

List of Changes 2019

First Choice

We have made a number of changes to your insurance policy this year. This list tells you about the significant changes we have made to the insurance since you joined or your insurance policy was renewed last year.

We only state the most important changes such as changes to your cover and changes made in order to clarify your cover. You can find your fully updated product guide on myPage. All changes apply from your policy renewal date in 2019.

Alternative literature

If you would like a hard copy of your product guide, do let us know and we will send you a full printed version at no extra cost. Or if you would prefer to receive your health insurance literature in large print, audio or Braille format, we can arrange that too.

BENEFIT CHANGES

We have made some changes relating to the benefits shown in the List of Reimbursements. We outline the changes we have made in the table below (changes are shown in bold letters).

DIALYSIS		
Module	From 2018	To 2019
Module 1	<u>Outpatient treatment in a hospital or clinic</u> Dialysis — if available locally	<u>Outpatient treatment in a hospital or clinic</u> Dialysis (including home dialysis) - if available locally
<i>We have included cover for home dialysis under Hospital Plan.</i>		

CHANGES FOR CLARIFICATION

To improve clarity, we have made some changes and amendments to the wording in the List of Reimbursements, policy conditions and glossary. We outline the significant changes and amendments we have made in the table below (changes are shown in bold letters).

APPLICATION OF CHANGES AND BASE CURRENCY		
Module	From 2018	To 2019
All modules	Valid from 1 January 2018 . All amounts are in USD/EUR/GBP.	Valid from commencement date or policy renewal in 2019 . All amounts are in USD/EUR/GBP. The currency chosen for the insurance at point of application is the currency all your reimbursements will be based on. This means that eg. when your base currency is EUR all your reimbursements will be based on the EUR benefit limits stated in the below List of Reimbursements although you might have been treated in a country within your region which has a different currency.
<i>We have added wording to clarify that (i) all benefits are applicable from the policyholder's individual commencement/renewal date and that (ii) the base currency chosen at point of application is the currency all reimbursements are based on no matter where a treatment has taken place.</i>		
COVER BY THIRD PARTIES		
Article	From 2018	To 2019
Art. 15.1.1	Art. 15.1: Where there is cover by another <i>insurance</i> policy or healthcare	15.1: Where there is cover by another <i>insurance</i> policy or healthcare plan, this must

New	plan, this must be disclosed to the <i>Company</i> when claiming reimbursement and the cover under this <i>insurance</i> shall be secondary to any such other <i>insurance</i> policy or healthcare plan.	be disclosed to the <i>Company</i> when claiming reimbursement and the cover under this <i>insurance</i> shall be secondary to any such other <i>insurance</i> policy or healthcare plan. 15.1.1.: Upon receipt of an itemized statement from another insurer and a copy of the reimbursed bills the Company will apply the amount reimbursed by that other insurer to write down the existing deductible and/or co-insurance on the insured's Bupa Global health insurance plan(s) if the reimbursed benefits would have been covered by Bupa Global.
<i>We have added a new article to clarify that any reimbursement by another health insurance will be applied to the insured's Bupa Global health insurance's deductible/co-insurance if the reimbursed benefits would also have been reimbursed by Bupa Global.</i>		
THIRD PARTY AUTHORISATION		
Article	From 2018	To 2019
Art. 17.5 New		The Company fully complies with applicable data protection legislation (see also art. 20.1). Generally, we therefore cannot disclose any personal or sensitive information (eg. medical information) nor discuss cases with anyone not authorised by the <i>insured</i> in question. It is therefore recommended that the <i>insured</i> authorises any person he or she wants to share information with. A third party authorisation form will be provided by the <i>Company</i> on request.
<i>We have added a new article to clarify that generally we cannot disclose information about an insured to a third party without the consent of the insured. Please note, however, that there are exceptions to this and there may in some instances be other legal grounds for disclosing information than consent.</i>		
PRIVACY NOTICE		
Article	From 2018	To 2019
Art. 20.1	The confidentiality of patient and customer information is of paramount concern to the companies in the Bupa group. To this end, <i>Bupa Global</i> fully complies with applicable data protection legislation and medical confidentiality guidelines. <i>Bupa Global</i> sometimes uses third parties to process data on our behalf. Such processing, which may be undertaken outside the EEA (European Economic Area), is subject to contractual restrictions with regard to confidentiality and security in addition to the obligations imposed by the applicable data protection legislation. For full details of how <i>Bupa Global</i> process personal data please visit our privacy policy at https://www.bupaglobal.com/en/legal/gb/privacy-policy.	The confidentiality of patient and customer information is of paramount concern to the companies in the Bupa group. To this end, <i>Bupa Global</i> fully complies with applicable data protection legislation and medical confidentiality guidelines. Please see the Bupa Global Privacy Notice above the glossary section.
<i>This change is to inform you that we have added our privacy notice above the glossary section.</i>		