

Bupa

BlueCross
BlueShield
Global

ULTIMATE 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

BUPA GLOBAL IS MORE THAN JUST HEALTH INSURANCE. WE ARE YOUR LIFECARE PARTNERS. FROM THE BEGINNING, WE ARE BY YOUR SIDE, UTILISING OUR EXPERTISE AND THE PERSONAL TOUCH TO GIVE YOU ACCESS TO THE CARE AND TREATMENT YOU NEED.

Your health and wellness are as important to us as they are to you. With us, you're a truly private patient, enjoying direct access to private specialist care without having to wait for a referral.

Our Ultimate Global Health Plan is the gold standard of our product suite, with no overall annual limit and global cover, you get to choose a recognised doctor. So whether you spend the winter abroad, or need to visit a particular specialist in another part of the world, we offer that freedom.

Choose the Ultimate Global Health Plan to receive our most comprehensive health plan with no annual limits, no cap on eligible GP consultations and a range of preventive health and wellbeing therapies such as vitamin therapy and cryotherapy.



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 network in the U.S. and Bupa's networks outside the U.S.

EXCEPTIONAL SERVICE ON EVERY LEVEL

This is our highest level of cover with no overall annual limit, for a level of cover that is second to none.

- Direct access to private specialists without the need for referrals
- In hospital care and accommodation in a standard private suite
- Worldwide medical providers
- Cover for pandemics and epidemics
- Supporting peak performance with physiotherapy, chiropractic and acupuncture
- Alternative treatments such as Chinese medicine, homeopathy and naturopathy
- Preventive, routine and major restorative dental cover (waiting period of 6 months)
- Orthodontic cover (waiting period of 12 months)
- Accident related dental cover
- Refractive eye surgery (once per eye, per lifetime)
- Private maternity cover (waiting period of 10 months)
- Rehabilitation in a health resort

- Mental health and wellbeing therapies to help care for your mind and body
- Extensive annual health screenings including cover for vitamin therapy, cryotherapy or COVID-19 antibody tests as well as genetic cancer screenings (subject to eligibility)
- Medical and non-medical evacuation services back to your country of residence, for occurrences such as natural disasters

WHY CHOOSE THE ULTIMATE GLOBAL HEALTH PLAN?

At Bupa Global, we understand the importance of being there for someone through the most joyful, but also through the most challenging times. We strive to build a strong connection and understand our client's situations.

As a Private Client, you have access to a dedicated Relationship Manager and a Lifecare Concierge, who handle all aspects of your health plan and help you proactively manage your health journey. They take the time to understand your lifestyle, medical conditions, provider preferences, as well as your day-to-day whereabouts. Allowing you to act quickly when it comes to everything from supporting doctors' appointments around the globe to handling claims.

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

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](https://www.bupaglobalaccess.com), and for more information about Blue Cross and Blue Shield Association, visit www.BCBS.com.

SUMMARY OF BENEFITS

This is only a summary. Please refer to your membership guide for full details of benefits, limits, exclusions and waiting periods.

BENEFIT AND EXPLANATION	
OVERALL ANNUAL MAXIMUM	UNLIMITED
OUT-PATIENT DAY TO DAY CARE	UNLIMITED
Out-patient surgical operations	Paid in full
Pathology, radiology and diagnostic tests	
Specialist consultations and doctors' fees	
Qualified nurses	
Mental health	
Physiotherapists, osteopaths and chiropractors	
Occupational therapists and orthoptists	
Footcare	
Complementary therapies: acupuncture and reflexology	
Complementary medicines: homeopathy, naturopathy and Chinese medicine	
Prescribed medicines and dressings	
Durable medical equipment	
Dietetic guidance	
PREVENTIVE TREATMENT	
Full health screening	Up to GBP 5,000 / EUR 6,250 / USD 8,500 each policy year
Vaccinations	Paid in full
Eye test	
Genetic cancer screening (subject to eligibility)	

BENEFIT AND EXPLANATION	
DENTAL TREATMENT / HEARING AIDS / OPTICAL	
Dental treatment	
Preventive dental (waiting period 6 months)	Paid in full
Accident related dental treatment	Up to GBP 10,000 / EUR 12,500 / USD 17,000 each policy year
Routine dental (waiting period 6 months)	
Major restorative (waiting period 6 months)	
Orthodontics (waiting period 12 months)	
Hearing aids / Optical	
Hearing aids	
Spectacle frames and lenses and contact lenses	
Refractive eye surgery (1 per eye per lifetime)	
IN-PATIENT CARE	
Hospital accommodation, room and board	Paid in full (room type: standard suite)
Parent accommodation in hospital	Paid in full
Room and board for accompanying family members	Up to GBP 10,000 / EUR 12,500 / USD 17,000 each policy year
Operating room, medicines and surgical dressings	Paid in full
Intensive care	
Surgery, including surgeons' and anaesthetists' fees	
Physicians' fees	
Pathology, radiology and diagnostic tests	
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months and eligibility criteria must be met)	
Prophylactic surgery	
Prosthetic devices	
Prosthetic implants and appliances	
Reconstructive surgery	
Accident-related dental treatment	

BENEFIT AND EXPLANATION	
PRE- AND POST-HOSPITALISATION	
Home nursing	Paid in full up to 30 days each policy year
Hospice and palliative care	Paid in full
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 90 days each policy year
Rehabilitation at health resorts	Paid in full up to 30 days each policy year
IN-PATIENT AND / OR OUT-PATIENT CARE	
Advanced imaging	Paid in full
Cancer treatment	
Transplant services	
Kidney dialysis	
Treatment for or related to gender dysphoria (subject to eligibility)	
MATERNITY / CHILDBIRTH (10 MONTH WAITING PERIOD)	
Normal delivery / Birthing centre / Home delivery	Paid in full
Medically essential Caesarean section	
Pre- and post-natal treatment	Paid in full Covered under Out-patient day-to-day care benefits
Complications of maternity and childbirth	Paid in full
TRANSPORTATION / TRAVEL	
Evacuation	Paid in full
Repatriation	
Travel cost for an accompanying person	
Travel cost for the transfer of children	
Compassionate transport costs and compassionate visit living allowance	
Compassionate emergency repatriation	
Living allowance	10 days each policy year up to GBP 10,000 / EUR 12,000 / USD 17,000 per day
Repatriation of mortal remains	Paid in full
Local air ambulance	
Local road ambulance	
Non-medical evacuation in case of conflicts and natural disasters	
Repatriation of mortal remains	
Full details of the benefits, limitations and exclusions can be found on 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	Developmental problems	Obesity*
Advance payments / deposits	Experimental or unproven treatment	Persistent vegetative state (PVS) and neurological damage
Artificial life maintenance*	Treatment for or related to gender dysphoria*	Sexual problems
Birth control	Harmful or hazardous use of alcohol, drugs and/or medicines	Sleep disorders
Chinese medicine	Health hydros, nature cure clinics etc.	Stem cells
Conflict and disaster*	Illegal activity	Surrogacy
Convalescence and admission for treatment that could take place as a day-case or out-patient, general care, or staying in hospital	Infertility treatment	Temporomandibular joint (TMJ) disorders
Cosmetic treatment	Mechanical or animal donor organs	Unrecognised medical practitioner, hospital or healthcare facility

* unless eligibility criteria has been met

A FEW THINGS THAT MAKE US DIFFERENT

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.

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.

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.

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.

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.

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](https://www.bupaglobal.com)

Calls may be recorded or monitored.

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Global Virtual Care and Second Medical Opinion 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 and Second Medical Opinion are not regulated by the Financial Conduct Authority nor by the Prudential Regulation Authority.

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