

Bupa

 **BlueCross
BlueShield**
Global

SELECT 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.

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 who have U.S. coverage within their plan can now enjoy even 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:

- In hospital and out-patient care
- Health checks - helping to prevent as well as cure (a 10 month waiting period applies)
- Mental and holistic therapies - 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 conditions (subject to underwriting)
- Transplants and rehabilitation

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

WHY CHOOSE THE SELECT HEALTH PLAN?

It's good to know that should you ever need it, this plan provides up to £1m annual regional cover. 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. Treatment for chronic, congenital and hereditary conditions may also be covered, subject to underwriting.

You'll benefit from annual health checks after a 10 month waiting period and having accident-related dental treatment as part of your cover.

We are also now prioritising your mental health by removing all annual and monetary limits from this plan for in-patient and day-patient mental health treatment.

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.

| BENEFIT AND EXPLANATION | |
|---|---|
| All benefits below, even those paid in full, will contribute to the overall annual maximum limit | Overall annual maximum GBP 1,000,000, EUR 1,250,000 or USD 1,700,000 |
| OUT-PATIENT DAY TO DAY CARE | |
| Annual maximum *paid in full up to the annual maximum of out-patient day to day care limit | GBP 7,500, EUR 9,400 or USD 12,800 |
| CO-INSURANCE OPTIONS | |
| Co-insurances | Mandatory 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 | |
| Specialist consultations and doctors' fees | |
| Qualified nurses | Paid in full* |
| Mental health | Up to 15 consultations each policy year |
| Prescribed medicines and dressings | Up to GBP 1,000, EUR 1,250 or USD 1,700 each policy year |
| Durable medical equipment | |
| PREVENTIVE TREATMENT | |
| Health Screening (waiting period - 10 months) | Up to GBP 250, EUR 310 or USD 420 each policy year |

| BENEFIT AND EXPLANATION | |
|---|--|
| IN-PATIENT CARE | |
| Hospital accommodation, room and board | Paid in full. Semi-private room outside of the UK Standard private room in the UK |
| 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 | |
| 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 2,500, EUR 3,100 or USD 4,200 |
| Prosthetic implants and appliances | Paid in full |
| Reconstructive surgery | |
| Accident-related dental treatment | |
| HOSPICE AND REHABILITATION | |
| 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 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 GBP 200,000, EUR 250,000 or USD 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 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 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 | Experimental or unproven treatment | Obesity* |
| Advance payments / deposits | Footcare | Persistent vegetative state (PVS) and neurological damage |
| Artificial life maintenance* | Genetic testing | Sexual problems |
| Birth control | Gender issues | Sleep disorders |
| Complementary therapists | Harmful or hazardous use of alcohol, drugs and/or medicines | Stem cells |
| Conflict and disaster | Health hydros, nature cure clinics etc | Surrogacy |
| Convalescence and admission for treatment that could take place as a day-case or out-patient, general care, or staying in hospital | Illegal activity | 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 |
| Eyesight | Mechanical or animal donor organs | |

* 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 is 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

Your calls may be recorded
or monitored.

Bupa Global Designated Activity Company (Bupa Global DAC), trading as Bupa Global, is a designated activity company limited by shares registered in Ireland under company number 623889 and having its registered office at Second Floor, 10 Pembroke Place, Ballsbridge, Dublin 4, DO4 V1W6. Bupa Global DAC, trading as Bupa Global, is regulated by the Central Bank of Ireland.

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 Central Bank of Ireland.

DAC-SELE-SALE-EN-XXXX-2104-0029102

