

Bupa

 **BlueCross  
BlueShield**  
Global

# MAJOR MEDICAL 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

# 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.

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.



## 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.

## 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:

- Hospital care
- Mental health – caring for mind as well as body
- Evacuation – if the treatment you need isn't available locally, we'll get you and one other person to where it is available
- 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)
- Transplants and rehabilitation

## WHY CHOOSE THE MAJOR MEDICAL GLOBAL HEALTH PLAN?

This plan is for people who may not want or need a traditional health plan. It gives you worldwide cover for major illnesses and conditions such as cancer up to a £2m annual limit. Treatment for chronic, congenital and hereditary conditions may also be covered, subject to underwriting.

The Major Medical Global Health Plan gives you access to the treatment you need, when you need it, so you can concentrate on getting better.

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 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	
<b>All benefits below, even those paid in full will contribute to the overall annual maximum limit</b>	<b>Overall annual maximum GBP 2,000,000, EUR 2,500,000, USD 3,400,000</b>
<b>Deductible</b> The deductible applies to all benefits	Mandatory GBP 5,000, EUR 6,200 or USD 8,500
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	
Advanced imaging	
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	Per device up to GBP 4,000, EUR 5,000 or USD 6,800
Prosthetic devices	
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	

BENEFIT AND EXPLANATION	
PRE- AND POST-HOSPITALISATION	
Pre-examinations	Paid in full up to 30 days prior to hospitalisation
Check-ups	Paid in full up to 60 days prior to 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 45 days each policy year
Prescribed medicines and dressings	Up to GBP 700, EUR 870 or USD 1,190 each policy year
Durable medical equipment	Prescribed at the hospital following in-patient or day-patient
IN-PATIENT AND/OR OUT-PATIENT CARE	
Cancer treatment	Paid in full
Transplant services	Each condition up to GBP 500,000, EUR 625,000 or USD 850,000
Kidney dialysis	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	Visit and return: 5 trips per lifetime GBP 1,000, EUR 1,250 or USD 1,700 per trip  Visit living allowance: GBP100, EUR 120 or USD 170 per day  Up to 10 days each policy year
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	Mechanical or animal donor organs
Advance payments / deposits	Experimental or unproven treatment	Obesity*
Artificial life maintenance*	Footcare	Persistent vegetative state (PVS) and neurological damage
Birth control	Genetic testing	Sexual problems
Complementary therapists	Gender issues	Sleep disorders
Conflict and disaster	Harmful or hazardous use of alcohol, drugs and/or medicines	Stem cells
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.	Surrogacy
Cosmetic treatment	Infertility treatment	Temporomandibular joint (TMJ) disorders
Developmental problems	Maternity and childbirth	Unrecognised medical practitioner, hospital or healthcare facility

\* unless eligibility criteria has been met

## 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.

### 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

The '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.

### 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.

### 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.

### 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 +353 176 17340  
or visit [bupaglobal.com](http://bupaglobal.com)

Your calls may be recorded  
or monitored.

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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.

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