

Bupa

BlueCross  
BlueShield  
Global

# ULTIMATE GLOBAL HEALTH PLAN

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

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 limits and global cover, our clients get to choose their preferred doctor. So whether they 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, cryotherapy and genetic cancer screenings.



**Bupa**

  **BlueCross  
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## 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 limits, 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 private standard 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
- Extensive dental and optical cover incl. laser eye surgery (waiting periods apply)
- Private maternity cover (waiting periods apply)
- 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
- Medical and non-medical evacuation services back to your country of residence

### **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).

## 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, understanding our client's situations and knowing what they need before they do.

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 the client's lifestyle, medical conditions, provider preferences, as well as their day-to-day whereabouts. Allowing them to act quickly when it comes to everything from supporting doctor's appointments around the globe to handling claims. Reducing admin and paperwork for the client to an absolute minimum.

To find out more about our other plans in the range visit [bupaglobal.com](http://bupaglobal.com)

# SUMMARY OF BENEFITS

BENEFIT AND EXPLANATION		
<b>OVERALL ANNUAL MAXIMUM</b>	<b>UNLIMITED</b>	
<b>OUT-PATIENT DAY TO DAY CARE</b>	<b>UNLIMITED</b>	
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		
<b>PREVENTIVE TREATMENT</b>		
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		

BENEFIT AND EXPLANATION	
<b>DENTAL TREATMENT/HEARING AIDS/OPTICAL</b>	
<b>Dental treatment</b>	
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)	
<b>Hearing aids/Optical</b>	
Hearing aids	
Spectacle frames and lenses and contact lenses	
Refractive eye surgery (1 per eye per lifetime)	
<b>IN-PATIENT CARE</b>	
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)	
Prophylactic surgery	
Prosthetic devices	
Prosthetic implants and appliances	
Reconstructive surgery	
Accident-related dental treatment	

BENEFIT AND EXPLANATION	
<b>PRE- AND POST-HOSPITALISATION</b>	
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
<b>IN-PATIENT AND/OR OUT-PATIENT CARE</b>	
Advanced imaging	Paid in full
Cancer treatment	
Transplant services	
Kidney dialysis	
Treatment for or related to gender dysphoria	
<b>MATERNITY/CHILDBIRTH (AFTER 10 MONTHS)</b>	
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
<b>TRANSPORTATION/TRAVEL</b>	
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](http://bupaglobal.com) or in the plan guide.

GENERAL EXCLUSIONS		
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

## 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 is 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, 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.

\* (unless eligibility criteria for the benefit 'Treatment for or related to gender dysphoria' has been met).

### 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 are covered under our global health plans, subject to our General Exclusions and medical underwriting. An additional premium may apply.

### SECOND MEDICAL OPINION

Sometimes you might need a little extra reassurance. That's why we give you access to a second medical opinion from leading international specialist doctors. Available to all of our customers looking for reassurance and confidence in their medical diagnosis.

### 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.

Bupa Global DAC, trading as Bupa Global, is regulated by the Central Bank of Ireland.

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.

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