

The Bupa logo, featuring the word "Bupa" in a white sans-serif font above a white heartbeat line, all set against a dark brown square background.The BlueCross BlueShield Global logo, consisting of two blue icons (a cross and a shield) to the left of the text "BlueCross BlueShield Global" in a blue sans-serif font.

ULTIMATE 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 HEALTH INSURANCE. WE ARE PARTNERS IN HEALTH. FROM THE BEGINNING, WE ARE BY YOUR SIDE, UTILISING OUR EXPERTISE AND THE PERSONAL TOUCH TO GIVE YOU ACCESS TO THE CARE AND TREATMENT YOU NEED.

Your health and wellness are as important to us as they are to you. With us, you're a truly private patient, enjoying direct access to private specialist care without having to wait for a referral.

Our Ultimate Global Health Plan is the gold standard of our product suite, with no overall annual limit and global cover, you get to choose a recognised doctor. So whether you spend the winter abroad, or need to visit a particular specialist in another part of the world, we offer that freedom.

Choose the Ultimate Global Health Plan to receive our most comprehensive health plan with no annual limits, no cap on eligible GP consultations and a range of preventive health and wellbeing therapies such as vitamin therapy and cryotherapy.



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 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

This is our highest level of cover with no overall annual limit, for a level of cover that is second to none.

- Direct access to private specialists without the need for referrals
- In hospital care and accommodation in a standard private suite
- Worldwide medical providers
- Cover for pandemics and epidemics
- Supporting peak performance with physiotherapy, chiropractic and acupuncture
- Alternative treatments such as Chinese medicine, homeopathy and naturopathy
- Preventive, routine and major restorative dental cover (waiting period of 6 months)
- Orthodontic cover (waiting period of 12 months)
- Accident related dental cover
- Refractive eye surgery (once per eye, per lifetime)
- Private maternity cover (waiting period of 10 months)

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, and for more information about Blue Cross and Blue Shield Association, visit www.BCBS.com.

- Mental health and wellbeing therapies to help care for your mind and body
- Extensive annual health screenings including cover for vitamin therapy, cryotherapy or COVID-19 antibody tests as well as genetic cancer screenings (subject to eligibility)
- Medical and non-medical evacuation services back to your country of residence, for occurrences such as natural disasters

WHY CHOOSE THE ULTIMATE GLOBAL HEALTH PLAN?

At Bupa Global, we understand the importance of being there for someone through the most joyful, but also through the most challenging times. We strive to build a strong connection and understand our client's situations.

All our Private Clients have access to a dedicated Relationship Manager, who handles all aspects of their health plan. They take the time to understand your lifestyle, medical conditions, provider preferences, as well as your day-to-day whereabouts. Allowing you to act quickly when it comes to everything from supporting doctor's appointments around the globe to handling claims.

To find out more about our other plans in the range visit bupaglobal.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 | | |
|---|------------------|--|
| OVERALL ANNUAL MAXIMUM | UNLIMITED | |
| OUT-PATIENT DAY TO DAY CARE | UNLIMITED | |
| Out-patient surgical operations | Paid in full | |
| Pathology, radiology and diagnostic tests | | |
| Specialist consultations and doctors' fees | | |
| Qualified nurses | | |
| Mental health | | |
| Physiotherapists, osteopaths and chiropractors | | |
| Occupational therapists and orthoptists | | |
| Footcare | | |
| Complementary therapies: Acupuncture and reflexology | | |
| Complementary medicines: Homeopathy, naturopathy and Chinese medicine | | |
| Prescribed medicines and dressings | | |
| Durable medical equipment | | |
| Dietetic guidance | | |
| PREVENTIVE TREATMENT | | |
| Full health screening | | Up to GBP 5,000, EUR 6,250 or USD 8,500 each policy year |
| Vaccinations | Paid in full | |
| Eye test | | |
| Genetic cancer screening (subject to eligibility) | | |

| BENEFIT AND EXPLANATION | |
|--|---|
| DENTAL TREATMENT/HEARING AIDS/OPTICAL | |
| Dental treatment | |
| Preventive dental (waiting period 6 months) | Paid in full |
| Accident related dental treatment | Up to GBP 10,000, EUR 12,500 or USD 17,000 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 | |
| Refractive eye surgery (1 per eye per lifetime) | |
| IN-PATIENT CARE | |
| Hospital accommodation, room and board | Paid in full. Room type: Standard suite |
| Parent accommodation in hospital | Paid in full |
| Room and board for accompanying family members | Up to GBP 10,000, EUR 12,500 or USD 17,000 each policy year |
| Operating room, medicines and surgical dressings | Paid in full |
| 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 and eligibility criteria must be met) | |
| Prophylactic surgery | |
| Prosthetic devices | |
| Prosthetic implants and appliances | |
| Reconstructive surgery | |
| Accident-related dental treatment | |

| BENEFIT AND EXPLANATION | |
|---|--|
| PRE- AND POST-HOSPITALISATION | |
| Home nursing | Paid in full up to 30 days each policy year |
| Hospice and palliative care | Paid in full |
| Rehabilitation (multidisciplinary rehabilitation) | Paid in full up to 90 days each policy year |
| Rehabilitation at health resorts | Paid in full up to 30 days each policy year |
| IN-PATIENT AND/OR OUT-PATIENT CARE | |
| Advanced imaging | Paid in full |
| Cancer treatment | |
| Transplant services | |
| Kidney dialysis | |
| Treatment for or related to gender dysphoria (subject to eligibility) | |
| MATERNITY/CHILDBIRTH (10 MONTH WAITING PERIOD) | |
| Normal delivery/Birthing centre/Home delivery | Paid in full |
| Medically essential Caesarean section | |
| Pre- and post-natal treatment | Paid in full Covered under Out-patient day-to-day care benefits |
| 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 | |
| Compassionate emergency repatriation | |
| Living allowance | 10 days up to GBP 10,000, EUR 12,500 and USD 17,000 each policy year |
| Repatriation of mortal remains | Paid in full |
| Local air ambulance | |
| Local road ambulance | |
| Non-medical evacuation in case of conflicts and natural disasters | |
| Repatriation of mortal remains | |
| Full details of the benefits, limitations and exclusions can be found on 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 | Developmental problems | Obesity* |
| Advance payments / deposits | Experimental or unproven treatment | Persistent vegetative state (PVS) and neurological damage |
| Artificial life maintenance* | Treatment for or related to gender dysphoria* | Sexual problems |
| Birth control | Harmful or hazardous use of alcohol, drugs and/or medicines | Sleep disorders |
| Chinese medicine | Health hydros, nature cure clinics etc. | Stem cells |
| Conflict and disaster* | Illegal activity | Surrogacy |
| 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 | Mechanical or animal donor organs | Unrecognised medical practitioner, hospital or healthcare facility |

* 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

At Bupa Global we believe that mental health and wellbeing are just as important as physical health. To support this, we have removed both 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 also 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

Your calls may be recorded
or monitored.

Bupa Global is a trading name of Bupa Insurance Limited and Bupa Insurance Services Limited which are registered in England and Wales at Companies House under numbers 3956433 and 3829851 respectively. The registered offices are 1 Angel Court, London EC2R 7HJ, UK. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. The Financial Registration numbers of Bupa Insurance Limited and Bupa Insurance Services Limited are 203332 and 312526 respectively.

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

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