caring for mind as well as body
- Evacuation – if the treatment you need isn't available locally, we'll get you and one other person to where it is available
- Treatment for cancer and other serious illnesses, for as long as needed whilst they are a customer
- Hereditary, congenital and chronic conditions
- Transplants and rehabilitation

### **Bupa Global is the sole insurer of this plan.**

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## WHY CHOOSE THE MAJOR MEDICAL GLOBAL HEALTH PLAN?

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

The Major Medical Global Health Plan gives you access to the treatment you need, when you need it, so you can concentrate on getting better.

To find out more about our other plans in the range visit [bupaglobal.com](http://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 2,500,000, GBP 2,000,000, USD 3,400,000
<b>Deductible</b> The deductible applies to all benefits	Mandatory EUR 6,200, GBP 5,000 or USD 8,500
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	
Advanced imaging	
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	Per device up to EUR 5,000, GBP 4,000 or USD 6,800
Prosthetic devices	
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	

BENEFIT AND EXPLANATION	
PRE- AND POST-HOSPITALISATION	
Pre-examinations	Paid in full up to 30 days prior to hospitalisation
Check-ups	Paid in full up to 60 days prior to 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 45 days each policy year
Prescribed medicines and dressings	Up to EUR 870, GBP 700 or USD 1,190 each policy year  Prescribed at the hospital following in-patient or day-patient
Durable medical equipment	
IN-PATIENT AND/OR OUT-PATIENT CARE	
Cancer treatment	Paid in full
Transplant services	Each condition up to EUR 625,000, GBP 500,000 or USD 850,000
Kidney dialysis	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, GBP100 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](http://bupaglobal.com) or in the plan guide.

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

## 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.