



# COMPANY PLAN – PRODUCT SUMMARY

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

## **BUPA GLOBAL IS THE SOLE INSURER OF THESE PLANS**

This is intended as a summary comparison of the available benefits. Full details of the benefits, limitations and exclusions can be found in the Company membership guide.

**From 1 April 2021**

# WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

Our range of health plans are designed for those wanting the highest level of cover available within Bupa and access to some of the best healthcare anywhere in the world.

The multi-level Company plan provides you with 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 Cross Blue Shield Global, our customers can now enjoy even bigger benefits in the U.S. Our Company plan includes 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 the Company plan to help you understand the high-level differences between the types of cover available. 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 membership guide.

## 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 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 Cross Blue Shield networks in the U.S. and Bupa's networks outside the U.S.

## BUPA GLOBAL IS THE SOLE INSURER OF THESE PLANS.

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).

# BUILT FOR BUSINESS, DESIGNED FOR INDIVIDUALS

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 COMPANY HEALTH PLANS

With our tiered Company 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 Company 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).



## 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.

## 'Everyday Resources'

Our global Employee Support Programme provides counselling and/or referral support to deal with personal or work issues that may adversely impact your employees' work performance and their health and wellbeing.

The programme can help your employees with a broad range of issues including handling stress and anxiety, surviving the loss of a loved one, managing life changes and workplace pressure. All with the aim of helping you to support healthy and happy employees.

## 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 specialists. Available to all customers looking for reassurance and confidence in their medical diagnosis.

## Global access in your hands

Our '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

Our '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 COMPANY PLAN

Whether your employees are at home, abroad, or constantly on their travels, our Company global health insurance plan is designed to keep them in great working order – 365 days a year.

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

- Mental Health conditions (no limits for in-patient and day patient treatment with no waiting periods - and now including 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
- Everyday Resources, your Global Employee Support Programme

There are four levels of cover to choose from – including routine treatments and in-patient care, to dental cover, complementary medicines and health screening. Each offers something different, but they all come with 24/7 support on the phone, expert medical advice and access to some of the best healthcare facilities in the world.

Every business is unique, so 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, add a deductible option or choose to cover health issues of the past. Whatever you decide, we'll help you build a plan that's right for you.

## Mandatory cover

One of the following options must be selected.

Essential	This level concentrates on hospital treatment, in-patient or day-care patients.
Classic	Designed to cover any specialist medical treatment or diagnosis, it also covers out-patient consultations and diagnostic tests and any in-patient stays along with health screening.
Gold	Provides for both in-patient and out-patient care. In addition to the other benefits, the Gold level also covers family doctor treatment and any prescription medications needed.
Gold Superior	The top level of cover available, with unlimited annual maximum, optical cover and many unlimited benefits.

## Optional cover

	For extra reassurance Assistance Cover is also available. There are two levels of assistance cover that give access to the services and treatment needed, wherever the customer is in the world.
Assistance cover	Evacuation - Provides emergency evacuation to the nearest appropriate place of treatment where the treatment needed is available.  Repatriation - Offers all the benefits of Evacuation cover and additionally gives the option of returning to your specified country of nationality or your specified country of residence when the treatment is not available locally.

# COMPANY OPTIONS - SUMMARY OF BENEFITS

Benefit limits are set out in three currencies, GBP, EUR and USD. 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	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
<b>Overall Annual Maximum</b> The currency applicable for your contract is shown on your membership certificate. *Up to a maximum of GBP 1,800,000, USD 3,000,000 or EUR 2,250,000 per condition	GBP 2,000,000 USD 3,400,000 EUR 2,500,000	GBP 3,000,000 USD 5,100,000 EUR 3,750,000	GBP 6,000,000 USD 10,200,000 EUR 7,500,000	Unlimited*
<b>Out-patient treatment</b>				
Out-patient surgical operations	Paid in full	Paid in full	Paid in full	Paid in full
Wellness	Not covered	We pay up to GBP 600, USD 1,000 or EUR 750 each membership year	We pay up to GBP 1,000, USD 1,700 or EUR 1,250 each membership year	We pay up to GBP 5,000, USD 8,500 or EUR 6,300 each membership year
Full Health Screen				
Consultants' fees for consultations	Not covered	We pay up to GBP 6,400, USD 10,900 or EUR 8,000 each membership year	Paid in full	Paid in full
Pathology, X-rays and diagnostic tests				
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses	Not covered	We pay in full for up to 35 visits each membership year	We pay in full for up to 70 visits each membership year	We pay in full for up to 90 visits each membership year
Consultants' fees, psychologists' and psychotherapists' fees for mental health treatment	Not covered	We pay up to GBP 6,400, USD 10,900 or EUR 8,000 each membership year	Paid in full	Paid in full
Vaccinations	Not covered	We pay up to GBP 250, USD 430 or EUR 310 each membership year	We pay up to GBP 500, USD 850 or EUR 630 each membership year	Paid in full
Costs for treatment by a family doctor	Not covered	Not covered	We pay in full for up to 20 visits each membership year	Paid in full
Prescribed drugs and dressings	Not covered	Not covered	We pay up to GBP 1,200 USD 2,000 or EUR 1,500 each membership year	Paid in full
Accident-related dental treatment	We pay up to GBP 240, USD 410 or EUR 300 each membership year	Paid in full	Paid in full	Paid in full

Benefit	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
In-patient and day-case treatment				
Hospital accommodation	Paid in full	Paid in full	Paid in full	Paid in full
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	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
Prosthetic 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
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
Durable medical equipment	Not covered	Not covered	We pay up to GBP 3,000, USD 5,100 or EUR 3,750 each membership year	We pay up to GBP 3,000, USD 5,100 or EUR 3,750 each membership year
Healthline services	Included	Included	Included	Included
HIV/AIDS drug therapy including ART	Not covered	We pay up to GBP 12,000, USD 20,000 or EUR 15,000 each membership year	We pay up to GBP 12,000, USD 20,000 or EUR 15,000 each membership year	We pay up to GBP 12,000, USD 20,000 or EUR 15,000 each membership year
Home nursing after in-patient treatment	We pay up to GBP 120, USD 200 or EUR 150 each day up to a maximum of 10 days each membership year	We pay up to GBP 200, USD 340 or EUR 250 each day up to a maximum of 20 days each membership year	Paid in full up to a maximum of 30 days each membership year	Paid in full up to a maximum of 30 days each membership year
Hospice and palliative care	We pay up to GBP 24,000, USD 41,000 or EUR 30,000 maximum benefit for the whole of your membership	We pay up to GBP 24,000, USD 41,000 or EUR 30,000 maximum benefit for the whole of your membership	We pay up to GBP 24,000, USD 41,000 or EUR 30,000 maximum benefit for the whole of your membership	We pay up to GBP 24,000, USD 41,000 or EUR 30,000 maximum benefit for the whole of your membership
In-patient cash benefit	We pay GBP 90, USD 150 or EUR 110 each night up to 20 nights each membership year	We pay GBP 90, USD 150 or EUR 110 each night up to 20 nights each membership year	We pay GBP 90, USD 150 or EUR 110 each night up to 20 nights each membership year	We pay GBP 90, USD 150 or EUR 110 each night up to 20 nights each membership year
Kidney dialysis	Paid in full	Paid in full	Paid in full	Paid in full
Local air ambulance	Paid in full	Paid in full	Paid in full	Paid in full
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full



Benefit	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Maternity cover (after 10 months' membership)	Not covered	<p>Maternity and childbirth: We pay up to GBP 4,800, USD 8,150 or EUR 6,000 each membership year</p> <p>Childbirth at home or birthing centre: We pay up to GBP 780, USD 1,300 or EUR 975 each membership year</p> <p>Medically essential Caesarean section: We pay up to GBP 12,600, USD 21,500 or EUR 15,750 each membership year</p> <p>Complications of maternity and childbirth: Paid in full</p>	<p>Maternity and childbirth: We pay up to GBP 7,200, USD 12,250 or EUR 9,000 each membership year</p> <p>Childbirth at home or birthing centre: We pay up to GBP 780, USD 1,300 or EUR 975 each membership year</p> <p>Medically essential Caesarean section: We pay up to GBP 15,000, USD 25,500 or EUR 18,750 each membership year</p> <p>Complications of maternity and childbirth: Paid in full</p>	<p>Maternity and childbirth: We pay up to GBP 9,600, USD 16,300 or EUR 12,000 each membership year</p> <p>Childbirth at home or birthing centre: We pay up to GBP 780, USD 1,300 or EUR 975 each membership year</p> <p>Medically essential Caesarean section: We pay up to GBP 16,800, USD 28,500 or EUR 21,000 each membership year</p> <p>Complications of maternity and childbirth: Paid in full</p>
Newborn care	We pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for all treatment received during the first 90 days following birth	We pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for all treatment received during the first 90 days following birth	We pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for all treatment received during the first 90 days following birth	We pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for all treatment received during the first 90 days following birth
Prophylactic surgery	Paid in full	Paid in full	Paid in full	
Prosthetic devices	We pay a maximum benefit of GBP 2,400, USD 4,000, EUR 3,000 for each device	We pay a maximum benefit of GBP 3,000, USD 5,100 or EUR 3,750 for each device	We pay a maximum benefit of GBP 4,000, USD 6,800 or EUR 5,000 for each device	Paid in full
Reconstructive surgery	Paid in full	Paid in full	Paid in full	Paid in full
Rehabilitation	We pay in full for up to 42 days of treatment (which may be inpatient treatment or day-case treatment) each membership year	We pay in full for up to 42 days of treatment (which may be inpatient treatment, day-case treatment or outpatient treatment) each membership year	We pay in full for up to 42 days of treatment (which may be inpatient treatment, day-case treatment or outpatient treatment) each membership year	We pay in full for up to 42 days of treatment (which may be inpatient treatment, day-case treatment or outpatient treatment) each membership year
Transplant services	Paid in full	Paid in full	Paid in full	Paid in full
Treatment for or related to gender dysphoria	Not covered	Not covered	<p>Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people</p> <p>We pay up to GBP 48,000, USD 80,000, EUR 64,000 each membership year</p> <p>Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people</p> <p>We pay up to GBP 48,000, USD 80,000, EUR 64,000 each membership year</p>	<p>Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people</p> <p>Paid in full</p> <p>Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people</p> <p>Paid in full</p>

Benefit	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Optional benefits (if purchased)				
U.S. cover	100 percent of eligible costs in network.  Reasonable and Customary costs out of network.  In-patient treatment or daycase treatment, cancer treatment, MRI, CT and PET scans must be pre-authorized or only 50% of eligible costs may be payable.	100 percent of eligible costs in network.  Reasonable and Customary costs out of network.  In-patient treatment or daycase treatment, cancer treatment, MRI, CT and PET scans must be pre-authorized or only 50% of eligible costs may be payable.	100 percent of eligible costs in network.  Reasonable and Customary costs out of network.  In-patient treatment or daycase treatment, cancer treatment, MRI, CT and PET scans must be pre-authorized or only 50% of eligible costs may be payable.	100 percent of eligible costs in network.  Reasonable and Customary costs out of network.  In-patient treatment or daycase treatment, cancer treatment, MRI, CT and PET scans must be pre-authorized or only 50% of eligible costs may be payable.
Dental	Not covered	We pay up to GBP 1,200, USD 2,000 or EUR 1,500 maximum benefit for each membership year	We pay up to GBP 1,200, USD 2,000 or EUR 1,500 maximum benefit for each membership year	We pay up to GBP 2,400, USD 4,100 or EUR 3,000 maximum benefit for each membership year
Optical (Dental treatment and optical must be purchased together)	Not covered	Not covered	Not covered	We pay up to GBP 250, USD 425 or EUR 315 maximum benefit for each membership year.
Assistance cover (Evacuation and Repatriation)	Optional cover	Optional cover	Optional cover	Optional cover

## COMPANY HEALTH PLAN EXCLUSIONS

**Applies across all Company Health Plans:** Artificial life maintenance; Birth control; Conflict and disaster; Congenital conditions; Convalescence and admission for general care; Cosmetic treatment; Deafness; Dental treatment/ gum disease; Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Eyesight; Footcare; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics, etc.; Hereditary conditions; Illegal activity; Infertility treatment; Obesity; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions; Preventive and wellness treatment; Reconstructive or remedial surgery; Sexual problems; Sleep disorders; Speech disorders; Stem cells; Surrogate parenting; Travel costs for treatment; Treatment for or related to gender dysphoria (unless eligibility criteria for the benefit 'Treatment for or related to gender dysphoria' has been met); Unrecognised medical practitioner, provider or facility, hospital or healthcare facility.

**Additional exclusions for Essential and Classic Company Health Plan:** Drugs and dressings (out-patient); Family doctor treatment

**Additional exclusions for Essential Health Plan:** Maternity.



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Your calls may be recorded or monitored.

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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.

Global Virtual Care, Second Medical Opinion and Bupa Family Plus services are not regulated by the Financial Conduct Authority or by the Prudential Regulation Authority.

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