

Explorer Health plan

Product Summary
From 1 April 2021

bupaglobal.com



About Bupa

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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.

Bupa Global customers enjoy premium benefits and service, both at home and away. That includes the freedom to choose direct access to some of the best doctors and hospitals within your area of coverage.





Advantages of buying Bupa

- Freedom to choose any recognised medical practitioner, hospital or healthcare facility, within your area of cover.
- Through an interpreter service, our advisors are able to communicate with you in the language of your 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 Explorer or any of our other products and services that may be of interest to you. After all, our purpose is all about longer, healthier, happier lives, so there is no better place to start.

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Explorer Health plan - Product overview

Whether you are at home in Kenya, or spending time abroad on a regular basis, it is important that you have the right health insurance to cover all of your needs. Explorer is our regional plan for 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 you access to world class healthcare services, without the cost of worldwide cover.



Explorer includes comprehensive in-patient cover, which can be extended to include immediate family members. We also 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 you.

Fast facts - just some of our Explorer product features

- No lifetime limits for mental health treatment, chronic diseases, such as heart disease, stroke, cancer and diabetes, ensuring continued access to treatment 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 (available after one year's membership).
- Eligible cancer treatment paid in full, ensuring you are supported at every stage of treatment.
- Comprehensive cover for new born babies with all treatment covered for the first 90 days from birth.
- Cover available for congenital conditions such as heart defects.

Explorer – Summary of benefits

	Explorer Essential Plus	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%
Kidney dialysis	100%	100%
HIV/AIDS treatment (related conditions + drug therapy including ART) after 1 years' membership	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 treatment	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

Explorer – Summary of benefits

	Explorer Essential Plus	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
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	Paid from 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 psychiatric treatment (after two years' membership)		100%
Pathology, X-rays and diagnostic tests		USD 2,000, EUR 1,500, GBP 1,200 per membership year
Prescribed drugs and dressings		USD 1,000, EUR 750, GBP 600 per membership year
Vaccinations		Not covered
Full Health Screening and Wellness (after one years' membership)	Not covered	
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

General Exclusions

There are general exclusions which apply for all levels. Below are some of the treatments we do not pay for:

Significant exclusions or limitations – what is not covered?
Artificial life maintenance
Developmental problems, including learning difficulties and developmental problems treated in an educational environment
Elective cosmetic surgery/treatment
Foetal surgery undertaken in the womb
Experimental or unproven treatment
Health hydros/nature cure clinics
Illegal activity
Infertility treatment
Pre-existing conditions - i.e. any condition that you have when you join, or which you have suffered from in the past and which may recur
Sleep disorders
Temporomandibular joint (TMJ) disorders
The purchase of donor organs
Treatment of harmful or hazardous use of alcohol, drugs and/or medicines

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 www.bupaglobal.com.

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Your calls may be recorded or
monitored.

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The world of Bupa

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Health information
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