

Bupa

 **BlueShield**
Global

SELECT HEALTH PLAN

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

1 September 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.



TWO OF THE BIGGEST, MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Bupa Global and 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 in knowing 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 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:

- o in hospital and out-patient care
- o health checks - helping to prevent as much as cure (a 10 month waiting period applies)
- o mental and holistic therapies - caring for mind as well as body
- o evacuation - if emergency treatment isn't available locally, we'll get you and one other person to where it is
- o treatment for cancer and other serious illnesses, for as long as needed while you are a customer
- o hereditary, congenital and chronic conditions (subject to underwriting)
- o transplants and rehabilitation

The insurance plans are insured by Bupa (Asia) Limited and administered by Bupa Global. Bupa Global is a trading name adopted by Bupa (Asia) Limited in relation to its portfolio of International Private Medical Insurance products and services. Bupa (Asia) Limited is authorised and regulated by the Hong Kong Insurance Authority. This material shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong.

Bupa Global is the sole insurer of this plan.

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WHY CHOOSE THE SELECT GLOBAL HEALTH PLAN?

It's good to know that should you ever need it, this plan provides up to USD 3 million annual worldwide cover excluding the U.S. 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.

You'll benefit from annual health checks and having accident-related dental treatment as part of your cover.

To find out more about our other plans in the range visit bupaglobal.com

SUMMARY OF BENEFITS

Full details of benefits, limitations and exclusions can be found on bupaglobal.com or in the membership guide.

BENEFIT AND EXPLANATION	
All benefits below, even those paid in full will contribute to the overall annual maximum limit.	Overall annual maximum USD 4,500,000 or HKD 35,000,000
In-patient deductibles: Mandatory USD 1,500 or HKD 11,700 Optional USD 4,000 or HKD 31,200 Optional USD 10,000 or HKD 78,000 Please see your insurance certificate for details of the deductible that applies to your in-patient and day-patient benefits.	
OUT-PATIENT DAY TO DAY CARE	
*paid in full up to the annual maximum of out-patient day to day care limit of USD 28,800 or HKD 225,000	Annual maximum USD 28,800 or HKD 225,000
Co-insurance	
Mandatory 15% co-insurance Please see your insurance certificate for details of the co-insurance that applies to your out-patient day to day care benefits. Please note that the deductible and not the co-insurance apply to the out-patient treatment undertaken in connection with the advanced imaging, cancer treatment, transplant services and kidney dialysis benefits.	
Out-patient surgical operations	Paid in full*
Pathology, radiology and diagnostic tests	
Specialist consultations and doctors' fees	Paid in full* Up to 15 consultations each policy year
Qualified nurses	
Mental health	
Prescribed medicines and dressings	Up to USD 5,800 or HKD 45,000 each policy year
Durable medical equipment	
PREVENTIVE TREATMENT	
Health screening (waiting period - 10 months)	Up to USD 1,000 or HKD 8,000 policy year
Vaccinations	Up to USD 400 or HKD 3,100 policy year

BENEFIT AND EXPLANATION	
IN-PATIENT CARE	
Your mandatory deductible applies to all the following benefits. Please see your insurance certificate for details of the deductible that applies to your in-patient and day-patient benefits.	
Hospital accommodation, room and board	Paid in full. Private room
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	Paid in full
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months)	Paid in full
Prophylactic surgery	
Prosthetic devices	Per device up to USD 4,000 or HKD 31,200
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	Up to 20 nights each policy year, up to USD 150 or HKD 1170 per night
In-patient hospital cash benefit	
HOSPICE AND REHABILITATION	
Hospice and palliative care	Up to USD 40,000 or HKD 312,000 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 USD 300,000 or HKD 2,340,000
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	
Living allowance	10 days each policy year up to USD 150 or HKD 1,170 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		
Administration / registration fees	Experimental or unproven treatment	Persistent vegetative state (PVS) and neurological damage
Advance payments / deposits	Footcare	Sexual problems
Artificial life maintenance*	Genetic testing	Sleep disorders
Birth control	Gender issues	Stem cells
Chinese medicine*	Harmful or hazardous use of alcohol, drugs and/or medicines	Surrogacy
Conflict and disaster	Health hydros, nature cure clinics etc	Temporomandibular joint (TMJ) disorders
Convalescence and admission for treatment that could take place as a day-case or out-patient, general care, or staying in hospital	Infertility treatment	Treatment outside area of cover
Cosmetic treatment	Maternity and childbirth	Unrecognised medical practitioner, hospital or healthcare facility
Developmental problems	Mechanical or animal donor organs	
Eyesight	Obesity*	

*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

The ‘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. Please visit [bupaglobal.com](https://www.bupaglobal.com)



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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