

The Bupa logo, featuring the word "Bupa" in a white sans-serif font above a white heartbeat line, all set against a dark olive green square background.The BlueShield Global logo, consisting of a blue shield icon with a white caduceus symbol inside, followed by the text "BlueShield Global" in a bold, dark blue sans-serif font.

MAJOR MEDICAL GLOBAL HEALTH PLAN

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

From 1 April 2022

WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

We have never wanted to be the same as the rest. That's why more than 3,000 globally minded people were asked to help create our range of global health plans.

The simple tiered range brings the same great service expected, but it's 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 Shield Global, our customers can now enjoy even bigger benefits from their plan.

So whether in times when you need us most, like when you're ill or facing a serious health condition, or when you're healthy, we'll be there.

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.



TWO OF THE BIGGEST, MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Bupa Global and 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 Shield networks in the U.S. and Bupa's networks outside the U.S.

EXCEPTIONAL SERVICE ON EVERY LEVEL

We deliver the exceptional high level of service for which we are renowned, and we provide cover for:

- Hospital care
- Mental health - 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 whilst you are a customer
- Hereditary, congenital and chronic condition (subject to underwriting)
- Transplants and rehabilitation.

WHY CHOOSE THE MAJOR MEDICAL GLOBAL HEALTH PLAN?

This plan is for people who may not want or need a traditional health plan. It gives you worldwide cover for major illnesses and conditions such as cancer up to a \$3m annual limit.

The Major Medical Global Health Plan ensures that should you need it, you will get the best private care available, so you can concentrate on getting better.

To find out more about our other plans in the range visit bupaglobal.com

The insurance plans are insured by Bupa (Asia) Limited and administered by Bupa Global. Bupa Global is a trading name adopted by Bupa (Asia) Limited in relation to its portfolio of International Private Medical Insurance products and services. Bupa (Asia) Limited is authorised and regulated by the Hong Kong Insurance Authority.

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, 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	
All benefits below, even those paid in full will contribute to the overall annual maximum limit	Overall annual maximum USD 4,500,000 or HKD 35,000,000
Deductible The deductible applies to all benefits	No deductible or Optional: USD 4,000 or HKD 31,200 Optional: USD 10,000 or HKD 78,000
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	
Advanced imaging	
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	
Prosthetic devices	Per device up to USD 6,000 or HKD 46,800
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	
Hospital cash benefit	Up to 20 nights each policy year, up to USD 250 or HKD 1,950 per night

BENEFIT AND EXPLANATION	
PRE- AND POST-HOSPITALISATION	
Pre-examinations	Paid in full up to 30 days prior to hospitalisation
Check-ups	Paid in full up to 60 days after hospitalisation
Home nursing	Paid in full up to 30 days each policy year
Hospice and palliative care	Up to USD 40,000 or HKD 312,000 per lifetime
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 45 days each policy year
Prescribed medicines and dressings	Up to USD 1,000 or HKD 7,800 each policy year
Durable medical equipment	Prescribed at the hospital following in-patient or day-patient
IN-PATIENT AND/OR OUT-PATIENT CARE	
Cancer treatment	Paid in full
Transplant services	Each condition up to USD 750,000 or HKD 5,850,000
Kidney dialysis	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	Visit and return: 5 trips per lifetime USD 1,500 or HKD 11,700 per trip Visit living allowance: USD 150 or HKD 1,170 per day Up to 10 days each policy year
Living allowance	10 days each policy year up to USD 150 or HKD 1,170 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 or in the health plan guide.

GENERAL EXCLUSIONS

Administration / registration fees	Eyesight	Mechanical or animal donor organs
Advance payments / deposits	Experimental or unproven treatment	Obesity
Artificial life maintenance	Foetal surgery	Persistent vegetative state (PVS) and neurological damage
Birth control	Footcare	Sexual problems
Complementary therapists	Genetic testing	Sleep disorders
Conflict and disaster	Gender issues	Stem cells
Convalescence and admission for treatment that could take place as a day-case or out-patient, general care, or staying in hospital	Harmful or hazardous use of alcohol, drugs and/or medicines	Surrogacy
Cosmetic treatment	Health hydros, nature cure clinics etc	Temporomandibular joint (TMJ) disorders
Developmental problems	Infertility treatment	Unrecognised medical practitioner, hospital or healthcare facility
Maternity and childbirth		

A FEW THINGS THAT MAKE US DIFFERENT

Decades of medical expertise and dedication to health and a global team of advisers and health experts who speak multiple languages – these are just a few of the things that make us simply 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, in-patient and day-patient mental health treatment is covered (up to the annual maximum limit of your chosen plan), and we also include cover for ADHD, addiction and self-inflicted injuries.

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.

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.

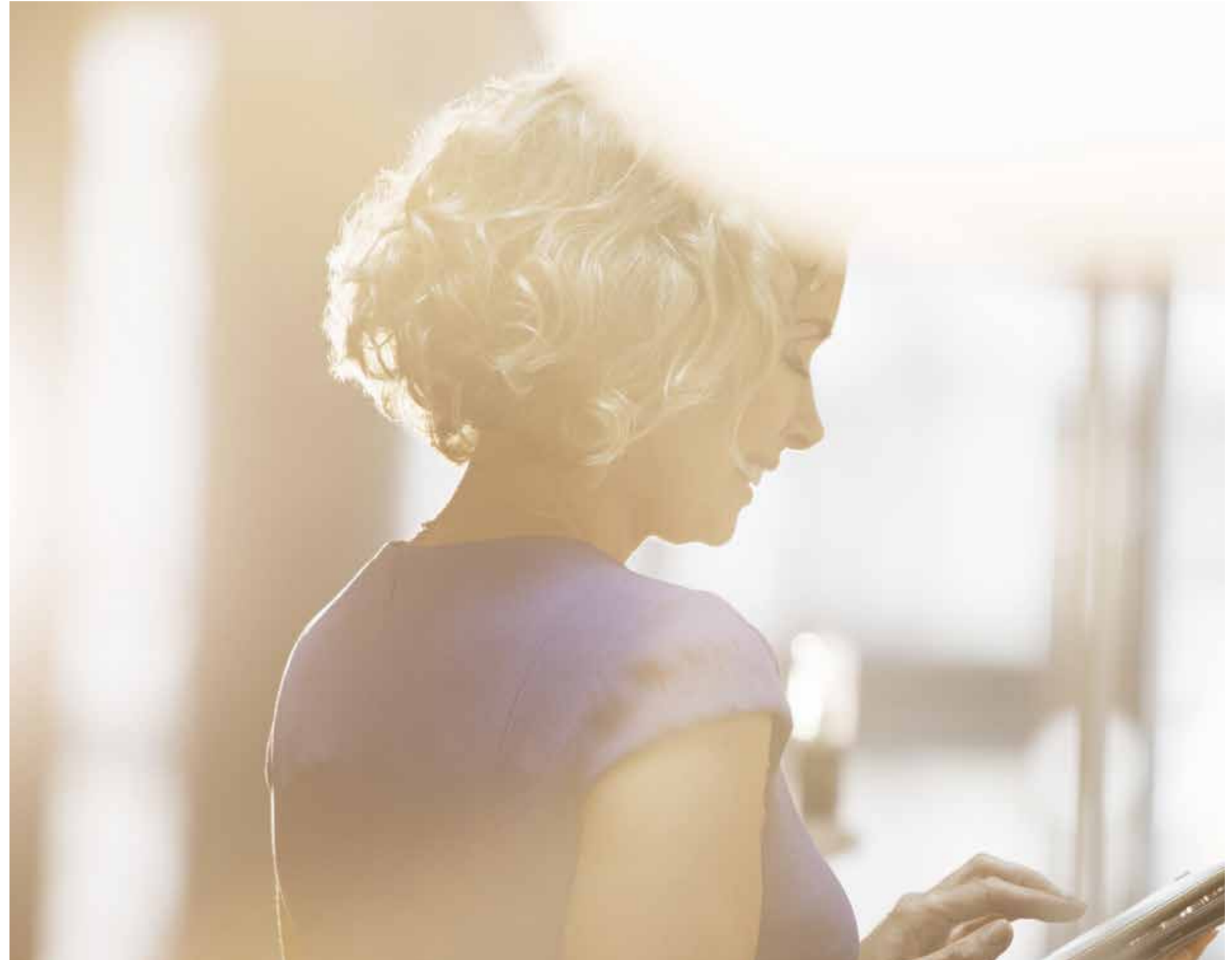
ACCESS YOUR ACCOUNT ONLINE

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. Please visit [bupaglobal.com](https://www.bupaglobal.com)



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.

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