

Bupa

 **BlueShield**
Global

SELECT 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.

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 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 who have U.S. coverage within their plan can now enjoy bigger benefits. This health plan does not include U.S. cover, if you would like this included, please view the rest of the global health plan range at bupaglobal.com

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 emergency treatment isn't available locally, we'll get you and one other person to where it is
- o treatment for cancer and other serious illnesses, for as long as needed while you are a customer
- o hereditary, congenital and chronic conditions
- o transplants and rehabilitation

WHY CHOOSE THE SELECT GLOBAL HEALTH PLAN?

It's good to know that should you ever need it, this plan provides up to USD 3 million annual worldwide cover excluding the U.S. The Select Health Plan gives you access to in hospital and out-patient care, however big or small, from tests and diagnostics to surgery and aftercare.

You'll benefit from annual health checks and having accident-related dental treatment as part of your cover.

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

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 BCBSA. Bupa Global is not licensed by BCBSA to sell BCBSA co-branded products 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. BCBSA is a national federation of 36 independent, community-based and locally operated member companies. Blue Shield Global is a brand owned by BCBSA. For more information about Bupa Global, visit bupaglobalaccess.com, and for more information about BCBSA, visit www.BCBS.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 USD 3,000,000 or HKD 23,400,000
In-patient deductibles: Mandatory USD 1,500 or HKD 11,700 Optional USD 4,000 or HKD 31,200 Optional USD 10,000 or HKD 78,000 Please see your insurance certificate for details of the deductible that applies to your in-patient and day-patient benefits.	
OUT-PATIENT DAY TO DAY CARE	
*paid in full up to the annual maximum of out-patient day to day care limit of USD 12,500 or HKD 97,500	Annual maximum USD 12,500 or HKD 97,500
Co-insurance	
Mandatory 15% co-insurance Please see your insurance certificate for details of the co-insurance that applies to your out-patient day to day care benefits. Please note that the deductible and not the co-insurance apply to the out-patient treatment undertaken in connection with the advanced imaging, cancer treatment, transplant services and kidney dialysis benefits.	
Out-patient surgical operations	Paid in full*
Pathology, radiology and diagnostic tests	
Specialist consultations and doctors' fees	Paid in full* Up to 15 consultations each policy year
Qualified nurses	
Mental health	
Prescribed medicines and dressings	Up to USD 1,500 or HKD 11,700 each policy year
Durable medical equipment	
PREVENTIVE TREATMENT	
Health Screening (waiting period - 10 months)	Up to USD 400 or HKD 3,100 each policy year

BENEFIT AND EXPLANATION	
IN-PATIENT CARE	
Your mandatory deductible applies to all the following benefits. Please see your insurance certificate for details of the deductible that applies to your in-patient and day-patient benefits.	
Hospital accommodation, room and board	Paid in full. Semi-private room
Parent accommodation in hospital	Paid in full
Operating room, medicines and surgical dressings	
Intensive care	
Surgery, including surgeons' and anaesthetists' fees	
Physicians' consultation fees	
Pathology, radiology and diagnostic tests	Paid in full up to 90 days lifetime limit
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	Paid in full
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	
Prosthetic devices	Per device up to USD 4,000 or HKD 31,200
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	Up to 20 nights each policy year, up to USD 150 or HKD 1170 per night
In-patient hospital cash benefit	
HOSPICE AND REHABILITATION	
Hospice and palliative care	Up to USD 40,000 or HKD 312,000 per lifetime
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 30 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 USD 300,000 or HKD 2,340,000
Kidney dialysis	Paid in full
TRANSPORTATION/TRAVEL	
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 USD 150 or HKD 1,170 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 health plan guide.

GENERAL EXCLUSIONS		
Administration / registration fees	Eyesight	Obesity
Advance payments / deposits	Experimental treatment	Persistent vegetative state (PVS) and neurological damage
Artificial life maintenance	Footcare	Sexual problems
Birth control	Genetic testing	Sleep disorders
Complementary therapists	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	Treatment outside area of cover
Developmental problems	Maternity and childbirth	Unrecognised medical practitioner, hospital or healthcare facility
Epidemics and pandemics	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 help 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 can be covered under our global health plans, subject to underwriting.



FIND OUT MORE

If you'd like more information,
we're here to help. Please visit
bupaglobal.com



The Bupa logo, featuring the word "Bupa" in a white sans-serif font next to a white heartbeat line graphic, all set against a dark grey square background.The BlueShield Global logo, consisting of a blue shield icon with a white heartbeat line inside, followed by the text "BlueShield Global" in a bold, black sans-serif font.

智選醫療計劃

由兩大頂級環球醫療保健公司合作，攜手打造優質計劃及服務

歡迎進入全球醫療保健服務的 嶄新階段。

我們從不隨波逐流。因此，保柏環球邀請超過 3,000 位具有環球思維的人士，協助設計一系列全球醫療計劃產品。

本計劃系列的每個級別都能提供一貫的優越服務，不僅提供全面保障，我們亦透過涵蓋多項保健服務，期望能專注於照顧尊貴客戶的身心健康。

無論在您健康，生病或患上危疾時，我們都會在您身邊。



全球醫療保健界中最大型可靠的兩大品牌共同聯手

保柏環球聯同藍盾寰球提供高質素的醫療保健計劃及服務。聯合兩間公司的雄厚實力、龐大規模與醫療專長，讓客戶無論何時何地，皆能享用優質醫療保健服務。

計劃中包含美國地區保障的客戶現可享有更多保障。此醫療計劃並不包括美國地區保障，若您希望加入這項保障，請瀏覽 bupaglobal.com，查看本計劃系列之其他計劃級別。

全方位的卓越服務

我們為這些全球醫療計劃提供備受讚譽的高品質服務及保障，計劃特點包括：

- 住院及門診服務
- 健康檢查 – 預防勝於治療
- 心理及自然療法 – 讓身心都能得到照顧
- 運送 – 若當地無法提供緊急治療，我們會護送您及一個同行人員至能夠提供適當治療的地點
- 癌症及其他重症治療
- 遺傳、先天性及慢性疾病
- 器官移植與康復

保柏環球是本計劃的唯一承人。

保柏環球是保柏的業務名稱，為國際醫療保健公司。保柏是經藍十字藍盾協會（BCBSA）授權的獨立機構。保柏環球並未獲藍十字藍盾協會（BCBSA）授權於安圭拉、阿根廷、英屬維京群島、加拿大、哥斯達黎加、巴拿馬、烏拉圭及美屬維京群島銷售 BCBSA 合作品牌的產品。在香港，保柏環球只獲授權使用藍盾標誌。請詳細了解您的保單條款及可保障之範圍。藍十字藍盾協會旗下擁有36間獨立運作、於美國經營的藍十字藍盾公司。藍盾環球是藍十字藍盾協會旗下的品牌。如欲了解更多關於保柏環球的資訊，請瀏覽 bupaglobalaccess.com；如欲了解更多關於藍十字藍盾協會的資訊，則請瀏覽 www.BCBS.com。

為何選擇智選醫療計劃？

相信您將會感到非常安心，因為在有需要時，本計劃每年最高可提供 300 萬美元的地區保障。透過智選醫療計劃，您可獲得各種程度的住院與門診護理，其中包括檢查、診斷、手術與手術後的護理。

保障範圍還包括每年的健康檢查與意外事故相關牙科治療，您將從中獲得更全面的保障。

如欲了解本系列的其他計劃，請瀏覽 bupaglobal.com

保障摘要

保障與說明	
下列保障，包括全數賠償項目，均將計入年度最高保障總額。	年度最高保障總額 3,000,000 美元或 23,400,000 港元

住院墊底費： 基本墊底費 1,500 美元 / 11,700 港元 自選 4,000 美元 / 31,200 港元 自選 10,000 美元 / 78,000 港元 有關適用於住院及日間留院治療保障的墊底費詳情，請參閱您的保險證書。	
一般門診服務	
* 全數賠償，以一般門診服務年度最高保障額 12,500 美元或 97,500 港元為限	年度最高保障額 12,500 美元或 97,500 港元
自付額	
基本自付額 15%	
有關適用於一般門診服務的自付額，請參閱保險證書。	
請注意，墊底費（而非自付額）將適用於與癌症治療、器官移植服務、腎臟透析及先進掃描有關的一般門診服務保障。	
門診手術	全數賠償*
病理、放射及診斷檢驗	
專科診症及醫生費	全數賠償*，每個保單年度以 15 次診症為限
合資格護士	
心理及精神科治療	
處方藥及敷料	每個保單年度以 1,500 美元或 11,700 港元為限
耐用醫療設備	
預防性治療	
健康檢查（等候期 10 個月）	每個保單年度以 400 美元或 3,100 港元為限

保障與說明	
住院服務	
您的基本墊底費適用於以下的全部保障。 有關適用於住院及日間留院治療保障的墊底費詳情，請參閱您的保險證書。	
住院費（包括食宿）	全數賠償 – 半私家病房
父母陪伴留宿醫院	全數賠償
手術室、藥物及敷料	
深切治療	
手術，包括外科醫生及麻醉師費	
醫生診症費	
病理、放射及診斷檢驗	
心理及精神科治療	全數賠償，終生限額為 90 天
物理治療師、職業治療師、言語治療師及營養師	
減重手術（等候期 24 個月）	全數賠償
預防性手術	
人造器官裝置	每項裝置以 4,000 美元或 31,200 港元為限
植入式人造器官及人造器官設備	
重建手術	全數賠償
意外事故相關牙科治療	
住院治療的現金保障	每個保單年度以 20 晚，每晚以 150 美元或 1,170 港元為限
善終護理與康復	
善終服務與緩和治療	終生上限為 40,000 美元或 312,000 港元
康復護理（跨領域康復）	全數賠償，每個保單年度以 30 日為限

保障與說明	
住院及 / 或門診服務	
先進掃描	全數賠償
癌症治療	
器官移植服務	每項病症以 300,000 美元或 2,340,000 港元為限
腎臟透析	全數賠償
運送 / 交通	
運送	全數賠償
一名同行人士交通費	
同行兒童交通費	
生活費	每個保單年度以 10 日，每日以 150 美元或 1,170 港元為限
本地救護直升機	全數賠償
本地救護車	
遺體運返	

如欲了解詳細保障、限制及不受保項目，請瀏覽 bupaglobal.com 或參閱醫療計劃指南。

一般不受保項目		
行政管理 / 手續費	視力	肥胖症
預繳款項/ 訂金	實驗性治療	持續性植物狀態 (PVS) 及神經損傷
人工生命維持	足部護理	性問題
避孕	基因檢測	睡眠障礙
輔助治療師	性別問題	幹細胞
衝突及災害	酒精、毒品及 / 或藥物之傷害性或有害使用	代孕
日間留院或門診服務範圍內的康復療養及治療、一般看護或留院	水療、自然療法診所等	顫顎關節 (TMJ) 障礙症
整形治療	不孕治療	保障區域之外的治療
發展問題	產科及分娩	未經認可的醫療從業人員、醫院或醫療機構
廣泛性及大規模流行性疾病	機械性人造或動物捐贈器官	

我們的獨特之處

備有通曉多種語言的全球顧問及醫療專家團隊，提供超越您所預期的服務，並具有下列優勢，無疑是您較佳的選擇。

重新投資在醫療業務

您的健康對我們至為重要。為了堅持這個理念，我們一直保持無股東的營運模式，並將利潤重新投資到業務。這樣我們將有更多資源進行改革及提升，為您帶來一流服務及醫療護理。

財務保障

醫療保險不僅能夠保障您的健康，更使您無需擔憂突如其來的額外支出。有我們與您同行，您便可以盡情享受人生。

多種語言顧問

我們了解，在尋求醫療意見時，您希望使用自己熟悉的語言。為了讓您感到安心，我們的顧問團隊透過多種語言提供服務。

已存在病症

我們認為，過去的健康問題不該影響您的未來。正因如此，許多已存在病症均受我們的環球醫療計劃保障（須經核保）。



了解更多

如欲了解更多資訊，我們很樂意為您服務。請瀏覽 bupaglobal.com

