


Bupa

 **BlueCross  
BlueShield**  
Global

# ELITE GLOBAL HEALTH PLAN

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

BUPA GLOBAL IS THE SOLE INSURER OF THIS PLAN  
From 1 April 2021

# BUPA GLOBAL IS MORE THAN JUST PRIVATE HEALTH INSURANCE. WITH A GLOBAL REACH, DESIGNED TO GIVE YOU ACCESS TO THE CARE AND TREATMENT YOU NEED, BUPA GLOBAL BRINGS EVERYTHING TOGETHER IN ONE PLAN.

With us, you're a truly private patient, enjoying direct access to specialist care without having to wait for a referral. You're not limited to medical providers local to you either. Our international network of leading specialists allows you to choose when and where you receive treatment within your area of cover.

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 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.

## BUPA GLOBAL UNITES WORLD-CLASS HEALTH INSURANCE WITH DEDICATED PERSONAL SERVICE

The Bupa Global Elite Health Plan gives you and your family:

- Direct access to world-class medical specialists and facilities for your day-to-day needs, with no need for GP referral
- In-hospital cover for private rooms, including world-leading facilities such as the Bupa Cromwell Hospital and London's Harley Street
- Mental health and wellbeing therapies to help care for your mind as well as body
- Private physiotherapy, chiropractic, acupuncture and alternative treatment such as homeopathy and naturopathy
- Private dental care after six months, for a range of routine and preventive treatments
- Maternity cover after 10 months, including choice of delivery options and pre and post-natal treatment
- Cover for up to two children under 10 years of age, subject to underwriting, at no extra cost

- The checks and vaccinations your children need to grow up healthy
- Reassurance of a second medical opinion from leading specialists
- Cover that works for you wherever you are in the world at any recognised hospital, provider or clinic
- Annual health checks after 10 months
- Treatment for cancer and other serious illnesses, for as long as needed whilst you are a customer
- Hereditary, congenital and chronic condition (subject to underwriting)

## WHY CHOOSE BUPA GLOBAL?

Make the most of decades of medical expertise and dedication to health. Bupa Global has a team of multilingual health experts available on the phone 24/7 and an extensive range of benefits to support your health and wellbeing, all included in your plan.

Plus, our Bupa Global Relationship Managers are available to help you make the most of all this and more.

To find out more about our other plans in the range visit [bupaglobal.com](http://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 Blue Cross and Blue Shield Association. Bupa Global is not licensed by Blue Cross and Blue Shield Association to sell Bupa Global/Blue Cross Blue Shield Global co-branded products in Argentina, 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).

# SUMMARY OF BENEFITS

This is only a summary. Please refer to your membership guide for full details of benefits, limits, exclusions and waiting periods.

BENEFIT AND EXPLANATION	
All benefits below, even those paid in full, will contribute to the overall annual maximum limit	Overall annual maximum GBP 3,000,000, EUR 3,750,000 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 GBP 50,000, EUR 62,500 or USD 85,000	GBP 50,000, EUR 62,500 or USD 85,000
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	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 therapists and orthoptists	
Footcare	
Complementary therapies: Acupuncture and reflexology	Paid in full up to 20 visits each policy year
Complementary medicines: Homeopathy, naturopathy and Chinese medicine	
Prescribed medicines and dressings	Up to GBP 4,000, EUR 5,000 or USD 6,800 each policy year. Once this limit is reach then 50% of any further costs.
Durable medical equipment	Paid in full up to 4 visits each policy year
Dietetic guidance	
PREVENTIVE TREATMENT	
Health screening (waiting period 10 months)	Up to GBP 1,000, EUR 1,250 or USD 1,700 each policy year
Vaccinations	Up to GBP 1,000, EUR 1,250 or USD 1,700 each policy year
Eye test	Paid in full 1 test each policy year

BENEFIT AND EXPLANATION	
DENTAL TREATMENT/HEARING AIDS/OPTICAL	
Dental treatment	
Preventive dental (waiting period 6 months)	Paid in full 2 visits each policy year
Accident related dental treatment	Up to GBP 2,500, EUR 3,100 or USD 4,200 each policy year
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 GBP 4,000, EUR 5,000 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 GBP 25,000, EUR 31,000 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 GBP 600,000, EUR 750,000 or USD 1,020,000
Kidney dialysis	Paid in full
Treatment for or related to gender dysphoria	Up to GBP 61,000, EUR 76,000 or USD 104,000 per membership year

### MATERNITY/CHILDBIRTH (AFTER 10 MONTHS)

Normal delivery/Birthing centre/Home delivery	Up to GBP 10,000, EUR 12,500 or USD 17,000 each policy year
Medically essential Caesarean section	Up to GBP 20,000, EUR 25,000 or USD 34,000 each policy year
Pre- and post-natal treatment	Paid in full
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	<p>Visit and return: 5 trips per lifetime GBP 1,000, EUR 1,250 or USD 1,700 per trip</p> <p>Visit living allowance: GBP 100, EUR 120 or USD 170 per day</p> <p>Up to 10 days each policy year</p>
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 membership guide.

## GENERAL EXCLUSIONS

This is a summary of general exclusions. For full details please refer to the membership guide.

Administration / registration fees	Eyesight	Persistent vegetative state (PVS) and neurological damage
Advance payments / deposits	Experimental or unproven treatment	Sexual problems
Artificial life maintenance*	Genetic testing	Sleep disorders
Birth control	Harmful or hazardous use of alcohol, drugs and/or medicines	Stem cells
Chinese medicine	Health hydros, nature cure clinics etc.	Surrogacy
Conflict and disaster	Illegal activity	Treatment for or related to gender dysphoria*
Convalescence and admission for treatment that could take place as a day-case or out-patient, general care, or staying in hospital	Infertility treatment	Temporomandibular joint (TMJ) disorders
Cosmetic treatment	Obesity*	Unrecognised medical practitioner, hospital or healthcare facility
Developmental problems	Mechanical or animal donor organs	

\* unless eligibility criteria has been met

## A FEW THINGS THAT MAKE US DIFFERENT

### 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.

### SUPPORTING MENTAL HEALTH

We believe that mental health and wellbeing are just as important as physical health. To support this, we have removed annual and monetary limits from this plan for in-patient and day-patient mental health treatment (up to the annual maximum limit of your chosen plan), and we now include cover for ADHD, addiction and self-inflicted injuries.

### GLOBAL ACCESS IN YOUR HANDS

Our 'Global Virtual Care' app provides you with access to a global network of doctors, offering medical guidance and consultations, plus same day virtual appointments - available 24/7.

### 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.

### 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 24/7 telephone support in multiple languages.

### FAMILY SUPPORT

Our 'Bupa Family Plus' app offers tips and guidance for you and your family from pregnancy, through the important milestones of your child's development and into teen years.

### PRE-EXISTING CONDITIONS

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

### ACCESS YOUR ACCOUNT ONLINE

You can now access our exclusive and secure website and mobile app **MembersWorld** whenever you need to. With it, you can submit and track progress of claims, submit pre-authorisation requests, get access to your membership card and insurance documents and chat to us anytime with our in-app messaging service.



## FIND OUT MORE

If you'd like more information we're here to help.

Call us on +44 1273 208 181  
or visit [bupaglobal.com](https://www.bupaglobal.com)

Your calls may be recorded  
or monitored.

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Global Virtual Care, the Second Medical Opinion service and Bupa Family Plus services, are provided by a third party, directly to you. Bupa Global assumes no liability and accepts no responsibility for information provided by this third party; or the performance of the services. Support and information provided through these services do not confirm that any related treatment or additional support is covered under your health plan. These services are not intended to be used for emergency or urgent medical treatment.

Global Virtual Care, the Second Medical Opinion service and Bupa Family Plus services are not regulated by the Financial Conduct Authority or by the Prudential Regulation Authority.

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