



## PREMIER HEALTH PLAN

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED NAMES IN GLOBAL

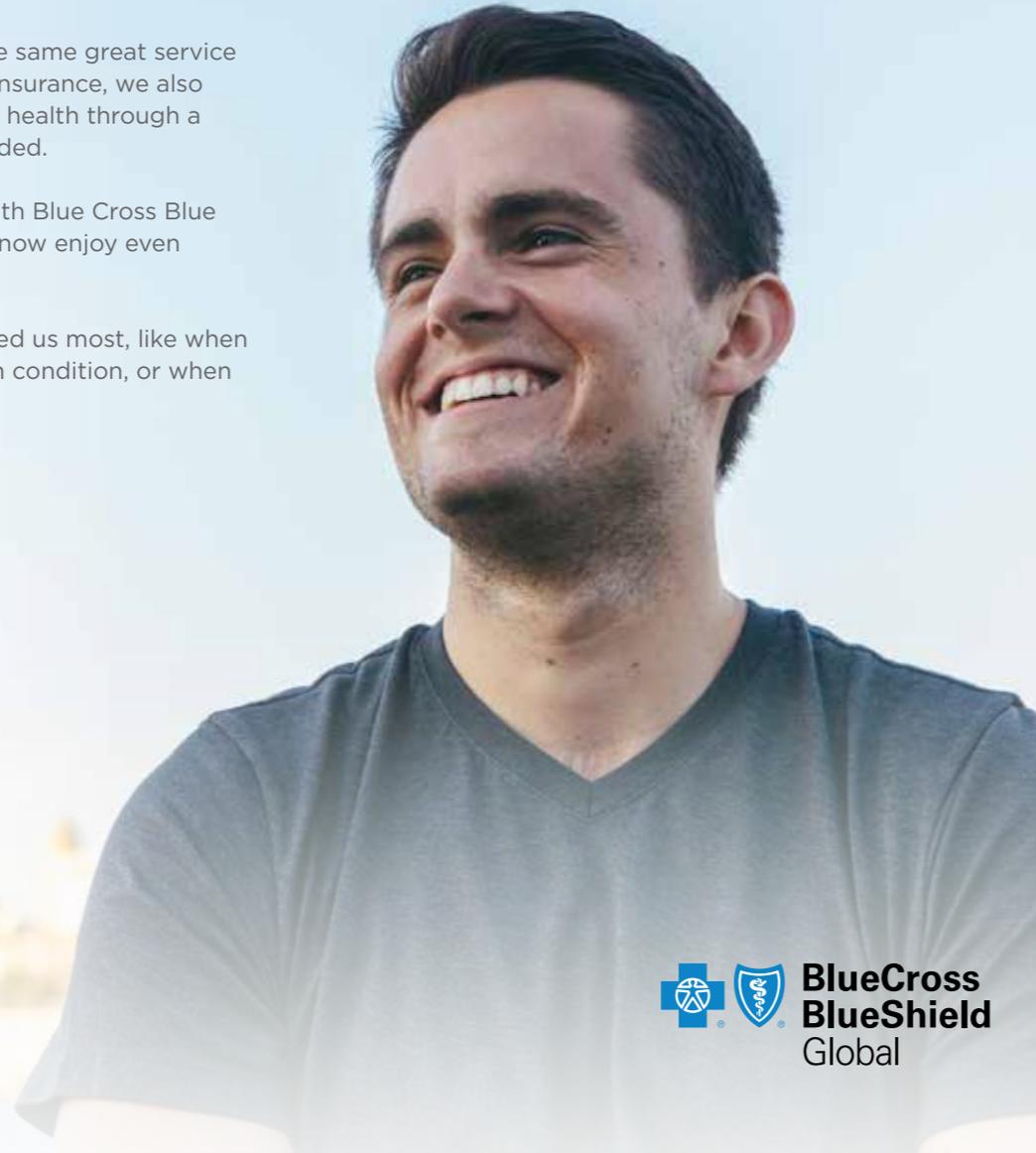
# WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

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 while you are a Bupa customer
- o Hereditary, congenital and chronic conditions
- o Transplants and rehabilitation

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

Bupa Global is a trade name of Bupa, the international health and care company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global is not licensed by Blue Cross and Blue Shield Association to sell products branded with the Blue Cross Blue Shield marks in Anguilla, Argentina, British Virgin Islands, Canada, Costa Rica, Panama, Uruguay and US Virgin Islands. In Hong Kong, Bupa Global is only licensed to use the Blue Shield marks. Please consult your policy terms and conditions for coverage availability. Blue Cross and Blue Shield Association is a national federation of 36 independent, community-based and locally operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association. For more information about Bupa Global, visit [bupaglobalaccess.com](http://bupaglobalaccess.com), and for more information about Blue Cross and Blue Shield Association, visit [www.BCBS.com](http://www.BCBS.com).

## WHY CHOOSE THE PREMIER HEALTH PLAN?

You can go anywhere, including the U.S., safe in the knowledge that your Premier Health Plan is always with you. It gives you worldwide cover up to £1.5m and, should you need them, private hospital rooms and alternative treatments are available.

Choosing this plan means we'll also keep an eye on your day-to-day health with a host of wellness services, including annual health checks and dental and eye check-ups.

To find out more about our other plans in the range visit [bupaglobal.com](http://bupaglobal.com)

# SUMMARY OF BENEFITS

BENEFIT AND EXPLANATION	
<b>All benefits below, even those paid in full, will contribute to the overall annual maximum limit.</b>	<b>Overall annual maximum GBP 1,500,000, EUR 1,875,000 or USD 2,550,000</b>
OUT-PATIENT DAY TO DAY CARE	
*paid in full up to the annual maximum of out-patient day to day care limit of GBP 15,000, EUR 18,750 or USD 25,500	Annual maximum GBP 15,000, EUR 18,750 or USD 25,500
CO-INSURANCE OPTIONS	
No co-insurance Optional 15% Optional 25% The insurance certificate will detail the co-insurance that applies to out-patient day to day benefits.	
Out-patient surgical operations	Paid in full*
Pathology, radiology and diagnostic tests	
Specialist consultations and doctors' fees	Paid in full* Up to 30 consultations each policy year
Qualified nurses	
Mental health	
Physiotherapists, osteopaths and chiropractors	
Occupational therapist and orthoptist	
Footcare	
Dietetic guidance	Paid in full* up to 4 visits each policy year
Prescribed medicines and dressings	Up to GBP 2,000, EUR 2,500 or USD 3,400 each policy year
Durable medical equipment	
PREVENTIVE TREATMENT	
Health Screening (waiting period 10 months)	Up to GBP 500, EUR 620 or USD 850 each policy year
Vaccinations	Up to GBP 500, EUR 620 or USD 850 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	
Accident related dental treatment	50% up to GBP 1,000, EUR 1,250 or USD 1,700 each policy year
Routine dental (waiting period 6 months)	
Major Restorative (waiting period 6 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	Paid in full up to 90 days per lifetime
Physiotherapists, occupational therapists, speech therapists and dieticians	Paid in full
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	
Prosthetic devices	Up to GBP 2,500, EUR 3,100 or USD 4,200 for the initial device needed as part of your treatment
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	
HOSPICE AND REHABILITATION	
Hospice and palliative care	Up to GBP 25,000, EUR 31,000 or USD 42,000 per lifetime
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 30 days each policy year

BENEFIT AND EXPLANATION	
<b>IN-PATIENT AND/OR OUT-PATIENT CARE</b>	
Advanced imaging	Paid in full
Cancer treatment	
Transplant services	Each condition up to GBP 400,000, EUR 500,000 or USD 680,000
Kidney dialysis	Paid in full
<b>TRANSPORTATION/TRAVEL</b>	
Evacuation	Paid in full
Travel cost for an accompanying person	
Travel cost for the transfer of children	
Living allowance	10 days each policy year up to GBP 100, EUR 120 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	Epidemics and pandemics	Obesity
Advance payments / deposits	Eyesight	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
Complementary therapists	Harmful or hazardous use of alcohol, drugs and/or medicines	Surrogacy
Conflict and disaster	Health hydros, nature cure clinics etc.	Temporomandibular joint (TMJ) disorders
Convalescence and admission for treatment that could take place as a day-case or out-patient, general care, or staying in hospital	Infertility treatment	Treatment outside of the network
Cosmetic treatment	Maternity and childbirth	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.