

# Business Explorer Health Plan

**Product Summary**  
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[bupaglobal.com](http://bupaglobal.com)



# About Bupa

## About Bupa

Bupa Global is the worldwide part of the Bupa Group – a healthcare company with over 40 years' medical experience and a range of facilities that include care homes, hospitals, primary care centres and dental clinics.

At Bupa Global, we're giving globally minded customers access to appropriate medical care and exceptional coverage, whether at home or away with the purpose of helping them live longer, healthier, happier lives.





## Advantages of buying Bupa

- Freedom to choose any recognised medical practitioner, hospital or healthcare facility, with thousands to select from.
- Through an interpreter service, our advisors are able to communicate with your employees in the language of their choice and are available to offer help, advice and reassurance, 24 hours a day, 365 days a year.
- An emergency assistance team is on standby to help with everything from locating the right medical facility to organising air ambulance evacuation at short notice.
- Speedy and safe evacuation, including air ambulances and scheduled flights to the right medical facility within the region\*.
- Depending on the condition, we also appoint a dedicated case manager for all complex treatment or lengthy stays in hospital.
- Our medical concierge and hospitality program provides patients' and their families with support and guidance during a hospital stay.

\*Algeria, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Democratic Republic of the Congo, Republic of the Congo, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, India, Ivory Coast, Kenya, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Pakistan, Réunion, Rwanda, Saint Helena, São Tomé and Príncipe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sri Lanka, Sudan, Swaziland, Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe.



## So, fancy being well looked after?

Call us today to find out more about Business Explorer or any of our other products and services that may be of interest to your company. After all, our purpose is all about longer, healthier, happier lives, so there is no better place to start.

+44 (0) 1273 322 074

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# Business Explorer Health Plan - Product Overview

Whether your employees are at home in Kenya, or spending time abroad on a regular basis, it is important that they have the right health insurance to cover all of their needs. Business Explorer is our regional plan for companies in East Africa, which provides cover for those living in, and travelling around Africa, as well as including treatment options at facilities in India, Pakistan and Sri Lanka. This plan offers great value for money by providing your employees access to world class healthcare services, without the cost of worldwide cover.



Business Explorer includes comprehensive in-patient cover, which can also be extended to include employee's immediate family members. We offer a wide range of out-patient benefits on each plan, including optical and dental, so you can select the level of cover that is right for your employees at a price that is right for your business.

## Fast facts - just some of our Business Explorer product features

- Subject to underwriting cover for many pre-existing conditions.
- No lifetime limits for mental health treatment, chronic diseases, such as heart disease, stroke, cancer and diabetes, ensuring continued access to treatment, within the overall annual maximum benefit, for as long as you are on the plan.
- Full range of health screening available, providing valuable early detection of conditions such as cancer.
- Treatment for AIDS and HIV, including related conditions and drug therapy.
- Eligible cancer treatment, supporting you at every stage of treatment.
- Comprehensive cover for new born babies with all eligible treatment covered for the first 90 days from birth.
- Cover available for congenital conditions such as heart defects.
- No maximum age limits, whether you are joining us for the first time or renewing your policy.

# Business Explorer – Summary of benefits

	BUSINESS EXPLORER ESSENTIAL PLUS	BUSINESS EXPLORER GOLD
OVERALL ANNUAL MAXIMUM PER MEMBER PER MEMBERSHIP YEAR	USD 500,000 EUR 370,000 GBP 300,000	USD 1,500,000 EUR 1,103,000 GBP 900,000
CORE BENEFITS AND LIMITATIONS	COVERAGE	
Hospital accommodation	100%	100%
Surgical operations, including pre- and post-operative	100%	100%
Post-hospitalisation services (for a maximum of 90 days after discharge)	USD 2,000, EUR 1,500, GBP 1,200 per membership year	Paid from out-patient benefit
Nursing care, drugs and surgical dressings	100%	100%
Physicians' fees	100%	100%
Theatre charges	100%	100%
Intensive care	100%	100%
Pathology, X-rays, diagnostic tests and therapies	100%	100%
Prosthetic implants and appliances	100%	100%
Parent accommodation	100%	100%
Mental health treatment	100%	100%
Advanced imaging	100%	100%
Cancer treatment	100%	100%
HIV/AIDS treatment (related conditions + drug therapy including ART)	USD 5,000, EUR 3,750, GBP 2,950 per membership year	USD 10,000, EUR 7,400, GBP 5,900 per membership year
Home nursing after in-patient	USD 200, EUR 150, GBP 120 each day for a maximum of 15 days per membership year	USD 200, EUR 150, GBP 120 each day for a maximum of 30 days per membership year
Hospice and palliative care	USD 20,000, EUR 14,800, GBP 11,800 lifetime maximum	USD 20,000, EUR 14,800, GBP 11,800 lifetime maximum
Maternity (after 10 months' membership)	Not covered	USD 8,000, EUR 6,000, GBP 4,700 per membership year
Newborn care	USD 50,000, EUR 36,900, GBP 29,500 for a maximum of 90 days following birth	USD 100,000, EUR 73,750, GBP 58,800 for a maximum of 90 days following birth
Prosthetic devices	USD 4,000, EUR 3,000, GBP 2,350 for each device	USD 4,000, EUR 3,000, GBP 2,350 for each device
Rehabilitation	100% for a maximum of 42 days per membership year	100% for a maximum of 42 days per membership year
Transplant services	100%	100%
Air ambulance	100%	100%
Road ambulance	100%	100%
Assistance cover	100%	100%
Emergency out of area cover	USD 50,000, EUR 36,900, GBP 29,500 for a maximum of 30 days per membership year	USD 50,000, EUR 36,900, GBP 29,500 for a maximum of 30 days per membership year
Treatment for congenital and hereditary conditions	Not covered	USD 100,000, EUR 73,750, GBP 58,800 per membership year

# Business Explorer – Summary of benefits

	BUSINESS EXPLORER ESSENTIAL PLUS	BUSINESS EXPLORER GOLD	
OVERALL ANNUAL MAXIMUM PER MEMBER PER MEMBERSHIP YEAR	USD 500,000 EUR 370,000 GBP 300,000	USD 1,500,000 EUR 1,103,000 GBP 900,000	
OUT-PATIENT BENEFITS AND LIMITATIONS	COVERAGE		
Out-patient surgical operations	100%	100%	
Accident-related dental treatment	USD 500 , EUR 375, GBP 300 per membership year	USD 1,000, EUR 750, GBP 600 per membership year	
Consultants' fees for consultations	Eligible treatment paid following post-hospitalisation services	100%	
Costs for treatment by a family doctor		100%	
Cover for treatment by therapists, complementary medicine practitioners and qualified nurses		100% for a maximum of 30 visits per membership year	
Consultants' fees, psychologists' and psychotherapists' fees for mental health treatment		100%	
Pathology, X-rays and diagnostic tests		100%	
Prescribed drugs and dressings		USD 2,000, EUR 1,500, GBP 1,200 per membership year	
Vaccinations		Not covered	USD 1,000, EUR 750, GBP 600 per membership year
Full Health Screening and Wellness (after one years' membership)		Not covered	USD 500, EUR 375, GBP 300 per membership year

OPTIONAL BENEFITS AND LIMITATIONS	COVERAGE	
Dental (after 6 months' membership)	Not covered	75% to a maximum of USD 1,000, EUR 750, GBP 600 per membership year
Optical		75% to a maximum of USD 400, EUR 315, GBP 250 per membership year

The information contained in this product summary is for illustration purposes only. For full details of what is and what is not covered, please refer to the Membership Guide, contact a Bupa Global representative or view online by visiting [bupaglobal.com](http://bupaglobal.com).

## Business Explorer – Exclusions

**Applies across all levels:** Artificial life maintenance; Birth control; Conflict and disaster; Convalescence and admission for general care; Cosmetic treatment; Deafness; Dental treatment/gum disease; Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Footcare; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics, etc.; Illegal activity; Infertility treatment; Obesity; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions; 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 Plus:** Congenital conditions; Eyesight; Hereditary conditions; Maternity; Preventive and wellness treatment.

General services:  
+44 (0) 1273 323 563

Medical enquiries:  
+44 (0) 1273 333 911

Your calls may be recorded or  
monitored.

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