

Bupa

BlueCross  
BlueShield  
Global

# PREMIER GLOBAL HEALTH PLAN

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

BUPA GLOBAL IS THE SOLE INSURER OF THIS PLAN  
From 1 April 2022

# WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

Founded by doctors, our sole purpose is to help people live longer, healthier, happier lives, and making a better world. That's why our policies are designed to meet your needs, whatever stage you're at in life.

The simple tiered range brings the same great service that you always can expect from Bupa, but this is more than just insurance. We also focus on our customers' all-round health through a number of wellness services included.

Plus, through our collaboration with Blue Cross Blue Shield Global, our customers can now enjoy even bigger benefits from their plan.

With us, you're a truly private patient, enjoying direct access to specialist care without having to wait for a referral. You're not limited to medical providers local to you either. Our international network of leading specialists allows you to choose when and where you receive treatment within your area of cover.



**BlueCross  
BlueShield  
Global**

## 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 that they have access to quality healthcare when and where they need it.

Customers will have access to a large network of healthcare providers worldwide, utilising both the Blue Cross Blue Shield networks in the U.S. and Bupa's networks outside the U.S.

## 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:

- In hospital and out-patient care
- Health checks – helping to prevent as well as cure (a 10 month waiting period applies)
- Mental and holistic therapies – caring for mind as well as body
- Evacuation – if the treatment you need isn't available locally, we'll get you and one other person to where it is available
- Treatment for cancer and other serious illnesses, for as long as needed while you are a Bupa customer
- Hereditary, congenital and chronic conditions (subject to underwriting)
- Transplants and rehabilitation

### **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).

## WHY CHOOSE THE PREMIER GLOBAL HEALTH PLAN?

You could go anywhere within your area of cover, including the U.S., safe in the knowledge that your Premier Global Health Plan is always with you. It gives you worldwide cover up to £1.5m and, should you need them, standard private hospital room and alternative treatments are available. Treatment for chronic, congenital and hereditary conditions may also be covered, subject to underwriting.

Choosing this plan means we'll also keep an eye on your day-to-day health with a host of wellness services, including annual health checks and dental and eye check-ups (after a 10 month waiting period and having accident-related dental treatment as part of your cover). We are also now prioritising your mental health by removing annual and monetary limits from this plan for in-patient and day-patient mental health treatment.

To find out more about our other plans in the range visit [bupaglobal.com](http://bupaglobal.com)

# SUMMARY OF BENEFITS

Full details of the benefits, limitations and exclusions can be found on [bupaglobal.com](http://bupaglobal.com) or in the membership guide.

BENEFIT AND EXPLANATION	
<b>All benefits below, even those paid in full, will contribute to the overall annual maximum limit</b>	<b>Overall annual maximum GBP 1,500,000 / EUR 1,875,000 / USD 2,550,000</b>
OUT-PATIENT DAY TO DAY CARE	
*paid in full up to the annual maximum of out-patient day to day care limit of GBP 15,000 / EUR 18,750 / USD 25,500	Annual maximum GBP 15,000 / EUR 18,750 / USD 25,500
CO-INSURANCE OPTIONS	
No co-insurance Optional 15% Optional 25% The insurance certificate will detail the co-insurance that applies to out-patient day to day benefits	
Out-patient surgical operations	Paid in full*
Pathology, radiology and diagnostic tests	
Specialist consultations and doctors' fees	
Qualified nurses	Paid in full* Up to 30 consultations each policy year
Mental health	
Physiotherapists, osteopaths and chiropractors	
Occupational therapists and orthoptists	
Footcare	
Dietetic guidance	Paid in full* up to 4 visits each policy year
Prescribed medicines and dressings	Up to GBP 2,000 / EUR 2,500 / USD 3,400 each policy year
Durable medical equipment	
PREVENTIVE TREATMENT	
Health Screening (waiting period 10 months)	Up to GBP 500 / EUR 620 / USD 850 each policy year
Vaccinations	Up to GBP 500 / EUR 620 / USD 850 each policy year
Eye test	Paid in full 1 test each policy year

BENEFIT AND EXPLANATION	
DENTAL TREATMENT/HEARING AIDS/OPTICAL	
Dental treatment	
Preventive dental (waiting period 6 months)	Paid in full 2 visits each policy year
Accident related dental treatment	
Routine dental (waiting period 6 months)	
Major Restorative (waiting period 6 months)	50% up to GBP 1,000 / EUR 1,250 / USD 1,700 each policy year
Hearing aids / Optical	
Hearing aids	
Spectacle frames and lenses and contact lenses	
IN-PATIENT CARE: FOR ALL IN-PATIENT AND DAY-PATIENT TREATMENT COSTS	
Hospital accommodation, room and board	Paid in full – Standard private room
Parent accommodation in hospital	Paid in full
Operating room, medicines and surgical dressings	
Intensive care	
Surgery, including surgeons' and anaesthetists' fees	
Physicians' 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 unless eligibility criteria has been met)	Paid in full
Prophylactic surgery	
Prosthetic devices	Up to GBP 2,500 / EUR 3,100 / USD 4,200 for the initial device needed as part of your treatment
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	
HOSPICE AND REHABILITATION	
Hospice and palliative care	Up to GBP 25,000 / EUR 31,000 / USD 42,000 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 GBP 400,000 / EUR 500,000 / USD 680,000
Kidney dialysis	Paid in full
Treatment for or related to gender dysphoria	Up to GBP 48,000, EUR 64,000 or USD 80,000 per membership year
TRANSPORTATION / TRAVEL	
Evacuation	Paid in full
Travel cost for an accompanying person	
Travel cost for the transfer of children	
Living allowance	10 days each policy year up to GBP 100 / EUR 120 / USD 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](http://bupaglobal.com) or in the membership guide

## GENERAL EXCLUSIONS

This is a summary of general exclusions. For full details please refer to the membership guide.

Administration / registration fees	Eyesight	Obesity*
Advance payments / deposits	Experimental or unproven treatment	Persistent vegetative state (PVS) and neurological damage
Artificial life maintenance*	Genetic testing	Sexual problems
Birth control	Treatment for or related to gender dysphoria*	Sleep disorders
Chinese medicine	Harmful or hazardous use of alcohol, drugs and/or medicines	Stem cells
Complementary therapists	Health hydros, nature cure clinics, etc.	Surrogacy
Conflict and disaster	Illegal activity	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 of the network
Cosmetic treatment	Maternity and childbirth	Unrecognised medical practitioner, hospital or healthcare facility
Developmental problems	Mechanical or animal donor organs	

\* 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. We are also prioritising your mental health, and there are no annual or monetary limits with this plan for in-patient and day-patient mental health treatment.

### 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, both annual and monetary limits across our plans for in-patient and day-patient mental health treatment are the same as for physical health treatment.

### 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.

### 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.

### 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.

### 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.

### THE VALUE OF A SECOND OPINION

The Second Medical Opinion service is available for all our Bupa members when making a medical decision for a serious, complex or chronic condition, or if you have unanswered questions and you need some reassurance.

### 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.

Call us on +44 1273 208 181  
or visit [bupaglobal.com](http://bupaglobal.com)

Calls may be recorded  
or monitored.

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