



# COMPARING BUSINESS HEALTH PLANS

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

This is intended as a summary comparison of the available benefits. Full details of the benefits, limitations and exclusions for each health plan can be found in the Business Health Plans membership guide. Please contact us for a copy.

**From 1 October 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 expected great service, but offers more than just insurance. We also focus on our customers' all-round health and wellbeing through a number of wellness services.

Additionally, through the collaboration between Bupa Global and Blue Shield Global, our customers can now enjoy even bigger benefits in the U.S. Our business health plans include cover for unforeseen treatment in the U.S. for 28 days (cover starts from the date of arrival) and the option to extend cover to include U.S cover for all eligible treatment.

This guide provides a summary of our plans to help you understand the high-level differences between them. For full details on the benefits, limitations, exclusions and how to use the plans, please visit [bupaglobal.com](http://bupaglobal.com) to view the relevant health plan guides.

## 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 will have access to healthcare providers worldwide, utilising both the Blue Shield networks in the U.S. and Bupa's networks outside the U.S.

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## BUPA (ASIA) LIMITED IS THE SOLE INSURER OF THIS PLAN.

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# BUILT FOR BUSINESS, DESIGNED FOR INDIVIDUALS

Our health plans are designed for those wanting the highest level of cover available within the Bupa Group, including access to healthcare facilities anywhere in the world, at home or away.

As a business, your people are your greatest asset, so it makes sense to invest in both their physical and mental health and wellbeing, to help protect them wherever business takes them. Our benefits are designed to cover the mind as well as the body and can go a long way towards helping promote a healthy workforce and making a positive difference to your business.

Offering global healthcare to your employees can also have a wider positive impact on your business, including:

- help you recruit the right talent to take your business forward
- help increase wellbeing, motivation and positivity of your employees
- help improve sickness and absenteeism rates

## **Our plans are designed with a range of employees in mind:**

### **Businesses with employees who travel:**

Our plans offer coverage for employees who travel on business and provide freedom of choice from the most prestigious hospitals and clinics around the world, wherever employees are located.

**Expat employees:** Our plans provide medical cover for employees and their families who are assigned to work abroad. The level of cover is designed to augment local state cover or employer provided coverage and to meet local visa requirements for people working or living overseas.

**Executive cover:** Every business has a few key people whose skills, knowledge, experience or leadership are important to a business' continued financial success. The absence of these employees can create a significant impact. Bupa provides the richness of healthcare cover needed for these key people.

## **Helping to improve the world's wellbeing**

Better health is at the heart of our organisation. Not only do we care for the health and wellbeing of your employees, we also want to help improve general health around the globe. To maintain this focus, we continue to remain free of shareholders, re-investing profits back into our business. It fuels our drive to improve our services and offer access to cutting-edge care. We also partner with non-profit organisations and local communities to help improve the world's health, and create a positive environmental impact.



# WORLD CLASS BUSINESS HEALTH PLANS

With our tiered Business Health Plans, we are offering more than just health insurance. In addition to benefits with high limits to help ensure your employees are protected, we also look out for their all-round health with a number of wellness services available.

Our global Business Health Plans are tiered by clear trade-up benefits and geographical cover making it easy for you to find the right health plan for your employees.



## Our difference

A global team of advisers and health experts who, between them, speak multiple languages and offer a service that exceeds expectations. With support available on the telephone 24/7 you can be sure that whenever you or your employees need us, you will be understood.



## Putting you in control

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. Whenever you need to enrol an employee; you can do it securely online in minutes.



## Healthline

Our telephone Healthline staff are on-hand 24/7 to provide seamless access to medical providers (such as a pharmacy, dentist or doctor) wherever you are, and can arrange an appointment on your behalf. They can also advise you on how to manage an existing condition whilst you're travelling, advise on appropriate vaccinations and have the expertise to challenge local medical decisions.



## Secure online access

Your employees can access our exclusive and secure website and mobile app, MembersWorld, whenever they need to. Via their account they can submit and track the progress of claims, submit requests for pre-authorisation of treatment, get access to their membership card and insurance documents, and chat to us anytime with our in-app messaging service. They have the options to log in using their passcode, fingerprint or Face ID, so it's totally secure.



## A choice of preventive benefits

To help your employees stay in the peak of health they have a choice of preventive benefits including mental health, physiotherapy, acupuncture and chiropractic cover.



## Direct settlement with a worldwide network

When your employees need us most, we'll be there with a smooth claims service. We settle directly with our network of providers so you don't have to pay upfront for your treatment. For plans including U.S. cover this gives your employees access to over 1.5 million providers (and over 32,000 without U.S. cover). We will also do our best to settle directly with any providers not in our current network.



## Growing with your business

It's good to know that should your employees need to relocate, with our international health plans accessing healthcare will be one less thing to worry about when they arrive.

# OUR WELLBEING SOLUTIONS

To support both the physical and mental wellbeing of your employees and their families, we provide as standard a range of wellbeing benefits and programmes.

## 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.

## Bupa LifeWorks

Designed to help you with all of life's questions, issues and concerns, Bupa LifeWorks is your global Employee Assistance Programme and gives you and your family instant access to advice from professionals in your language. Get confidential support for your mental, financial, physical and emotional wellbeing including short-term counselling. Help is available 24 hours a day, 7 days a week and 365 days a year online, by phone or mobile app. You also have access to a range of services, including expert tips and toolkits, as well as a wealth of online articles, podcasts, videos, and more.

## Second medical opinion

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

## Global access in your hands

'Global Virtual Care' app provides your employees with access to a global network of doctors, offering medical guidance and consultations, plus same day virtual appointments - available 24/7.

## Help before you go

Before your employees start a new role away from home, our Assignment Support Programme can provide them with personalised, comprehensive guidance on the host country such as local medical facilities and the healthcare system, fulfilling existing prescriptions, and much more.

## Family support

'Bupa Family Plus' app offers tips and guidance for your employees from pregnancy, through the important milestones of their child's development and into teen years.

# OUR BUSINESS HEALTH PLANS

Our business health plans are tiered by clear trade-up benefits, making it easy for businesses to find the right health plan for their employees and if required, their dependants.

For these world-class business health plans, we deliver the exceptional high level of service for which we are renowned, and we provide cover for:

- Mental Health conditions (no limits for in-patient and day patient treatment with no waiting periods - and we now include cover for addiction, ADHD and self-inflicted injury)
- In-hospital care
- Evacuation and repatriation - if emergency treatment isn't available locally, we'll get your employee to where it is (accompanied by a relative or partner when medically necessary)
- Treatment for cancer and other serious illnesses, for as long as needed whilst they are a customer
- Hereditary, congenital and chronic conditions
- Transplants and rehabilitation
- Bupa LifeWorks, your global Employee Assistance Programme

## Mandatory cover

One of the following options must be selected.

|          |   |
|----------|---|
| Select   | This tier covers out-patient treatment, in-patient or day-care treatment and basic wellness benefits. Optional U.S. cover, maternity cover and Dental/ Optical cover is available in this tier.                               |
| Premier  | This tier extends the Select benefits to include Chinese medicine and vaccinations. Optional U.S. cover, maternity cover and Dental/ Optical cover is available in this tier. Co-insurance is also available.                 |
| Elite    | This tier extends the Premier benefits to include living allowance and compassionate visit benefits. Optional U.S. cover, maternity cover and Dental/Optical cover is available in this tier. Co-insurance is also available. |
| Ultimate | The top tier available covering all other tiers and including cancer screening and extensions to the evacuation and repatriation benefits as well as offering an unlimited overall benefit level.                             |

## Optional cover

|                        |  |
|------------------------|--|
| U.S. cover             | This option adds U.S. to the geographical cover making cover worldwide. This is offered as standard for the Ultimate tier. Cover is offered at 100% when using a network hospital, otherwise reasonable and customary costs are covered.   |
| Maternity Cover        | This option is available for Select, Premier and Elite tiers while being standard for the Ultimate tier, and can be claimed after 10 months' to cover pre- and post-natal care and childbirth.   |
| Dental & Optical cover | There are three Dental only or Dental & Optical cover to choose from for Select, Premium and Elite tiers. Ultimate tier includes both Dental and Optical cover as standard. The dental covers a number of treatments including preventative, routine and restorative or orthodontic treatments. Each tier progressively offers more coverage and higher limits. Optical covers treatments including eye test, frames and lenses. |

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. For example, you might want to:

- Include dependants
- Choose to cover pre-existing health issues
- Add co-insurance options for out-patient care in Premier and Elite - to always stay in control of cost
- Add preventive, routine and restorative dental and optical care to our plans

We understand you're busy. So we've designed our range of health plans to make giving each of your employees the right level of cover as easy as it can be.

# BUSINESS HEALTH PLANS COMPARISON TABLE

Benefit Benefit limits are set out in three currencies, USD, GBP and HKD. The currency in which you pay your premium is the currency that will apply to your health plan for the purposes of benefit limits. Benefit limits apply per person.

Please note: This table provides a high-level summary only about the types of cover provided. Full details of the benefits, limitations and exclusions can be found on [bupaglobal.com](http://bupaglobal.com) or in the health plan guide. Cover for pre-existing conditions is subject to underwriting. Please ask your sales adviser for further information.

| Benefit  | Business Select Health Plan   | Business Premier Health Plan  | Business Elite Health Plan  | Business Ultimate Health Plan  |
|--|---|---|---|--|
| Overall annual maximum<br>All benefits in this table, even those paid in full, will contribute to the overall annual policy maximum limit. | USD 2,500,000/ GBP 1,600,000/ HKD 20,000,000 each membership year   | USD 4,400,000/ GBP 2,800,000/ HKD 34,000,000 each membership year   | USD 6,000,000/ GBP 3,900,000/ HKD 47,000,000 each membership year   | Unlimited  |
| Geographical area of cover   | Worldwide excluding U.S.  | Worldwide excluding U.S.  | Worldwide excluding U.S.  | Worldwide  |
| U.S. cover   | Optional cover, if purchased  | Optional cover, if purchased  | Optional cover, if purchased  | Included   |
| Mandatory pre-authorisation  | Mandatory pre-authorisation for: <ul style="list-style-type: none"> <li>o all in-patient stays over 5 days</li> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o rehabilitation</li> <li>o advanced imaging - MRI, CT and PET scans</li> <li>o cancer treatment</li> <li>o transportation (evacuation and repatriation)</li> <li>o home nursing</li> <li>o complications of maternity and childbirth (if purchased)</li> <li>o refractive eye surgery (if purchased)</li> </ul> | Mandatory pre-authorisation for: <ul style="list-style-type: none"> <li>o all in-patient stays over 5 days</li> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o rehabilitation</li> <li>o advanced imaging - MRI, CT and PET scans</li> <li>o cancer treatment</li> <li>o transportation (evacuation and repatriation)</li> <li>o home nursing</li> <li>o complications of maternity and childbirth (if purchased)</li> <li>o refractive eye surgery (if purchased)</li> </ul> | Mandatory pre-authorisation for: <ul style="list-style-type: none"> <li>o all in-patient stays over 5 days</li> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o rehabilitation</li> <li>o advanced imaging - MRI, CT and PET scans</li> <li>o cancer treatment</li> <li>o transportation (evacuation and repatriation)</li> <li>o complications of maternity and childbirth (if purchased)</li> <li>o home nursing</li> <li>o refractive eye surgery (if purchased)</li> </ul> | Mandatory pre-authorisation for: <ul style="list-style-type: none"> <li>o all in-patient stays over 5 days</li> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o rehabilitation</li> <li>o rehabilitation at health resorts</li> <li>o advanced imaging - MRI, CT and PET scans</li> <li>o cancer treatment</li> <li>o transportation (evacuation and repatriation)</li> <li>o complications of maternity and childbirth</li> <li>o home nursing</li> <li>o genetic cancer screening</li> <li>o refractive eye surgery.</li> </ul> |
| General benefits and rules   |   |   |   |  |
| Medical History Disregarded, subject to our agreement (minimum number of employees applies)  | Yes   | Yes   | Yes   | Yes  |
| Covered for chronic conditions if diagnosed after enrolment (not applicable when medical history has been disregarded)                     | Yes   | Yes   | Yes   | Yes  |
| Cover for congenital & hereditary conditions if diagnosed after enrolment (not applicable when medical history has been disregarded)       | Yes   | Yes   | Yes   | Yes  |

| Benefit   | Business Select Health Plan  | Business Premier Health Plan  | Business Elite Health Plan  | Business Ultimate Health Plan                                      |
|---|--|---|---|--|
| No cancellation of policy based on claims pattern/history   | Yes  | Yes   | Yes   | Yes  |
| Automatic renewal   | Yes  | Yes   | Yes   | Yes  |
| General waiting period from start of cover  | No general waiting period. Please note waiting periods can apply to specific benefits as detailed in this document, unless we have agreed to waive them. |   |   |  |
| Age limit for joining   | No upper age limit   |   |   |  |
| Co-insurance  | No co-insurance  | Co-insurance<br>Applies to out-patient care only                    | Co-insurance<br>Applies to out-patient care only                      | No co-insurance  |
|   |  | Optional 0%   | Optional 0%   |  |
|   |  | Optional 15%  | Optional 15%  |  |
|   |  | Optional 25%  | Optional 25%  |  |
| Out-patient treatment   |  |   |   |  |
| Out-patient surgical operations   | Paid in full   | Paid in full  | Paid in full  | Paid in full   |
| Wellness – mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year’s membership)   | We pay up to USD 300/ GBP 200/ HKD 2,300 each membership year  | We pay up to USD 1,000/ GBP 650/ HKD 8,000 each membership year     | We pay up to USD 2,000/ GBP 1,300/ HKD 15,500 each membership year    | We pay up to USD 8,000/ GBP 5,000/ HKD 62,000 each membership year |
| Full Health Screening – cholesterol, blood pressure, diabetes, anaemia, lung function, liver and kidney function, cardiac risk assessment and hearing tests (after one year’s membership) |  |   |   |  |
| Consultants’ fees for consultations   | We pay up to USD 2,500/ GBP 1,600/ HKD 19,000 each membership year   | We pay up to USD 10,000/ GBP 6,500/ HKD 77,500 each membership year | We pay up to USD 20,000/ GBP 13,000/ HKD 155,000 each membership year | Paid in full   |
| Pathology, x-ray and diagnostic tests   |  |   |   |  |
| Consultants’ fees, psychologists’ and psychotherapists’ fees for mental health treatment  |  |   |   |  |
| Prescribed drugs and dressings  |  |   |   |  |
| Costs for treatment by therapists, complementary medicine practitioners and qualified nurses  | Paid in full up to 5 visits each membership year   | Paid in full up to 35 visits each membership year                   | Paid in full up to 70 visits each membership year                     | Paid in full up to 90 visits each membership year                  |
| Physiotherapy   | Paid in full   | Paid in full  | Paid in full  | Paid in full   |
| Chinese medicine  | Not covered  | We pay up to USD 300/ GBP 200/ HKD 2,300 each membership year       | We pay up to USD 750/ GBP 500/ HKD 6,000 each membership year         | We pay up to USD 1,500/ GBP 1,000/ HKD 11,500 each membership year |
| Vaccinations  | Not covered  | We pay up to USD 500/ GBP 300/ HKD 4,000 each membership year       | Paid in full  | Paid in full   |
| Costs for treatment by family doctor  | Paid in full up to 5 visits each membership year   | Paid in full up to 15 visits each membership year                   | Paid in full  | Paid in full   |



| Benefit   | Business Select Health Plan  | Business Premier Health Plan   | Business Elite Health Plan   | Business Ultimate Health Plan   |
|---|--|--|--|---|
| Accident-related dental treatment   | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Durable medical equipment   | Not covered  | We pay up to USD 1,500/ GBP 1,000/ HKD 11,500 each membership year                                 | We pay up to USD 5,000/ GBP 3,200/ HKD 39,000 each membership year                                 | Paid in full  |
| In-patient and day-case treatment   |  |  |  |   |
| Hospital accommodation  | Paid in full - Standard private room   | Paid in full - Standard private room   | Paid in full - Standard private room   | Paid in full - Standard suite   |
| Surgical operations, including pre- and post-operative care               | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Nursing care, drugs and surgical dressings                                | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Physicians' fees  | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Theatre charges   | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Intensive care, intensive therapy, coronary care and high-dependency unit | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Pathology, x-rays, diagnostic tests and therapies                         | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Prostheses implants and appliances  | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Parent accommodation  | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Mental health treatment   | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Prophylactic surgery  | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Reconstructive surgery  | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Obesity surgery (after two years' membership)                             | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Further benefits  |  |  |  |   |
| Advanced imaging  | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Cancer treatment  | Paid in full   | Paid in full   | Paid in full   | Paid in full  |
| Congenital and hereditary conditions                                      | USD 75,000/ GBP 48,000/ HKD 1,200,000 maximum benefit for the whole of your lifetime | We pay up to USD 100,000/ GBP 65,000/ HKD 1,700,000 maximum benefit for the whole of your lifetime | We pay up to USD 150,000/ GBP 97,000/ HKD 2,700,000 maximum benefit for the whole of your lifetime | We pay up to USD 200,000/ GBP 129,000/ HKD 3,750,000 maximum benefit for the whole of your lifetime |
| Bupa LifeWorks, your global Employee Assistance Programme                 | We pay in full for up to 5 counselling sessions, per issue, each membership year     | We pay in full for up to 5 counselling sessions, per issue, each membership year                   | We pay in full for up to 5 counselling sessions, per issue, each membership year                   | We pay in full for up to 5 counselling sessions, per issue, each membership year                    |
| Genetic cancer screening  | Not covered  | Not covered  | Not covered  | Paid in full  |
| Healthline services   | Included   | Included   | Included   | Included  |
| HIV / AIDS drug therapy including ART                                     | We pay up to USD 25,000/ GBP 16,000/ HKD 400,000 each membership year                | We pay up to USD 30,000/ GBP 19,300/ HKD 500,000 each membership year                              | We pay up to USD 35,000 / GBP 22,500 / HKD 620,000 each membership year                            | We pay up to USD 40,000/ GBP 25,800/ HKD 750,000 each membership year                               |

| Benefit   | Business Select Health Plan  | Business Premier Health Plan   | Business Elite Health Plan   | Business Ultimate Health Plan  |
|---|--|--|--|--|
| Home nursing after in-patient treatment                           | We pay up to USD 200/ GBP 130/ HKD 1,500 each day up to a maximum of 10 days every membership year | We pay up to USD 200/ GBP 130/ HKD 1,500 each day up to a maximum of 20 days every membership year | We pay up to USD 200/ GBP 130/ HKD 1,500 each day up to a maximum of 30 days every membership year | We pay up to USD 200/ GBP 130/ HKD 1,500 each day up to a maximum of 30 days every membership year |
| Hospice and palliative care                                       | We pay up to USD 37,200/ GBP 24,000/ HKD 290,000 maximum benefit for the whole of your lifetime    | We pay up to USD 37,200/ GBP 24,000/ HKD 290,000 maximum benefit for the whole of your lifetime    | We pay up to USD 37,200/ GBP 24,000/ HKD 290,000 maximum benefit for the whole of your lifetime    | We pay up to USD 37,200/ GBP 24,000/ HKD 290,000 maximum benefit for the whole of your lifetime    |
| In-patient cash benefit   | We pay up to USD 300/ GBP 200/ HKD 2,300 each night up to 20 nights every membership year          | We pay up to USD 400/ GBP 250/ HKD 3,000 each night up to 20 nights every membership year          | We pay up to USD 500/ GBP 320/ HKD 4,000 each night up to 20 nights every membership year          | We pay up to USD 500/ GBP 320/ HKD 4,000 each night up to 20 nights every membership year          |
| Prosthetic devices  | We pay a maximum benefit of USD 2,000/ GBP 1,300/ HKD 15,500 for each device                       | We pay a maximum benefit of USD 3,000/ GBP 2,000/ HKD 23,300 for each device                       | We pay a maximum benefit of USD 6,000/ GBP 3,900/ HKD 46,500 for each device                       | Paid in full   |
| Rehabilitation  | We pay in full for up to 30 days each membership year  | We pay in full for up to 45 days each membership year  | We pay in full for up to 60 days each membership year  | We pay in full for up to 90 days each membership year  |
| Rehabilitation in a health resort                                 | Not covered  | Not covered  | Not covered  | We pay in full for up to 30 days each membership year following serious illness                    |
| Transplant services   | Paid in full   | Paid in full   | Paid in full   | Paid in full   |
| Maternity and childbirth cover (after 10 months' membership)      | Optional cover, if purchased   | Optional cover, if purchased   | Optional cover, if purchased   | Cover included as standard   |
| Normal delivery maternity and childbirth                          | We pay up to USD 13,000/ GBP 8,400/ HKD 220,000 each membership year                               | We pay up to USD 13,000/ GBP 8,400/ HKD 220,000 each membership year                               | We pay up to USD 13,000/ GBP 8,400/ HKD 220,000 each membership year                               | Paid in full   |
| Childbirth at home  | We pay up to USD 1,200/ GBP 800/ HKD 9,300 each membership year                                    | We pay up to USD 1,200/ GBP 800/ HKD 9,300 each membership year                                    | We pay up to USD 1,200/ GBP 800/ HKD 9,300 each membership year                                    | Paid in full   |
| Medically essential Caesarean section                             | We pay up to USD 26,000/ GBP 16,800 / HKD 410,020 each membership year                             | We pay up to USD 26,000/ GBP 16,800 / HKD 410,020 each membership year                             | We pay up to USD 26,000/ GBP 16,800 / HKD 410,020 each membership year                             | Paid in full   |
| Maternity complication  | Paid in full   | Paid in full   | Paid in full   | Paid in full   |
| Children born into policy without underwriting                    | Yes  | Yes  | Yes  | Yes  |
| Transportation/Travel   |  |  |  |  |
| Medical evacuation  | Paid in full   | Paid in full   | Paid in full   | Paid in full   |
| Medical repatriation  | Paid in full   | Paid in full   | Paid in full   | Paid in full   |
| Non-medical evacuation in case of conflicts and natural disasters | Not covered  | Not covered  | Not covered  | Paid in full   |
| Local air ambulance   | Paid in full   | Paid in full   | Paid in full   | Paid in full   |

| Benefit  | Business Select Health Plan | Business Premier Health Plan | Business Elite Health Plan  | Business Ultimate Health Plan   |
|--|-----------------------------|------------------------------|---|---|
| Local road ambulance   | Paid in full                | Paid in full                 | Paid in full  | Paid in full  |
| Travel cost for an accompanying person                                       | Paid in full                | Paid in full                 | Paid in full  | Paid in full  |
| Travel cost for the transfer of children                                     | Paid in full                | Paid in full                 | Paid in full  | Paid in full  |
| Compassionate visit transport costs and compassionate visit living allowance | Not covered                 | Not covered                  | Visit and return: We pay up to 5 trips maximum benefit for the whole of your lifetime, up to USD 1,600/ GBP 1,000/ HKD 22,000 per trip<br><br>Visit living allowance: We pay up to USD 160/ GBP 100/ HKD 2,200 per day for a maximum of 10 days each trip | Paid in full  |
| Compassionate emergency repatriation   | Not covered                 | Not covered                  | Not covered   | Paid in full  |
| Living allowance   | Not covered                 | Not covered                  | We pay up to USD 40/ GBP 25/ HKD 300 each day for up to 10 days every membership year   | We pay up to USD 40/ GBP 25/ HKD 300 each day for up to 10 days every membership year |
| Repatriation of mortal remains   | Paid in full                | Paid in full                 | Paid in full  | Paid in full  |

| Dental / Optical treatment*                         | Dental choice 1                | Dental & Optical choice 2   | Dental & Optical choice 3   | Ultimate  |
|---|--------------------------------|---|---|---|
| Eye test x 1, glasses and contact lenses            | Not covered                    | We pay 75% up to USD 250/ GBP 160/ HKD 2,200 each membership year | We pay in full up to USD 500/ GBP 325/ HKD 4,900 maximum benefit each membership year | We pay in full up to USD 500 / GBP 325 / HKD 4,900 maximum benefit each membership year |
| Refractive eye surgery                              | Not covered                    | Not covered   | We pay in full for one surgery for each eye for the whole of your lifetime            | We pay in full for one surgery for each eye for the whole of your lifetime              |
| Dental benefit limit                                | USD 1,000/ GBP 650/ HKD 10,800 | USD 2,500/ GBP 1,600/ HKD 29,500                                  | USD 5,000/ GBP 3,200/ HKD 64,000  | USD 5,000/ GBP 3,200/ HKD 64,000  |
| Preventative treatment                              | Paid in full                   | Paid in full  | Paid in full  | Paid in full  |
| Routine dental treatment                            | We pay 80%                     | We pay 80%  | Paid in full  | Paid in full  |
| Major restorative treatment                         | We pay 80%                     | We pay 80%  | We pay 80%  | We pay 80%  |
| Orthodontic treatment for members aged 18 and under | We pay 50%                     | We pay 50%  | We pay 50%  | We pay 75%  |

\*On Business Select, Business Premier and Business Elite, there are three choices for dental and optical cover. Cover included as standard for Ultimate.

#### BUSINESS HEALTH PLAN EXCLUSIONS

**Applies across all Business Health Plans:** Administration/registration fees; Advance payments/deposits; Artificial life maintenance; Birth control; Conflict and disaster; Congenital and hereditary conditions; Convalescence, nursing home and admission for general care, or staying in hospital or other establishment; Cosmetic treatment; Deafness; Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Footcare; Gender dysphoria; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics, etc.; Illegal activity; Infertility treatment; Mechanical or animal donor organs; Obesity; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions; Reconstructive or remedial surgery; Sleep disorders; Speech disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Travel costs for treatment; Unrecognised medical practitioner, provider or facility.

**Additional exclusions for Business Elite Health Plan:** Dental treatment/gum disease (unless optional module purchased); Eyesight (unless optional module purchased); Maternity and childbirth (unless optional module purchased); U.S. treatment (unless optional module purchased)

**Additional exclusions for Business Premier Health Plan:** Dental treatment/gum disease (unless optional module purchased); Eyesight (unless optional module purchased); Maternity and childbirth (unless optional module purchased); U.S. treatment (unless optional module purchased)

**Additional exclusions for Business Select Health Plan:** Dental treatment/gum disease (unless optional module purchased); Eyesight (unless optional module purchased); Maternity and childbirth (unless optional module purchased); U.S. treatment (unless optional module purchased)

**General services:**

+852 2531 8503

**Medical related enquiries:**

+852 2531 8561

Your calls may be recorded or monitored.

**Bupa (Asia) Limited**

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