

# BUSINESS EXPLORER PLAN



## Business Explorer Health Plan Membership guide

13 February 2023

[bupaglobal.com](http://bupaglobal.com)

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## Welcome

Business Explorer is a private medical insurance plan which covers **out-patient treatment, in-patient treatment** and **day-case treatment** for members who require medical insurance in the **area of cover** - Africa, India, Lebanon, Pakistan and Sri Lanka.

### Bold words

Words in bold have particular meanings in this membership guide. Please check their definition in the Glossary before **you** read on. **You** will find the Glossary in the back of this membership guide.

## Contact us

**Open 24 hours a day, 365 days a year**

### General enquiries - Bupa Global

**Your Bupa Global** customer services helpline  
Open 24 hours a day, 365 days a year.

- **you** can check cover and pre-authorise in-patient and **day-case treatment**
- membership and payment queries
- claims information

tel (inside Kenya): +254 (0) 207 602 027  
tel (rest of the world): +44 (0) 1273 323 563  
fax: +44 (0) 1273 820 517  
email: info@bupaglobal.com\*

web: bupaglobal.com

**You** can request that **we** call **you** back.

\* Please note that **we** cannot guarantee the security of email as a method of communication. Some companies, employers and/or countries do monitor email traffic, so please bear this in mind when sending **us** confidential information.

## Correspondence

Any correspondence, including **your** claims, should be sent to the following address:

Bupa Global  
Victory House  
Trafalgar Place  
Brighton, BN1 4FY  
United Kingdom

### Easier to read information

**We** want to make sure that members with special needs are not excluded in any way. **We** also offer a choice of Braille, large print or audio for **our** letters and literature. Please let **us** know which **you** would prefer.

### Healthline

#### +44 (0) 1273 333 911

Some of the services that may be offered by **our** telephone advice line:

- Check cover and pre-authorise **treatment**
- General medical information and advice from a health professional
- Find local **medical facilities**
- Medical referrals to a physician or **hospital**
- Medical service referral (ie locating a physician) and assistance arranging appointments
- Inoculation and visa requirements information
- **Emergency** message transmission
- Interpreter and embassy referral

### Contact details changed?

It's very important that **you** let **us** know when **you** change **your** contact details (correspondence address, email or telephone). **We** need to keep in touch with **you** so **we** can provide **you** with important information regarding **your** plan or **your** claims. Simply log onto MembersWorld or call, email or write to **us**.

# How to use your plan

## Step 1: Where to get treatment

As long as it is covered by **your** plan, **you** can have **your treatment** at any recognised **hospital** or clinic in the **area of cover**. If **you** don't know where to go, please contact **our** Healthline service for help and advice on +254 (0) 207 602 027 (inside Kenya) or +44 (0) 1273 333 911 (rest of the world).

### Participating hospitals

To help **you** find a facility, **we** have developed a **network** of medical centres, called participating **hospitals** and clinics. **We** can normally arrange direct settlement with these facilities for **your** covered **in-patient treatment**. Please contact **us** for further details.

In addition, **we** also have a number of **hospitals** and clinics that **we** can arrange direct settlement with for **your** covered **out-patient treatment**. For a full list of these facilities please contact **us**, **your** broker or **your sponsor** who will be in receipt of regular updates. If **you** choose to have a deductible on **your** policy, **you** will have access to in-patient direct settlement only.

## Step 2: Contact us

If **you** know that **you** may need **treatment**, please contact **us** first. This gives **us** the chance to check **your** cover, and to make sure that **we** can give **you** the support of **our networks**, **our** knowledge and **our** experience.

### Pre-authorisation

**You** must contact **us** before **in-patient treatment**, day-case and cancer **treatment**, and MRI, CT and PET scans for pre-authorisation. **You** will also need to contact **us** to pre-authorise **post-hospitalisation services** and any **emergency** cover outside the **area of cover**. This means that **we** can confirm to **you** and to **your hospital** that **your treatment** will be covered under **your** plan.

Pre-authorisation puts **us** directly in touch with **your hospital**, so that **we** can look after the details while **you** concentrate on getting well.

The 'Pre-authorisation' section contains all of the rules and information about this.

When **you** contact **us**, please have **your** membership number ready. **We** will ask some or all of the following questions:

- what condition are **you** suffering from?
- when did **your** symptoms first begin?
- when did **you** first see **your family doctor** about them?
- what **treatment** has been recommended?
- on what date will **you** receive the **treatment**?
- what is the name of **your consultant**?
- where will **your** proposed **treatment** take place?
- how long will **you** need to stay in **hospital**?

Please note: This list of questions is not exhaustive and **we** retain the right to ask additional questions if required.

When **we** can pre-authorise **your treatment**, **we** will send a pre-authorisation statement that will also act as **your** claim form.

If **your** in-patient, day-case, **post-hospitalisation services**, cancer **treatment** and MRI, CT and PET scans and **emergency** cover outside the **area of cover** have not been pre-authorised **we** will only pay up to the amount that is considered **reasonable and customary** in the country of **treatment**.

### Step 3: Making a claim

Please read the 'Making a claim' section further on in this guide for full details of how to claim. Here are some guidelines and useful things to remember.

#### What to send us

**You** can send **us your** claim, upload **your** 'Claim form' or submit **your** 'Claim form' online via MembersWorld website. **You** need to complete the 'Claim form' in full and send or attach scanned copies of all invoices as soon as possible. This should be within 2 years of receiving the **treatment** for which **you** are claiming. Invoices sent to **us** after 2

years will not normally be paid unless there is a good reason why it was not possible for **you** to make the claim earlier. **We** cannot return any original documents but **we** can send **you** copies if **you** request.

#### Your 'Claim form'

**You** can complete **your** 'Claim form' online or upload it online. **You** must ensure that **your** 'Claim form' is fully completed. The 'Claim form' is important because it gives **us** all the information that **we** need. Contacting **you** or **your medical practitioner** for more information can take time, and an incomplete claim is the most common reason for delayed payments. **Your** in-patient, day-case and cancer **treatment**, and **post-hospitalisation services**, MRI, CT and PET scans and **emergency** cover outside the **area of cover** must be pre-authorised and **your** 'Pre-authorisation of **treatment** statement' must be submitted as part of the online claim and will remove the need for **you** to complete further diagnosis details.

#### How we make payments

Wherever possible, **we** will follow the instructions given to **us** in the payment stage of the claim process

- **We** can pay **you** or the **hospital**.
- **We** can pay by electronic transfer or by cheque.
- **We** can pay in over 80 currencies\*.

\* **We** can only pay **you** in the currency in which **you** pay **your** subscriptions, the currency of the invoices **you** send **us**, or the currency of **your** bank account.

To carry out electronic transfers, **we** need to know the full bank name, address and SWIFT code of **your** bank account, to enable **us** to make payment quickly.

## About your membership

Business Explorer is a group insurance plan, insured by Bupa Insurance Limited. **You** are therefore one of a group of members, which has a **sponsor** (normally the company that **you**, the **principal member**, work for).

This plan is governed by an **agreement** between **your sponsor** and **Bupa Global** which covers the terms and conditions of **your** membership. This means that there is no legal contract between **you** and **Bupa Global**. Only the **sponsor** and **Bupa Global** have legal rights under the **agreement** relating to **your** cover, and only they can enforce the **agreement**.

The following must be read together as they set out the terms and conditions of **your** membership:

- **you**, the **principal member's**, application for cover: this includes any quote request, applications for cover for **you** and **your dependants** (if any) and the declarations that **you**, the **principal member**, made during the application process
- **your** rules and benefits in this membership guide
- **your** membership certificate

The full name of **your** insurer is shown on **your** membership certificate.

## Where is cover provided?

This plan covers **you** for **treatment** in the **area of cover**. **You** will find the list of countries in the Glossary under '**Area of cover**'.

At the time of enrolment **we** agreed that **your** country of residency will allow **you** cover on this plan, however if **you** move out of this residency the cover may no longer be available. Please contact **your sponsor** straight away if this situation occurs.

## Emergency cover outside the area of cover

Limited cover for **emergency** non-planned **treatment** outside the **area of cover** is included, where **you** require **emergency medical treatment** for an **emergency medical condition** in a **medical facility** while **you** are outside the **area of cover**.

## What is covered?

Please read this important information about the kind of costs that **we** cover.

### Treatment that we cover

For **us** to cover any **treatment** that **you** receive, it must satisfy all of the following requirements:

- it is at least consistent with generally accepted standards of medical practice in the country in which **treatment** is being received
- it is clinically appropriate in terms of type, duration, location and frequency, and
- it is covered under the terms and conditions of the plan

**We** will not pay for **treatment** which in **our** reasonable opinion is inappropriate based on established clinical and medical practice, and **we** are entitled to conduct a review of **your treatment**, when it is reasonable for **us** to do so.

#### Active treatment

This plan covers **you** for the costs of **active treatment** only. By this **we** mean **treatment** of a disease, illness or injury that leads to **your** recovery, conservation of **your** condition or to restore **you** to **your** previous state of health as quickly as possible.

Note: please see 'Wellness' and 'Full Health Screening' in the table of benefits and 'Preventive and wellness **treatment**' in the 'What is not covered?' section for information on preventive **treatment**.

## Our approach to costs

When **you** are in need of a **treatment** provider, **our** dedicated team can help **you** find a **recognised medical practitioner, hospital or healthcare facility** within **network**. Alternatively, **you** can view a summary of benefits providers on Facilities Finder at [bupaglobal.com/en/facilities/finder](http://bupaglobal.com/en/facilities/finder). Where **you** choose to have **your treatment** and services with a **treatment** provider in **network**, **we** will cover all eligible costs of any covered benefits, once any applicable co-insurance or deductible amount which **you** are responsible to pay has been deducted from the total claimed amount.

Should **you** choose to have covered benefits with a **treatment** provider who is not part of **network**, **we** will only cover costs that are **Reasonable and Customary**. This means that the costs charged by the **treatment** provider must be no more than they would normally charge, and be similar to other benefits providers providing comparable health outcomes in the same geographical region. These may be determined by **our** experience of usual, and most common, charges in that region. Government or official medical bodies will sometimes publish guidelines for fees and medical practice (including established **treatment** plans, which outline the most appropriate course of care for a specific condition, operation or procedure). In such cases, or where published insurance industry standards exist, **we** may refer to these global guidelines when assessing and paying claims. Charges in excess of published guidelines or **Reasonable and Customary** made by an 'out-of-network' **treatment** provider will not be paid.

This means that, should **you** choose to receive covered benefits from an 'out-of-network' **treatment** provider:

- **you** will be responsible for paying any amount over and above the amount which **we** reasonably determine to be **Reasonable and Customary** – this will be payable by **you** directly to **your** chosen 'out-of-network' **treatment** provider;
- **we** cannot control what amount **your** chosen 'out-of-network' **treatment** provider will seek to charge **you** directly.

There may be times when it is not possible for **you** to be treated at a **treatment** provider in **network**, for example, if **you** are taken to an 'out-of-network' **treatment** provider in an **emergency**. If this happens, **we** will cover eligible costs of any covered benefits (after any applicable co-insurance or deductible has been deducted).

If **you** are taken to an 'out-of-network' **treatment** provider in an **emergency**, it is important that **you**, or the **treatment** provider, contact **us** within 48 hours of **your** admission, or as soon as reasonably possible in the circumstances. If it is the best thing for **you**, **we** may arrange for **you** to be moved to a **treatment** provider in **network** to continue **your treatment** once **you** are stable. Should **you** decline to transfer to a **treatment** provider in **network** only the **Reasonable and Customary** costs of any covered benefits received following the date of the transfer being offered will be paid (after any applicable co-insurance or deductible has been deducted).

Additional rules may apply in respect of covered benefits received from an 'out-of-network' benefits provider in certain countries.

## Table of benefits

The table of benefits shows the benefits, limits and the detailed rules that apply to **your** plan. **You** also need to read the 'What is not covered?' section so that **you** understand the exclusions on **your** plan.

### Variations to your benefits

**Your sponsor** may have agreed variations to this benefit table with **your** insurer. If so, **your sponsor** will inform **you** of these variations.

### How to read the Table of benefits

There are two levels of cover: Essential Plus and Gold. **You** need to read the column in the Table of benefits that applies to **your** level of cover, as shown on **your** membership certificate.

## Benefit limits

There are two kinds of benefit limits shown in this table. The 'overall annual maximum' is the maximum **we** will pay for all benefits in total for each person, each **membership year**. Some benefits also have a limit applied to them separately; for example home nursing.

All benefit limits apply per member. If a benefit limit also applies per **membership year**, this means that once a benefit limit has been reached, that benefit will no longer be available until **you**, the **principal member**, renew **your** plan and start a new **membership year**.

If a benefit limit applies for the whole of **your** membership, once this benefit limit has been reached, no further benefits will be paid, regardless of the renewal of **your** plan. This applies to all Bupa administered plans **you** have been a member of in the past, or may be a member of in the future, even if **you** have had a break in **your** cover.

## Currencies

All the benefit limits in this table of benefits and notes are set out in three currencies: USD, EUR and GBP. The currency in which **your sponsor** pays **us** subscriptions is the currency that applies to **your** membership for the purpose of the benefit limits. The currency applicable for **your** contract is as shown on **your** membership certificate.

For example, if **your sponsor** pays **us** subscriptions in USD then the benefit limits given in USD apply to **your** membership and EUR and GBP limits do not apply to **you**.

If **you** are unsure which level of cover **you** have, the currency that applies to **your** membership, or whether **you**, the **principal member**, have an **annual deductible**, **you** can either check on **your** membership certificate, through **our** MembersWorld website or contact the customer services helpline.

# Summary of Benefits

Business  
Explorer  
Essential Plus

Business  
Explorer  
Gold

## Overall annual maximum

OVERALL ANNUAL MAXIMUM

•

•

## Core cover

**Hospital** accommodation

•

•

**Surgical operations**, including pre- and post-operative care

•

•

**Post-hospitalisation services** (covered up to 90 days after discharge)

•

•

Nursing care, drugs and surgical dressings

•

•

Physicians' fees

•

•

Theatre charges

•

•

**Intensive care**

•

•

Pathology, X-rays, **diagnostic tests** and therapies

•

•

Prosthetic implants and **appliances**

•

•

Parent accommodation

•

•

**Mental health treatment**

•

•

Advanced imaging

•

•

Cancer **treatment**

•

•

Kidney dialysis

•

•

HIV/AIDS **treatment** (related conditions + drug therapy including ART)

•

•

Home nursing after **in-patient treatment**

•

•

Hospice and palliative care

•

•

Maternity (after 10 months' membership)

•

Complications of maternity and childbirth

•

Newborn care

•

•

Prosthetic devices

•

•

**Rehabilitation**

•

•

Transplant services

•

•

Air ambulance

•

•

Road ambulance

•

•

Assistance cover (Evacuation)

•

•

**Emergency** cover outside the **area of cover**

•

•

**Treatment** for congenital and hereditary conditions

•

## Out-patient cover

Out-patient **surgical operations**

•

•

Accident-related dental **treatment**

•

•

**Consultants'** fees for consultations

•

Costs for **treatment** by a **family doctor**

•

Costs for **treatment** by **therapists, complementary medicine practitioners** and **qualified nurses**

•

**Consultants'** fees, **psychologists'** and **psychotherapists'** fees for **mental health treatment**

•

Pathology, X-rays and **diagnostic tests**

•

Prescribed drugs and dressings

•

Vaccinations

•

# Summary of Benefits (continued)

**Business Explorer Essential Plus**

**Business Explorer Gold**

## Out-patient cover (continued)

Full Health Screening and Wellness (after one years' membership)		•
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## Dental and optical cover (optional)

Dental (after 6 months' membership) Subject to 25% co-insurance		•
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Optical Subject to 25% co-insurance		•
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## Additional services

Healthline services	•	•
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Bupa LifeWorks, <b>your</b> GlobalEmployee Assistance Programme	•	•
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This is a summary of **your** plan. Please read the table of benefits and exclusions on the following pages for detailed rules and benefit limits.

# Summary of Exclusions

	Business Explorer Essential Plus	Business Explorer Gold
Artificial life maintenance	●	●
Birth control	●	●
Conflict and disaster	●	●
Congenital conditions	●	
Convalescence and admission for general care	●	●
Cosmetic <b>treatment</b>	●	●
Deafness	●	●
Dental <b>treatment</b> /gum disease	●	●
Desensitisation and neutralisation	●	●
Developmental and behavioural problems	●	●
Donor organs	●	●
Experimental or unproven <b>treatment</b>	●	●
Eyesight	●	
Footcare	●	●
Genetic testing	●	●
Harmful or hazardous use of alcohol, drugs and/or medicines	●	●
Health hydros, nature cure clinics etc.	●	●
Hereditary conditions	●	
Illegal activity		
Infertility <b>treatment</b>	●	●
Maternity	●	
Obesity	●	●
<b>Out-patient treatment</b>	●	
<b>Persistent vegetative state</b> (PVS) and neurological damage	●	●
Physical aids and devices	●	●
<b>Pre-existing conditions</b>	●	●
Preventive and wellness <b>treatment</b>	●	
Reconstructive or remedial surgery	●	●
Sexual problems/gender issues	●	●
Sleep disorders	●	●
Speech disorders	●	●
Stem cells	●	●
Surrogate parenting	●	●
Travel costs for <b>treatment</b>	●	●
<b>Treatment</b> outside the <b>area of cover</b>	●	●
<b>Unrecognised medical practitioner, hospital or healthcare facility</b>	●	●

# Table of Benefits

The table of benefits shows the benefits, limits and the detailed rules that apply to **your** plan. **You** also need to read the 'What is not covered?' section so that **you** understand the exclusions on **your** plan which these benefits are subject to.

## Overall annual maximum

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
OVERALL ANNUAL MAXIMUM	USD 500,000 EUR 370,000 GBP 300,000	USD 1,500,000 EUR 1,103,000 GBP 900,000	This is the maximum <b>we</b> will pay each <b>membership year</b> . Benefits that are shown as paid in full are subject to this overall annual maximum.

## Core cover

### Important

#### For all treatment costs:

- it must be medically essential for **you** to occupy a **hospital** bed to receive the **treatment**
- **your treatment** must be provided, or overseen, by a **consultant**
- **we** pay for accommodation in a room that is no more expensive than the **hospital's** standard single room with a private bathroom. This means that **we** will not pay the extra costs of a deluxe, executive or VIP suite etc.
- if the cost of **treatment** is linked to the type of room, **we** pay the cost of **treatment** at the rate which would be charged if **you** occupied a standard single room with a private bathroom
- the **hospital** where **you** have **your treatment** must be recognised

#### Long in-patient stays: 10 nights or longer

In order for **us** to cover an in-patient stay lasting 10 nights or more, **you** must send **us** a medical report from **your consultant** before the eighth night, confirming:

- **your** diagnosis
- **treatment** already given
- **treatment** planned
- discharge date

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
<b>Hospital accommodation</b>	Paid in full	Paid in full	<p><b>We</b> pay charges for <b>your hospital</b> accommodation, including all <b>your</b> own meals and refreshments. <b>We</b> do not pay for personal items such as telephone calls, newspapers, guest meals or cosmetics.</p> <p><b>We</b> pay for accommodation in a room that is no more expensive than the <b>hospital's</b> standard single room with a private bathroom. This means that <b>we</b> will not pay the extra costs of a deluxe, executive or VIP suite etc.</p> <p><b>We</b> pay for the length of stay that is medically appropriate for the procedure that <b>you</b> are admitted for. For example, unless medically essential, <b>we</b> do not pay for day-case accommodation for <b>out-patient treatment</b>, and <b>we</b> do not pay for in-patient accommodation for <b>day-case treatment</b>.</p> <p>Please also read convalescence and admission for general care in the 'What is not covered?' section.</p>
<b>Surgical operations</b> , including pre- and post-operative care	Paid in full	Paid in full	<p><b>We</b> pay surgeons' and anaesthetists' fees for a <b>surgical operation</b>, including all pre- and post-operative care while <b>you</b> are in <b>hospital</b>.</p> <p>Note: <b>We</b> do not pay for drugs and surgical dressings <b>you</b> receive for <b>out-patient treatment</b> or use at home unless <b>you</b> have Business Explorer Gold (see 'Prescribed drugs and dressing' in this section and '<b>Out-patient treatment</b>' in the 'What is not covered?' section).</p>
<b>Post-hospitalisation services</b> (covered up to 90 days after discharge)	<b>We</b> pay up to USD 2,000 EUR 1,500 GBP 1,200 each <b>membership year</b>	Paid from out-patient benefit	<p>Once <b>you</b> have been discharged from <b>hospital</b>, <b>we</b> pay for <b>post-hospitalisation services</b> that are <b>medically necessary</b> for <b>your</b> recovery.</p> <p><b>Post-hospitalisation services</b> are covered up to 90 days after discharge. <b>We</b> pay for any eligible <b>out-patient treatment</b> relevant to the hospitalisation (this does not include any advanced imaging, such as MRI, CT and PET scans, which are covered from the Advanced imaging benefit). <b>We</b> may ask for written confirmation from <b>your consultant</b>.</p> <p>Note (for Explorer Gold members only): <b>We</b> pay for any eligible <b>out-patient treatment</b> from the out-patient benefits.</p>

## Core cover (continued)

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
Nursing care, drugs and surgical dressings	Paid in full	Paid in full	<p><b>We</b> pay for nursing services, drugs and surgical dressings <b>you</b> need as part of <b>your treatment</b> in <b>hospital</b>.</p> <p>Note (for Business Explorer Essential Plus members only): <b>We</b> will pay up to a two week supply for drugs that <b>you</b> have been given to take home from <b>post-hospitalisation services</b>.</p> <p>Note (for Business Explorer Gold members only): <b>We</b> will pay up to a two week supply for drugs that <b>you</b> have been given to take home from the prescribed drugs and dressing.</p> <p>Note: <b>we</b> do not pay for nurses hired in addition to the <b>hospital's</b> own staff. In the rare case where a <b>hospital</b> does not provide nursing staff <b>we</b> will pay for the reasonable cost of hiring a <b>qualified nurse</b> for <b>your treatment</b>.</p>
Physicians' fees	Paid in full	Paid in full	<p><b>We</b> pay physicians' fees for <b>treatment you</b> receive in <b>hospital</b> if this does not include a <b>surgical operation</b>, for example if <b>you</b> are in <b>hospital</b> for <b>treatment</b> of a medical condition such as pneumonia.</p> <p>If <b>your treatment</b> includes a <b>surgical operation</b> <b>we</b> will only pay physicians' fees if the attendance of a physician is <b>medically necessary</b>, for example, in the rare event of a heart attack following a <b>surgical operation</b>.</p>
Theatre charges	Paid in full	Paid in full	<p><b>We</b> pay for use of an operating theatre.</p>
<b>Intensive care</b>	Paid in full	Paid in full	<p><b>We</b> pay for <b>intensive care</b> in an <b>intensive care</b> unit/intensive therapy unit, high dependency or coronary care unit (or their equivalents) when:</p> <ul style="list-style-type: none"> <li>○ it is an essential part of <b>your treatment</b> and is required routinely by patients undergoing the same type of <b>treatment</b> as <b>yours</b>, or</li> <li>○ it is <b>medically necessary</b> in the event of unexpected circumstances, for example if <b>you</b> have an allergic reaction during surgery</li> </ul>
Pathology, X-rays, <b>diagnostic tests</b> and therapies	Paid in full	Paid in full	<p><b>We</b> pay for:</p> <ul style="list-style-type: none"> <li>○ pathology, such as checking blood and urine samples</li> <li>○ radiology (such as X-rays), and</li> <li>○ <b>diagnostic tests</b> such as electrocardiograms (ECGs)</li> </ul> <p>when recommended by <b>your consultant</b> to help determine or assess <b>your</b> condition when carried out in a <b>hospital</b>.</p> <p><b>We</b> also pay for <b>treatment</b> provided by <b>therapists</b> (such as physiotherapy) and <b>complementary medicine practitioners</b> (such as acupuncturists) if it is needed as part of <b>your treatment</b> in <b>hospital</b>.</p>

## Core cover (continued)

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
Prosthetic implants and <b>appliances</b>	Paid in full	Paid in full	<p><b>We</b> pay for a prosthetic implant needed as part of <b>your treatment</b>. By this, <b>we</b> mean an artificial body part or <b>appliance</b> which is designed to form a permanent part of <b>your</b> body and is surgically implanted for one or more of the following reasons:</p> <ul style="list-style-type: none"> <li>○ to replace a joint or ligament</li> <li>○ to replace one or more heart valves</li> <li>○ to replace the aorta or an arterial blood vessel</li> <li>○ to replace a sphincter muscle</li> <li>○ to replace the lens or cornea of the eye</li> <li>○ to act as a heart pacemaker</li> <li>○ to remove excess fluid from the brain</li> <li>○ to control urinary incontinence (bladder control)</li> <li>○ to reconstruct a breast following surgery for cancer when the reconstruction is carried out as part of the original <b>treatment</b> for the cancer and <b>you</b> have obtained <b>our</b> written consent before receiving the <b>treatment</b></li> <li>○ to restore vocal function following surgery for cancer</li> </ul> <p><b>We</b> also pay for the following <b>appliances</b>:</p> <ul style="list-style-type: none"> <li>○ a knee brace which is an essential part of a <b>surgical operation</b> for the repair to a cruciate (knee) ligament, or</li> <li>○ a spinal support which is an essential part of a <b>surgical operation</b> to the spine</li> </ul>
Parent accommodation	Paid in full	Paid in full	<p><b>We</b> pay room and board costs for the parent staying in <b>hospital</b> with their child when:</p> <ul style="list-style-type: none"> <li>○ the costs are for one parent or legal guardian only</li> <li>○ the parent or guardian is staying in the same <b>hospital</b> as the child,</li> <li>○ the child is under the age of 18 years old, and the child is receiving <b>treatment</b> that is covered</li> </ul>
<b>Mental health treatment</b>	Paid in full	Paid in full	<p><b>We</b> cover <b>Mental Health treatment</b> in <b>hospital</b> during each policy year, in full. This benefit applies to all <b>treatment</b> related to the mental health condition.</p>
Advanced imaging	Paid in full	Paid in full	<p><b>We</b> pay for magnetic resonance imaging (MRI), computed tomography (CT) and positron emission tomography (PET) when recommended by <b>your consultant</b> or <b>family doctor</b>.</p>
Cancer <b>treatment</b>	Paid in full	Paid in full	<p>Once cancer is diagnosed, <b>we</b> pay fees that are related specifically to planning and carrying out <b>treatment</b> for cancer. This includes tests, scans, consultations and drugs (such as cytotoxic drugs or chemotherapy).</p>
Kidney dialysis	Paid in full	Paid in full	<p><b>We</b> pay for kidney dialysis - provided as In-patient, day-case or as on out-patient.</p>
HIV/AIDS <b>treatment</b> (related conditions + drug therapy including ART)	<p><b>We</b> pay up to USD 5,000 EUR 3,750 GBP 2,950 each <b>membership year</b></p>	<p><b>We</b> pay up to USD 10,000 EUR 7,400 GBP 5,900 each <b>membership year</b></p>	<p><b>We</b> pay for <b>in-patient treatment</b> or out-patient benefits, including drug therapy or ART for, or arising from, HIV or AIDS, including any <b>treatment</b> of conditions related to HIV or AIDS.</p> <p>Note (for Business Explorer Essential Plus members only): <b>we</b> pay for out-patient consultation, <b>diagnostic tests</b> and drugs from <b>post-hospitalisation services</b> for 90 days after discharge.</p>

## Core cover (continued)

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
Home nursing after <b>in-patient treatment</b>	<p><b>We</b> pay up to USD 200 EUR 150 GBP 120 each day up to a maximum of 15 days each <b>membership year</b></p>	<p><b>We</b> pay up to USD 200 EUR 150 GBP 120 each day up to a maximum of 30 days each <b>membership year</b></p>	<p><b>We</b> pay for home nursing after eligible <b>in-patient treatment</b>. <b>We</b> pay if the home nursing:</p> <ul style="list-style-type: none"> <li><input type="radio"/> is needed to provide medical care, not personal assistance</li> <li><input type="radio"/> is necessary, meaning that without it <b>you</b> would have to stay in <b>hospital</b></li> <li><input type="radio"/> starts immediately after <b>you</b> leave <b>hospital</b></li> <li><input type="radio"/> is provided by a <b>qualified nurse</b> in <b>your</b> home, and</li> <li><input type="radio"/> is prescribed by <b>your consultant</b></li> </ul>
Hospice and palliative care	<p><b>We</b> pay up to USD 20,000 EUR 14,800 GBP 11,800 maximum benefit for the whole of the membership</p>	<p><b>We</b> pay up to USD 20,000 EUR 14,800 GBP 11,800 maximum benefit for the whole of the membership</p>	<p>If <b>you</b> need in-patient, day-case or out-patient care or <b>treatment</b> following the diagnosis that <b>your</b> condition is terminal, when <b>treatment</b> can no longer be expected to cure <b>your</b> condition, <b>we</b> pay for <b>your</b> physical, psychological, social and spiritual care as well as <b>hospital</b> or hospice accommodation, nursing care and prescribed drugs.</p> <p>The amount shown here is the total amount <b>we</b> shall pay for these expenses during the whole of <b>your</b> lifetime of Bupa, whether continuous or not.</p>

## Core cover (continued)

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
Maternity (after 10 months' membership)	Not covered	<p><b>We</b> pay up to USD 8,000 EUR 6,000 GBP 4,700 each <b>membership year</b></p>	<p><b>We</b> pay maternity benefits only after <b>you</b> have been covered under the plan for 10 months.</p> <p><b>Maternity and childbirth</b></p> <p>These benefits include for example:</p> <ul style="list-style-type: none"> <li>○ ante natal care such as ultrasound scans</li> <li>○ <b>hospital</b> charges, obstetricians' and midwives' fees for pregnancy and childbirth</li> <li>○ post natal care required by the mother immediately following normal childbirth, such as stitches</li> </ul> <p><b>You</b> need to pay and claim for ante and post natal care.</p> <p><b>Treatment</b> for:</p> <ul style="list-style-type: none"> <li>○ abnormal cell growth in the womb (hydatidiform mole)</li> <li>○ foetus growing outside the womb (ectopic pregnancy)</li> </ul> <p>are not covered from this benefit but may be covered by <b>your</b> other benefits.</p> <p>(Other conditions arising from pregnancy or childbirth which could also develop in people who are not pregnant are not covered by this benefit but may be covered by <b>your</b> other benefits).</p> <p>Note: routine care for <b>your</b> baby</p> <p><b>We</b> pay for routine care for the baby, for up to seven days following birth, from the mother's maternity benefit. Any non-routine care, if eligible, is paid from the baby's newborn care benefit, not from the mother's maternity benefit.</p> <p><b>Your</b> baby is also covered for up to seven days routine care following birth if <b>your</b> baby was born to a surrogate mother and <b>you</b>, as the intended parent, have been covered on the plan for 10 months when the baby is born.</p> <p><b>Childbirth at home or birthing centre</b></p> <p>This benefit includes obstetricians' and midwives' fees for delivering <b>your</b> baby at home or a <b>birthing centre</b>.</p> <p><b>Medically Essential Caesarean Section</b></p> <p>This benefit includes <b>hospital</b>, obstetricians' and other medical fees for the cost of the delivery of <b>your</b> baby by Caesarean section when medically essential for example, non progression during labour leading to <b>emergency</b> Caesarean section (e.g. dystocia, foetal distress, haemorrhage) provided the mother has been a member of this plan for at least 10 months before delivery.</p> <p>Please also see the 'Adding <b>dependants</b>' section.</p> <p>Please see surrogate parenting, congenital and hereditary conditions in the 'What is not covered?' section.</p>
Complications of maternity and childbirth		Paid in full	<p><b>Complications of maternity and childbirth (after 10 months' membership)</b></p> <p><b>Treatment</b> which is <b>medically necessary</b> as a direct result of pregnancy and childbirth complications. By complications <b>we</b> mean those conditions which only ever arise as a direct result of pregnancy or childbirth for example pre-eclampsia, threatened miscarriage, gestational diabetes, still birth.</p> <p>Please contact <b>us</b> for pre-authorisation where possible. If <b>you</b> require an <b>emergency</b> admission as a direct result of pregnancy and childbirth complications, please contact <b>us</b> within 48 hours of <b>your</b> admission.</p>

## Core cover (continued)

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
Newborn care	<p><b>We</b> pay up to USD 50,000 EUR 36,900 GBP 29,500 maximum benefit for all <b>treatment</b> received during the first 90 days following birth</p>	<p><b>We</b> pay up to USD 100,000 EUR 73,750 GBP 58,800 maximum benefit for all <b>treatment</b> received during the first 90 days following birth</p>	<p>All <b>treatment</b> (including routine preventive care, check-ups and immunisations) required for a newborn during the first 90 days' following birth shall be covered by this newborn care benefit.</p> <p>The newborn care benefit is paid instead of any other benefit.</p> <p>Newborn children must have their own membership and must be registered on a <b>Bupa Global</b> plan before this benefit can be claimed.</p> <p>Please also read about adding <b>dependants</b> in the 'Adding <b>dependants</b>' section.</p>
Prosthetic devices	<p><b>We</b> pay a maximum benefit of USD 4,000 EUR 3,000 GBP 2,350 for each device</p>	<p><b>We</b> pay a maximum benefit of USD 4,000 EUR 3,000 GBP 2,350 for each device</p>	<p><b>We</b> pay for the initial prosthetic device needed as part of <b>your treatment</b>. By this <b>we</b> mean an external artificial body part, such as a prosthetic limb or prosthetic ear which is required at the time of <b>your</b> surgical procedure. <b>We</b> do not pay for any replacement prosthetic devices for adults including any replacement devices required in relation to a <b>pre-existing condition</b>. <b>We</b> will pay for the initial and up to two replacements per device for children under the age of 16 years.</p>
Rehabilitation	<p><b>We</b> pay in full for up to 42 days of <b>rehabilitation treatment</b></p> <p>(which may be inpatient <b>treatment</b>, <b>day-case treatment</b> or outpatient <b>treatment</b>) per each event of <b>in-patient treatment</b> which is covered by <b>your</b> membership. This 42 day cap shall continue to apply where <b>rehabilitation</b> relating to a particular <b>in-patient treatment</b> event continues into a subsequent <b>membership year</b>.</p>	<p><b>We</b> pay in full for up to 42 days of <b>rehabilitation treatment</b></p> <p>(which may be inpatient <b>treatment</b>, <b>day-case treatment</b> or outpatient <b>treatment</b>) per each event of <b>in-patient treatment</b> which is covered by <b>your</b> membership. This 42 day cap shall continue to apply where <b>rehabilitation</b> relating to a particular <b>in-patient treatment</b> event continues into a subsequent <b>membership year</b>.</p>	<p><b>We</b> pay for <b>rehabilitation</b>, including room, board and a combination of therapies such as physical, occupational and speech therapy after an event such as a stroke. <b>We</b> do not pay for room and board for <b>rehabilitation</b> when the <b>treatment</b> being given is solely physiotherapy.</p> <p><b>We</b> pay for <b>rehabilitation</b>, only when <b>you</b> have received <b>our</b> pre-authorisation before the <b>treatment</b> starts, for up to 42 days' <b>treatment</b> per each event of <b>in-patient treatment</b> which is covered by <b>your</b> membership. For <b>in-patient treatment</b> one day is each overnight stay and for <b>day-case treatment</b> and <b>out-patient treatment</b>, one day is counted as any day on which <b>you</b> have one or more appointments for <b>rehabilitation treatment</b>.</p> <p><b>We</b> only pay for <b>rehabilitation</b> where it:</p> <ul style="list-style-type: none"> <li>○ starts within 6 weeks of <b>in-patient treatment</b> which is covered by <b>your</b> membership (such as trauma or stroke), and</li> <li>○ arises as a result of the condition which required the <b>in-patient treatment</b> or is needed as a result of such <b>treatment</b> given for that condition</li> </ul> <p>Note: in order to give pre-authorisation, <b>we</b> must receive full clinical details from <b>your consultant</b>; including <b>your</b> diagnosis, <b>treatment</b> given and planned, and proposed discharge date if <b>you</b> receive <b>rehabilitation</b>.</p>

## Core cover (continued)

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
Transplant services	Paid in full	Paid in full	<p><b>We</b> pay for transplant services that <b>you</b> need as a result of an eligible condition. <b>We</b> pay medical expenses if <b>you</b> need to receive a cornea, small bowel, kidney, kidney/pancreas, liver, heart, lung, or heart/lung transplant. <b>We</b> also pay for bone marrow transplants (either using <b>your</b> own bone marrow or that of a compatible donor) and peripheral blood stem cell transplants, with or without high-dose chemotherapy.</p> <p><b>We</b> do not pay for costs associated with the donor or the donor organ.</p> <p>Note (for Business Explorer Essential Plus members only): <b>We</b> do not pay for any <b>out-patient treatment</b> associated with a transplant, before that transplant takes place, including consultations, <b>diagnostic tests</b> etc. <b>We</b> pay for <b>out-patient treatment</b> from the <b>post-hospitalisation services</b> for 90 days after discharge.</p> <p>Note (for Business Explorer Gold members only): Any drugs prescribed for use as an out-patient, including anti-rejection drugs are paid from <b>your</b> prescribed drugs and dressings benefit.</p> <p>Please see donor organs in the 'What is not covered?' section.</p>
Air ambulance	Paid in full	Paid in full	<p><b>We</b> pay for <b>medically necessary</b> travel for <b>you</b> to be transported by air ambulance such as a helicopter, when related to eligible <b>in-patient treatment</b> or <b>day-case treatment</b>, either:</p> <ul style="list-style-type: none"> <li>○ from the location of an accident to <b>hospital</b>, or</li> <li>○ for a transfer from one <b>hospital</b> to another</li> </ul> <p>when it is appropriate for this method of transfer to be used to transport <b>you</b> over short journeys of up to 100 miles/160 kilometres. This benefit does not include mountain rescue.</p> <p>Note: this benefit does not include evacuation if the <b>treatment you</b> need is not available locally.</p> <p>Please also see the 'Assistance cover'.</p>
Road ambulance	Paid in full	Paid in full	<p><b>We</b> pay for <b>medically necessary</b> travel by road ambulance when related to eligible <b>in-patient treatment</b> or <b>day-case treatment</b>.</p>
Assistance cover (Evacuation)	Paid in full	Paid in full	<p>Please see 'Assistance cover' section.</p>

## Core cover (continued)

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
<p><b>Emergency</b> cover outside the <b>area of cover</b></p>	<p><b>We</b> pay up to USD 50,000 EUR 36,900 GBP 29,500 up to a maximum of 30 days each <b>membership year</b></p>	<p><b>We</b> pay up to USD 50,000 EUR 36,900 GBP 29,500 up to a maximum of 30 days each <b>membership year</b></p>	<p><b>We</b> will only pay for non-planned <b>treatment</b> outside the <b>area of cover</b> where <b>you</b> require <b>emergency medical treatment</b> for an <b>emergency medical condition</b> in a <b>medical facility</b> while <b>you</b> are outside the <b>area of cover</b>.</p> <p>Symptoms must not be present immediately prior to <b>your</b> travel. <b>We</b> reserve the right to request a second medical opinion.</p> <p>Note: If <b>you</b> are taken to a <b>medical facility</b> or <b>hospital</b> in an <b>emergency</b>, it is important that <b>you</b> arrange for them to contact <b>us</b> within 48 hours of <b>your</b> admission to <b>hospital</b>, so <b>we</b> can pre-authorise <b>your treatment</b>.</p> <p><b>Emergency medical treatment</b> in U.S.:</p> <p>If <b>you</b> are admitted for <b>emergency treatment</b> <b>you</b> must contact <b>our</b> U.S. <b>Service Partner</b> by calling 800 554 9299 within 48 hours of admission, or as soon as reasonably possible.</p> <p>If <b>your</b> admission for <b>emergency treatment</b> is to a non-<b>network hospital</b>, <b>our Service Partner</b> may arrange to transfer <b>you</b> to a <b>network hospital</b> as soon as it is medically appropriate to do so.</p> <p>If the transfer to a <b>network hospital</b> is carried out, benefit for all eligible <b>treatment</b> received at both facilities will be payable at 100 percent.</p> <p>If <b>you</b> choose to stay in a non-<b>network hospital</b> after the date <b>our</b> U.S. <b>Service Partner</b> decides a transfer is medically appropriate, benefit for all eligible <b>treatment</b> received both before and after that date will be payable at 80 percent.</p>
<p><b>Treatment</b> for congenital and hereditary conditions</p>	<p>Not covered</p>	<p><b>We</b> pay up to USD 100,000 EUR 73,750 GBP 58,800 each <b>membership year</b></p>	<p><b>We</b> pay for <b>treatment</b> of congenital and hereditary conditions:</p> <ul style="list-style-type: none"> <li>○ by congenital conditions <b>we</b> mean any abnormalities, deformities, diseases, illnesses or injuries present at birth, whether diagnosed or not</li> <li>○ by hereditary conditions <b>we</b> mean any abnormalities, deformities, diseases or illnesses that are only present because they have been passed down through the generations of <b>your</b> family</li> </ul> <p>If <b>you</b> are unsure whether <b>your</b> condition may be classed as congenital or hereditary, please contact <b>us</b> for further information.</p>

## Out-patient cover

This is **treatment** which does not normally require a patient to occupy a **hospital** bed. The list below details the benefits payable for **out-patient treatment** only. If **you** are having **treatment** and **you** are not sure which benefit applies, please call **us** and **we** will be happy to help.

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
Out-patient <b>surgical operations</b>	Paid in full	Paid in full	<b>We</b> pay for out-patient <b>surgical operations</b> when carried out by a <b>consultant</b> or a <b>family doctor</b> .
Accident-related dental <b>treatment</b>	<b>We</b> pay up to USD 500 EUR 375 GBP 300 each <b>membership year</b>	<b>We</b> pay up to USD 1,000 EUR 750 GBP 600 each <b>membership year</b>	<b>We</b> pay for accident-related dental <b>treatment</b> that <b>you</b> receive from a <b>dental practitioner</b> for <b>treatment</b> during an <b>emergency</b> visit following accidental damage to any tooth.  <b>We</b> only pay any accident-related dental <b>treatment</b> which takes place up to 30 days after the accident.  Please see Dental <b>treatment</b> /gum disease in the 'What is not covered?' section.
<b>Consultants'</b> fees for consultations	Not covered	Paid in full	This normally means a meeting with a <b>consultant</b> to assess <b>your</b> condition.  Such meetings may take place in the specialist's or doctor's office, by telephone or using the internet.
Costs for <b>treatment</b> by a <b>family doctor</b>	Not covered	Paid in full	<b>We</b> pay for <b>family doctor treatment</b> .  Such meetings may take place in the specialist's or doctor's office, by telephone or using the internet.
Costs for <b>treatment</b> by <b>therapists, complementary medicine practitioners</b> and <b>qualified nurses</b>	Not covered	<b>We</b> pay in full for up to 30 visits each <b>membership year</b>	<b>We</b> pay for nursing charges for general nursing care, for example injections or wound dressings by a <b>qualified nurse</b> and consultations and <b>treatment</b> with <b>therapists</b> and <b>complementary medicine practitioners</b> when they are appropriately qualified and registered to practice in the country where <b>treatment</b> is received.  This includes the cost of both the consultation and <b>treatment</b> , including any complementary medicine prescribed or administered as part of <b>your treatment</b> .  Should any complementary medicines or <b>treatments</b> be supplied or carried out on a separate date to a consultation, these costs will be considered as a separate visit.  Note: for dieticians, <b>we</b> pay for the initial consultation plus two follow-up visits when needed as a result of an eligible condition. Please note that obesity is not covered.
<b>Consultants'</b> fees, <b>psychologists'</b> and <b>psychotherapists'</b> fees for <b>mental health treatment</b>	Not covered	Paid in full	<b>We</b> cover <b>Mental Health treatment</b> during each policy year, in full. This benefit applies to all <b>treatment</b> related to the mental health condition.
Pathology, X-rays and <b>diagnostic tests</b>	Not covered	Paid in full	<b>We</b> pay for:  <ul style="list-style-type: none"> <li>○ pathology, such as checking blood and urine samples for specific abnormalities,</li> <li>○ radiology, such as X-rays, and</li> <li>○ <b>diagnostic tests</b>, such as electrocardiograms (ECGs)</li> </ul> when recommended by <b>your consultant</b> or <b>family doctor</b> to help determine or assess <b>your</b> condition.

## Out-patient cover (continued)

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
Prescribed drugs and dressings	Not covered	<p><b>We</b> pay up to USD 2,000 EUR 1,500 GBP 1,200 each <b>membership year</b></p>	<p><b>We</b> pay for up to two months supply of drugs and dressing prescribed for <b>you</b> by <b>your medical practitioner</b> for eligible <b>treatment</b>.</p> <p>Note: this benefit does not include costs for complementary medicine prescribed or administered, as these are paid under the benefit described in the costs for <b>treatment</b> by <b>therapists</b> and <b>complementary medicine practitioners</b> benefit.</p>
Vaccinations	Not covered	<p><b>We</b> pay up to USD 1,000 EUR 750 GBP 600 each <b>membership year</b></p>	<p><b>We</b> pay for vaccinations including vaccinations to aid the prevention of cancer, such as the human papilloma virus (HPV) vaccination, as and when such vaccines have completed medical trials and are approved for use in the country of <b>treatment</b>.</p> <p><b>We</b> also pay for Malaria tablets.</p> <p><b>You</b> need to pay and claim for this benefit.</p>
Full Health Screening and Wellness (after one years' membership)	Not covered	<p><b>We</b> pay up to USD 500 EUR 375 GBP 300 each <b>membership year</b></p>	<p><b>We</b> pay for full health screening and wellness after <b>you</b> have been a member of the plan for one year.</p> <p>A full health screening generally includes various routine tests performed to assess <b>your</b> state of health and could include tests such as high cholesterol, high blood pressure, diabetes, anaemia and lung function, liver and kidney function and cardiac risk assessment. In addition, <b>you</b> may also have the specific screenings as part of a full health screening. The actual tests <b>you</b> have will depend on those supplied by the <b>treatment</b> provider where <b>you</b> have <b>your</b> screening.</p> <p><b>We</b> also pay for four preventive checks for wellness; mammogram, PAP test, prostate cancer screening or colon cancer screening.</p> <p><b>You</b> need to pay and claim for this benefit.</p>

## Dental and optical cover (optional)

The list below details the benefits payable and co-insurance applicable for dental and optical cover, which are optional. Dental and optical cover must be purchased together.

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
Dental (after 6 months' membership) Subject to 25% co-insurance	Not covered	<b>We</b> pay up to USD 1,000 EUR 750 GBP 600 each <b>membership year</b>	For Business Explorer Gold members, <b>we</b> pay: <ul style="list-style-type: none"> <li>○ 75 percent of preventive <b>treatment</b> (such as check-ups, X-rays, scale and polishing)</li> <li>○ 75 percent of routine <b>treatment</b> (such as fillings, extractions and root canal therapy)</li> <li>○ 75 percent of major restorative or orthodontic <b>treatment</b> (such as crowns, bridges or implants), or orthodontic <b>treatment</b> of overbite or under bite etc</li> </ul> <p><b>You</b> need to pay and claim for this benefit.</p> <p>Note: <b>Treatment</b> must be provided by a <b>dental practitioner</b></p>
Optical Subject to 25% co-insurance	Not covered	<b>We</b> pay up to USD 400 EUR 315 GBP 250 each <b>membership year</b>	For Business Explorer Gold members, <b>we</b> pay: <ul style="list-style-type: none"> <li>○ maximum of one eye test each <b>membership year</b>, which includes the cost of <b>your</b> consultation and sight/vision testing</li> <li>○ 75 percent of eligible costs for spectacle and contact lenses which are prescribed to correct a sight/vision problem, such as short or long sight</li> <li>○ 75 percent of eligible costs of spectacle frames only if <b>you</b> have been prescribed spectacle lenses, <b>your</b> spectacle lens prescription or invoice will be required in support of <b>your</b> claim for spectacle frames</li> </ul> <p><b>You</b> need to pay and claim for this benefit.</p>

## Additional services

Benefits	Business Explorer Essential Plus	Business Explorer Gold	Explanation of benefits
Healthline services	Included	Included	<p>This is a telephone advice line which offers help 24 hours a day, 365 days a year. Please call +254 (0) 207 602 027 (inside Kenya) or +44 (0) 1273 333 911 (rest of the world) at any time when <b>you</b> need to.</p> <p>The following are some of the services that may be offered by telephone:</p> <ul style="list-style-type: none"> <li>○ general medical information from a health professional</li> <li>○ medical referrals to a physician or <b>hospital</b></li> <li>○ medical service referral (i.e. locating a physician)</li> <li>○ inoculation and visa requirements information</li> <li>○ <b>emergency</b> message transmission</li> <li>○ interpreter and embassy referral</li> </ul> <p>Note: <b>treatment</b> arranged through this service may not be covered under <b>your</b> plan. Please check <b>your</b> cover before proceeding.</p>
Bupa LifeWorks, <b>your</b> Global Employee Assistance Programme			<p><b>We</b> pay in full for up to 5 counselling sessions, per issue, each <b>membership year</b></p> <p>No limit applies to the number of issues per year.</p> <p>Bupa LifeWorks, <b>your</b> global Employee Assistance Programme, provides 24/7 confidential support from a specialist, plus a wealth of expert tips and toolkits to support <b>your</b> wellbeing, at work and at home.</p> <p>Note: The overall annual maximum benefit limit does not apply.</p> <p>Important. support and advice provided through this service does not confirm that any related <b>treatment</b> or additional support which may be discussed would be covered under <b>your</b> health plan.</p> <p>For full details of how to use this service and how it works, please see the Bupa LifeWorks section of this membership guide.</p>

# What is not covered?

In the 'Exclusion' section below, **we** list specific **treatments**, conditions and situations that **we** do not cover as part of **your** plan. In addition to these **you** may have personal exclusions or restrictions that apply to **your** plan, as shown on **your** membership certificate. No personal exclusions or restrictions shall apply where **we** have agreed with **your sponsor** that medical history has been disregarded.

## Do you have cover for pre-existing conditions?

When **your sponsor** applied for **your** plan **you** may have been asked to provide all information about any disease, illness or injury for which **you** received medication, advice or **treatment**, or **you** had experienced symptoms before **you** became a customer - **we** call these **pre-existing conditions**.

**Our** medical team reviewed **your** medical history to decide the terms on which **we** offered **you** this plan. **We** may have offered to cover any **pre-existing conditions**, or decided to exclude specific **pre-existing conditions** or apply other restrictions to **your** plan. If **we** have applied any personal exclusion or other restrictions to **your** plan, this will be shown on **your** membership certificate. This means **we** will not cover costs for **treatment** of this **pre-existing condition**, related symptoms, or any condition that results from or is related to this **pre-existing condition**. Also **we** will not cover any **pre-existing conditions** that **you** did not disclose in **your** application.

If **we** have not applied a personal exclusion or restriction to **your** membership certificate, this means that any **pre-existing conditions** that **you** told **us** about in **your** application are covered under **your** plan. If **you** are unsure about anything in this section, please contact **us** for confirmation before **you** go for **your treatment**.

## General Exclusions

The exclusions in this section apply in addition to and alongside any personal exclusions and restrictions explained above.

For all exclusions in this section, and for any personal exclusions or restrictions shown on **your** membership certificate, **we** do not pay for conditions which are directly related to:

- excluded conditions or **treatments**
- additional or increased costs arising from excluded conditions or **treatments**
- complications arising from excluded conditions or **treatments**

## Important note:

**Our** global health plans are non-U.S. insurance products and accordingly are not designed to meet the requirements of the U.S. Patient Protection and Affordable Care Act (the Affordable Care Act). **Our** plans may not qualify as minimum essential coverage or meet the requirements of the individual mandate for the purposes of the Affordable Care Act, and **we** are unable to provide tax reporting on behalf of those U.S. taxpayers and other persons who may be subject to it. The provisions of the Affordable Care Act are complex and whether or not **you** or **your dependants** are subject to its requirements will depend on a number of factors. **You** should consult an independent professional financial or tax advisor for guidance. For customers whose coverage is provided under a group health plan, **you** should speak to **your** health plan administrator for more information.

Please note that, should **you** choose to have **treatment** or services with a **treatment** provider who is not part of **network**, **we** will only cover costs that are **Reasonable and Customary**. Additional rules may apply in respect of covered benefits received from an 'out-of-network' **treatment** provider in certain specific countries.

Exclusion	Notes	Rules
Artificial life maintenance		Including mechanical ventilation, where such <b>treatment</b> will not or is not expected to result in <b>your</b> recovery or restore <b>you</b> to <b>your</b> previous state of health.  Example: <b>We</b> will not pay for artificial life maintenance when <b>you</b> are unable to feed and breathe independently and require percutaneous endoscopic gastrostomy (PEG) or nasal feeding for a period of more than 90 continuous days.
Birth control		Any type of contraception, sterilisation, termination of pregnancy or family planning,

Exclusion	Notes	Rules
Conflict and disaster		<p><b>We</b> shall not be liable for any claims which concern, are due to or are incurred as a result of <b>treatment</b> for sickness or injuries directly or indirectly caused by <b>you</b> putting yourself in danger by entering a known area of conflict (as listed below) and/or if <b>you</b> were an active participant or <b>you</b> have displayed a blatant disregard for <b>your</b> personal safety in a known area of conflict:</p> <ul style="list-style-type: none"> <li>○ nuclear or chemical contamination</li> <li>○ war, invasion, acts of a foreign enemy</li> <li>○ civil war, rebellion, revolution, insurrection</li> <li>○ terrorist acts</li> <li>○ military or usurped power</li> <li>○ martial law</li> <li>○ civil commotion, riots, or the acts of any lawfully constituted authority</li> <li>○ hostilities, army, naval or air services operations whether war has been declared or not</li> </ul>
Congenital conditions	<p>Exclusion applies to Business Explorer Essential Plus.</p> <p>Please see the 'Table of benefits' for details of <b>your</b> Newborn care limit.</p>	<p><b>Treatment</b> received after the first 90 days following birth (or after the maximum benefit limit for Newborn care has been reached) for any abnormality, deformity, disease, illness or injury present at birth, whether diagnosed or not, except cancer.</p>
Convalescence and admission for general care		<p><b>Hospital</b> accommodation when it is used solely or primarily for any of the following purposes:</p> <ul style="list-style-type: none"> <li>○ convalescence, supervision, pain management or any other purpose other than for receiving eligible <b>treatment</b>, of a type which normally requires <b>you</b> to stay in <b>hospital</b></li> <li>○ receiving general nursing care or any other services which do not require <b>you</b> to be in <b>hospital</b>, and could be provided in a nursing home or other establishment that is not a <b>hospital</b></li> <li>○ receiving services from a <b>therapist</b> or <b>complementary medicine practitioner</b></li> <li>○ receiving services which would not normally require trained medical professionals such as help in walking, bathing or preparing meals</li> </ul>
Cosmetic <b>treatment</b>		<p><b>Treatment</b> undergone for cosmetic or psychological reasons to improve <b>your</b> appearance, such as a re-modelled nose, facelift, abdominoplasty, or cosmetic dentistry. This includes:</p> <ul style="list-style-type: none"> <li>○ dental implants to replace a <b>sound natural tooth</b></li> <li>○ hair transplants for any reason</li> <li>○ <b>treatment</b> related to or arising from the removal of non-diseased, or surplus or fat tissue, whether or not it is needed for medical or psychological reasons</li> <li>○ any <b>treatment</b> for a procedure to change the shape or appearance of <b>your</b> breast(s) whether or not it is needed for medical or psychological reasons: unless for reconstruction carried out as part of the original <b>treatment</b> for cancer, when <b>you</b> have obtained <b>our</b> written consent before receiving the <b>treatment</b> (see 'Reconstructive or remedial surgery' in this section)</li> </ul> <p>Examples:</p> <ul style="list-style-type: none"> <li>○ <b>we</b> do not pay for breast reduction for backache or gynaecomastia (the enlargement of breasts in men).</li> <li>○ <b>we</b> do not pay for <b>treatment</b> of keloid scars. <b>We</b> also do not pay for scar revision.</li> </ul>
Deafness		<p><b>Treatment</b> for or arising from deafness or partial hearing loss caused by a congenital abnormality or ageing.</p>

Exclusion	Notes	Rules
Dental <b>treatment</b> /gum disease	<p>Please see dental <b>treatment</b> in the 'Table of benefits'.</p> <p>Please see accident related dental in the 'Table of benefits'.</p>	<p>This includes <b>surgical operations</b> for the <b>treatment</b> of bone disease when related to gum disease or damage, or <b>treatment</b> for, or arising from disorders of the temporomandibular joint.</p> <p>Examples: <b>we</b> do not pay for tooth decay, gum disease, jaw shrinkage or loss, damaged teeth, etc.</p> <p><b>We</b> do not pay for dental <b>treatment</b> that is required as a result of eating.</p>
Desensitisation and neutralisation		<p><b>Treatment</b> to de-sensitise or neutralise any allergic condition or disorder.</p>
Developmental and behavioural problems		<p><b>Treatment</b> for, or related to developmental problems, including:</p> <ul style="list-style-type: none"> <li>○ learning difficulties, such as dyslexia</li> <li>○ developmental problems treated in an educational environment or to support educational development</li> </ul>
Donor organs		<p><b>Treatment</b> costs for, or as a result of the following:</p> <ul style="list-style-type: none"> <li>○ transplants involving mechanical or animal organs</li> <li>○ the removal of a donor organ from a donor</li> <li>○ the removal of an organ from <b>you</b> for purposes of transplantation into another person</li> <li>○ the harvesting and storage of stem cells, when this is carried out as a preventive measure against future possible diseases or illness</li> <li>○ the purchase of a donor organ</li> </ul>

Exclusion	Notes	Rules
Experimental or unproven <b>treatment</b>		<p>Clinical tests, <b>treatments</b>, equipment, medicines, devices or procedures that are considered to be unproven or investigational with regards to safety and efficacy.</p> <ul style="list-style-type: none"> <li>○ <b>We</b> do not pay for any test, <b>treatment</b>, equipment, medicine, device or procedure that is not considered to be in standard clinical use but is (or should, in Bupa's reasonable clinical opinion, be) under investigation in clinical trials with respect to its safety and efficacy.</li> <li>○ <b>We</b> do not pay for any tests, <b>treatment</b>, equipment, medicine, products or procedures used for purposes other than defined under its licence, unless this has been pre-authorized by <b>Bupa Global</b> in line with its criteria for standard clinical use.</li> </ul> <p>Standard clinical use includes:</p> <ul style="list-style-type: none"> <li>○ <b>treatment</b> agreed to be "best" or "good practice" in national or international evidence-based (but not consensus-based) guidelines, such as those produced by NICE (National Institute for Health and Care Excellence) (excluding medicines approved through the <b>UK</b> Cancer Drugs Fund), Royal Colleges or equivalent national specialist bodies in the country of <b>treatment</b>;</li> <li>○ the conclusions from independent evidence-based health technology assessment or systematic review (e.g. Hayes, CADTH, The Cochrane Collaboration, the NCCN level 1 or Bupa's in-house Clinical Effectiveness team) indicate that the <b>treatment</b> is safe and effective;</li> <li>○ where the <b>treatment</b> has received full regulatory approval by the licensing authority (for example the U.S. Food and Drug Administration (FDA), the European Medicines Agency (EMA), the Saudi Food and Drug Authority) in the location where the member has requested <b>treatment</b>, and is duly licensed for the condition and patient population being requested (please note - full regulatory approval would require submission of data to the local licensing agency that adequately demonstrated safety and effectiveness in published phase 3 trials); and/or</li> <li>○ tests, <b>treatments</b>, equipment, medicines, devices or procedures which are mandated to be made available by the local law or regulation of the country in which <b>treatment</b> is requested.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>○ Case studies, case reports, observational studies, editorials, advertorials, letters, conference abstracts and non-peer reviewed published or unpublished studies are not considered appropriate evidence to demonstrate a test, <b>treatment</b>, equipment, medicine, device or procedure should be used in standard clinical use.</li> <li>○ Where licensing authority approval to market tests, <b>treatment</b>, equipment, medicines, devices or procedures does not, in Bupa's reasonable clinical opinion, demonstrate safety and efficacy, the criteria for standard clinical use shall prevail.</li> </ul>
Eyesight	<p>Please see optical in the 'Table of benefits'.</p> <p>Exclusion applies to Business Explorer Essential Plus.</p>	<p><b>Treatment</b>, equipment or surgery to correct eyesight, such as laser <b>treatment</b>, refractive keratotomy (RK) and photorefractive keratotomy (PRK).</p> <p>Examples: <b>we</b> will not pay for routine eye examinations, contact lenses, spectacles.</p> <p><b>We</b> will pay for eligible <b>treatment</b> or surgery of a detached retina, glaucoma, cataracts or keratoconus.</p>
Footcare		<p><b>Treatment</b> for corns, calluses, or thickened or misshapen nails.</p>
Genetic testing		<p>Genetic tests, when such tests are solely performed to determine whether or not <b>you</b> may be genetically likely to develop a medical condition.</p> <p>Example: <b>we</b> do not pay for tests used to determine whether <b>you</b> may develop Alzheimer's disease, when that disease is not present.</p>

Exclusion	Notes	Rules
Harmful or hazardous use of alcohol, drugs and/or medicines		<p><b>Treatment</b> for or arising:</p> <ul style="list-style-type: none"> <li>○ directly or indirectly, from the deliberate, reckless (including where <b>you</b> have displayed a blatant disregard for <b>your</b> personal safety or acted in a manner inconsistent with medical advice), harmful and/or hazardous use of any substance including alcohol, drugs and/or medicines; and</li> <li>○ in any event, from the illegal use of any such substance</li> </ul>
Health hydros, nature cure clinics etc.		<p><b>Treatment</b> or services received in health hydros, nature cure clinics or any establishment that is not a <b>hospital</b>.</p>
Hereditary conditions	Exclusion applies to Business Explorer Essential Plus.	<p><b>Treatment</b> of abnormalities, deformities, diseases or illnesses that are only present because they have been passed down through the generations of <b>your</b> family.</p>
Illegal activity		<p><b>We</b> will not pay for <b>treatment</b> which arises, directly or indirectly, as result of <b>your</b> deliberate or reckless participation (whether actual or attempted) in any illegal act, including road traffic offenses.</p>
Infertility <b>treatment</b>		<p><b>Treatment</b> to assist reproduction, including but not limited to IVF <b>treatment</b>.</p> <p>Note: <b>we</b> pay for reasonable investigations into the causes of infertility if:</p> <ul style="list-style-type: none"> <li>○ <b>you</b> had not been aware of any problems before joining, and</li> <li>○ <b>you</b> have been a member of any Bupa administered plan which included cover for this type of investigation for a continuous period of two years before the investigations start</li> </ul> <p>Once the cause is confirmed, <b>we</b> will not pay for any additional investigations in the future.</p>
Maternity	Exclusion applies to Business Explorer Essential Plus.	<p><b>Treatment</b> for maternity or for any condition arising from maternity except the following conditions and <b>treatments</b>:</p> <ul style="list-style-type: none"> <li>○ abnormal cell growth in the womb (hydatiform mole)</li> <li>○ foetus growing outside of the womb (ectopic pregnancy)</li> <li>○ other conditions arising from pregnancy or childbirth, but which could also develop in people who are not pregnant</li> </ul>
Obesity		<p><b>Treatment</b> for, or required as a result of obesity.</p>
<b>Out-patient treatment</b>	Exclusion applies to Business Explorer Essential Plus.	<p>There is no benefit for <b>out-patient treatment</b>, unless it is after a <b>hospital</b> admission. Eligible <b>out-patient treatment</b> is provided for from the <b>post-hospitalisation services</b> for 90 days after discharge.</p>
<b>Persistent vegetative state</b> (PVS) and neurological damage		<p><b>We</b> will not pay for <b>in-patient treatment</b> for more than 90 continuous days for permanent neurological damage or if <b>you</b> are in a <b>persistent vegetative state</b>.</p>
Physical aids and devices		<p>Any physical aid or device which is not a prosthetic implant, prosthetic device, or defined as an <b>appliance</b>.</p> <p>Examples: <b>we</b> will not pay for hearing aids, spectacles, contact lenses, crutches or walking sticks.</p>

Exclusion	Notes	Rules
Pre-existing conditions	<p>Please note: this exclusion does not apply if <b>your sponsor</b> has purchased cover with medical history disregarded. If <b>you</b> are unsure whether <b>you</b> have this cover, please contact the customer services helpline.</p> <p>For <b>pre-existing conditions</b> for newborns, please see the exclusions for congenital and hereditary conditions in this section.</p>	<p>Any <b>treatment</b> for a <b>pre-existing condition</b>, related symptoms, or any condition that results from or is related to a <b>pre-existing condition</b>.</p> <p>Please contact <b>us</b> before <b>your renewal date</b> if <b>you</b> or <b>your dependants</b> have personal exclusion(s) and would like <b>us</b> to review a personal exclusion. <b>We</b> may remove <b>your</b> exclusion if, in <b>our</b> opinion, no further <b>treatment</b> will be either directly or indirectly required for the condition, or for any related condition.</p> <p>There are some personal exclusions that, due to their nature, <b>we</b> will not review.</p> <p>To carry out a review, <b>we</b> may ask for an up to date medical report from <b>your family doctor</b> or <b>consultant</b>. Any costs incurred in obtaining these details are not covered under <b>your</b> plan and are <b>your</b> responsibility</p>
Preventive and wellness <b>treatment</b>	<p>Please see full health screening and wellness in the 'Table of benefits'.</p> <p>Exclusion applies to Business Explorer Essential Plus.</p>	<p>Health screening, including routine health checks, or any preventive <b>treatment</b>.</p> <p>Note: <b>we</b> may pay for <b>prophylactic surgery</b> when:</p> <ul style="list-style-type: none"> <li>○ there is a significant family history of the disease for example ovarian cancer, which is part of a genetic cancer syndrome, and/or</li> <li>○ <b>you</b> have positive results from genetic testing (please note that <b>we</b> will not pay for the genetic testing)</li> </ul> <p>Please contact <b>us</b> for pre-authorisation before proceeding with <b>treatment</b>. It may be necessary for <b>us</b> to seek a second opinion as part of <b>our</b> pre-authorisation process.</p>
Reconstructive or remedial surgery		<p><b>Treatment</b> required to restore <b>your</b> appearance after an illness, injury or previous surgery, unless:</p> <ul style="list-style-type: none"> <li>○ the <b>treatment</b> is a <b>surgical operation</b> to restore <b>your</b> appearance after an accident, or as the result of surgery for cancer, if either of these takes place during <b>your</b> current continuous membership of the plan</li> <li>○ the <b>treatment</b> is carried out as part of the original <b>treatment</b> for the accident or cancer</li> <li>○ <b>you</b> have obtained <b>our</b> written consent before the <b>treatment</b> takes place</li> </ul>
Sexual problems/gender issues		<p><b>Treatment</b> of any sexual problem including impotence (whatever the cause) and sex changes or gender reassignments.</p>
Sleep disorders		<p><b>Treatment</b>, including sleep studies, for insomnia, sleep apnoea, snoring, or any other sleep-related problem.</p>
Speech disorders		<p><b>Treatment</b> for speech disorders, including stammering or speech developmental delays, unless all of the following apply:</p> <ul style="list-style-type: none"> <li>○ the <b>treatment</b> is short term therapy which is <b>medically necessary</b> as part of <b>active treatment</b> for an acute condition such as a stroke</li> <li>○ the speech therapy takes place during and/or immediately following the <b>treatment</b> for the acute condition, and</li> <li>○ the speech therapy is recommended by the <b>consultant</b> in charge of <b>your treatment</b>, and is provided by a <b>therapist</b></li> </ul> <p>in which case <b>we</b> may pay at <b>our</b> discretion.</p>
Stem cells		<p><b>We</b> do not pay for the harvesting or storage of stem cells. For example ovum, cord blood or sperm storage.</p>
Surrogate parenting	<p>Please see maternity cover in the 'Table of benefits'.</p>	<p><b>Treatment</b> directly related to surrogacy. This applies:</p> <ul style="list-style-type: none"> <li>○ to <b>you</b> if <b>you</b> act as a surrogate, and</li> <li>○ to anyone else acting as a surrogate for <b>you</b></li> </ul>

Exclusion	Notes	Rules
Travel costs for <b>treatment</b>		<p>Any travel costs related to receiving <b>treatment</b>, unless otherwise covered by:</p> <ul style="list-style-type: none"> <li>○ local air ambulance benefit,</li> <li>○ local road ambulance benefit, or</li> <li>○ Assistance cover</li> </ul> <p>Examples:</p> <ul style="list-style-type: none"> <li>○ <b>we</b> do not pay for taxis or other travel expenses for <b>you</b> to visit a <b>medical practitioner</b></li> <li>○ <b>we</b> do not pay for travel time or the cost of any transport expenses charged by a <b>medical practitioner</b> to visit <b>you</b></li> </ul>
<b>Treatment</b> outside the <b>area of cover</b>		<p>Note: <b>We</b> will only pay for <b>treatment</b> while <b>you</b> are in the <b>area of cover</b>, except where the <b>treatment</b> is needed for an <b>emergency medical condition</b> (for the conditions of cover for <b>emergency medical conditions</b>, please refer to the '<b>Emergency</b> cover outside the <b>area of cover</b>' benefit on the 'Table of benefits'):</p> <p>Please contact <b>your sponsor</b> straight away if <b>you</b> move to a country outside the <b>area of cover</b> because the cover on this plan will no longer be available to <b>you</b>.</p>
<b>Unrecognised medical practitioner, hospital or healthcare facility</b>		<ul style="list-style-type: none"> <li>○ <b>Treatment</b> provided by a <b>medical practitioner, hospital or healthcare facility</b> which are not recognised by the relevant authorities in the country where the <b>treatment</b> takes place as having specialist knowledge, or expertise in, the <b>treatment</b> of the disease, illness or injury being treated.</li> <li>○ Self <b>treatment</b> or <b>treatment</b> provided by anyone with the same residence, <b>Family Members</b> (persons of a family, related to <b>you</b> by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request.</li> <li>○ <b>Treatment</b> provided by a <b>medical practitioner, hospital or healthcare facility</b> which are to whom <b>we</b> have sent a written notice that <b>we</b> no longer recognise them for the purposes of <b>our</b> health plans. <b>You</b> can contact <b>us</b> by telephone for details of <b>treatment</b> providers <b>we</b> have sent written notice to or visit Facilities Finder at <a href="http://bupaglobal.com/en/facilities/finder">bupaglobal.com/en/facilities/finder</a></li> </ul>

# Annual deductibles

Please read this section if **you** have an **annual deductible** on **your** plan.

## Important – please remember that:

- the **annual deductible** applies separately to each person included on **your** membership
- even if the amount **you** are claiming is less than the amount of the **annual deductible**, **you** should still submit a claim to **us**
- this is an **annual deductible**. Therefore, if **your** first claim is towards the end of **your membership year**, and **treatment** continues over **your renewal date**, the **annual deductible** is payable separately for **treatment** received in each **membership year**
- if **your** claims are paid direct to **your** medical provider, **you** are responsible for paying any deductible shortfall to the provider after the claim has been assessed and paid

## What is an annual deductible?

The **annual deductible** is the total value that **your** eligible claims must reach each **membership year** before **we** will start to pay any benefit.

For example, if **you** have an **annual deductible** of USD 500, the total value of **your** eligible claims must reach USD 500 before **we** will pay any benefit.

The **annual deductible** applies separately to each person on **your**, the **principal member's** membership.

The amount of **your annual deductible** will be shown on **your** membership certificate, which **you** can view online at **our** MembersWorld website. If **you** are unsure whether **your** cover includes an **annual deductible**, please contact **our** customer services helpline.

## How an annual deductible works

If a claim is smaller than **your** remaining **annual deductible**, **you** must still submit it to **us** as normal. **We** will not pay any benefit, but the claim will count towards reaching **your annual deductible**. **We** will send **you** a statement informing **you** how much is left.

If an eligible claim exceeds **your** remaining **annual deductible**, **we** will pay the amount of the claim less the remaining **annual deductible**.

Once **your annual deductible** is reached, **we** will pay all eligible claims in full, up to the benefit limits of **your** plan.

## How claims are paid to you

If **you** submit a claim and have asked **us** to pay **you**:

- **your** benefit will be paid less the amount of the **annual deductible**
- **we** will send **you** a statement showing how **your** claim has been settled, including any amounts set against the **annual deductible**

## How claims are paid direct to your medical provider

If **you** have asked **us** to make a payment direct to **your** medical provider:

- **we** will send payment to the provider for the full amount of the eligible claim, without deducting any **annual deductible**
- **we** will then collect any **annual deductible** from **you** using the direct debit mandate or credit card authority, depending on which is **your** usual method of payment
- **we** will also send **you** a statement showing the amount of the **annual deductible** that **Bupa Global** will be collecting from **your** account
- Please note that there will be no out-patient direct settlement if **you** have a deductible

**You** are responsible for paying the **annual deductible** in all circumstances.

# Your membership

This section contains the rules about **your** membership, including when it will start and end, renewing **your** plan, how **you**, the **principal member**, can change **your** cover and general information.

## Paying subscriptions and other charges

**Your sponsor** has to pay any and all subscriptions due under the **agreement**, together with any other charges (such as insurance premium tax) that may be payable.

## Starting and renewing your membership

### When your cover starts

**Your** membership starts on the 'effective date' shown on the first membership certificate that **we** sent **you**, the **principal member**, for **your** current continuous period of Business Explorer membership.

### Renewing your membership

The annual renewal of **your** membership is subject to **your sponsor** renewing **your** membership under the **agreement**.

## Ending your membership

**Your sponsor** can end **your**, the **principal member's** membership, or that of any of **your dependants** (if applicable), from the first day of a month by writing to **us**. **We** cannot backdate the cancellation of **your** membership.

**Your** membership will automatically end:

- if the **agreement** between **Bupa Global** and **your sponsor** is terminated
- if **your sponsor** does not renew **your** membership
- if **your sponsor** does not pay subscriptions or any other payment due under the **agreement** for **you** or for any other person
- if the membership of the **principal member** ends
- upon the death of the **principal member**

**If you move to a new country or change your specified country of nationality**

**You**, the **principal member**, must tell **your sponsor** straight away if **your specified country of residence** or **your specified country of nationality** changes. **We** may need to end **your** membership if the change results in a breach of regulations governing the provision of healthcare cover to local nationals, residents or citizens.

In some countries **we** have local partners who are licensed to provide insurance cover but which are administered by **Bupa Global**. This means that customers experience the same quality **Bupa Global** service.

If **you** change **your specified country of residence** to a country where **we** have a local partner, **you** may be able to transfer to **our** partner's insurance policy without further medical underwriting. **You** may also be entitled to retain **your** continuity of **your Bupa Global** membership; which means that for those benefits which aren't covered until **you** have been a member for a certain period, the time **you** were a member with **us** will count towards that. Please note that if **you** request a transfer to a local partner, **we** will have to share **your** personal information and medical history with the local partner.

## Important – please read

### After your Company membership ends

**You**, the **principal member**, can apply to transfer to a personal plan if **your** membership of **your** group plan ends. **You** can also apply for **your dependants** (if applicable) to transfer with **you**. Please contact the customer service helpline for more information

## Making changes to your cover

The terms and conditions of **your** membership may be changed from time to time by **agreement** between **your sponsor** and **Bupa Global**, or where there is a legal or regulatory requirement to do so.

## Amending your membership certificate

We will send **you**, the **principal member**, a new membership certificate if:

- with the **sponsor's** approval, **you**, the **principal member**, add a new **dependant** to **your** membership (if applicable)
- **we** need to record any other changes requested by **your sponsor** or that **we** are entitled to make

**Your** new membership certificate will replace any earlier version **you** possess as from the issue date shown on the new membership certificate.

## General information

### Other parties

No other person is allowed to make or confirm any changes to **your** membership on **our** behalf, or decide not to enforce any of **our** rights.

No change to **your** membership will be valid unless it is confirmed in writing. Any confirmation of **your** cover will only be valid if it is confirmed in writing by **us**.

If **you**, the **principal member**, change **your** correspondence address or **your** email address, please contact **us** as soon as reasonably possible, as any correspondence will be sent to the address **you** last gave **us**.

### Correspondence

Any letters posted to **us** must have postage paid.

**We** do not return original documents, with the exception of official documents such as birth or death certificates. However, if **you** ask **us** at the time **you** send any original documents to **us**, such as invoices, **we** can provide copies.

### Applicable law

**Your** membership is governed by English law. Any dispute that cannot otherwise be resolved will be dealt with by courts in England.

This can be obtained at all times by contacting the customer services helpline.

## Provision of accurate and complete information

**You** and any **dependant** must take reasonable care to make sure that all information provided to **us** is accurate and complete, at the time **you** take out this membership, and at each renewal and variation of this membership. **You** and any **dependant** must also tell **us** if any of the answers to the questions in the application form change prior to this membership starting. Otherwise, the following apply with effect from the date the membership was taken out, renewed or varied (depending on when **we** were provided with inaccurate or incomplete information).

A. **We** may treat this membership as if it had not existed if **you** deliberately or recklessly give **us** inaccurate or incomplete information.

B. Where **you** negligently or carelessly give **us** inaccurate or incomplete information, or where A. applies but **we** choose not to rely on **our** rights under A, **we** may treat the membership and any claims in a way which reflects what **we** would have done if **we** had been provided with accurate and complete information, as follows:

- if **we** would have refused to cover **you** at all, **we** may treat this membership as if it had not existed;
- if **we** would have provided **you** with cover on different terms, then **we** may apply those different terms to this membership. This means a claim will only be paid if it is covered by and/or if **you** have complied with such different terms - for example **your** membership may contain new personal restrictions or exclusions; and/or
- if **we** would have charged **you** a higher premium, **we** may reduce the amount payable on any claim by comparing the additional premium to the original premium. For example, **we** will only pay half of a claim, if **we** would have charged double the premium.

Where it is a **dependant** (or **you** on their behalf) who has provided incomplete or inaccurate information, the same rules apply but only to that part of the membership which applies to the **dependant**, or to claims made by that **dependant**.

The same rules apply if someone else provides **us** with information on **your** behalf or any **dependant's** behalf.

### Liability

**Our** role under this policy is to provide **you** with insurance cover and sometimes to make arrangements (on **your** behalf) for **you** to receive any covered benefits. It is not **our** role to provide **you** with the actual covered benefits.

**You** the **principal member**, on behalf of yourself and the **dependants**, appoint **us** to act as agent for **you**, to make appointments or arrangements for **you** to receive covered benefits which **you** request. **We** will use reasonable care when acting as **your** agent.

**We** (and **our** Bupa group of companies and administrators) shall not be liable to **you** or anyone else for any loss, damage, illness and/or injury that may occur as a result of **your** receiving any covered benefits, nor for any action or failure to act of any benefits provider or other person providing **you** with any covered benefits. **You** should be able to bring a claim directly against such benefits provider or other person.

**Your** statutory rights are not affected.

### Sanction clause

**We** will not provide cover and **we** shall not be liable to pay any claim or provide any benefit under this Policy to the extent that such cover, payment of a claim(s) or benefits would:

- cause **us** to breach any United Nations resolutions or the trade or economic sanctions, laws or regulations of any jurisdiction to which **we** are subject (which may include without limitation those of the European Union, **United Kingdom** and/or United States of America).
- expose **us** to the risk of being sanctioned by any relevant authority or competent body; and/or
- expose **us** to the risk of being involved in conduct (either directly or indirectly) which any relevant authority or competent body would consider to be prohibited.

Where any resolutions, sanctions, laws or regulations referred to in this clause are, or become, applicable to this Policy, **we** reserve all of **our** rights to take all and any such actions as may be deemed necessary in **our** absolute discretion, to ensure that **we** continue to be compliant. **You** acknowledge that this may restrict or delay **our** obligations under this Policy and **we** may not be able to pay any claim(s) in the event of a sanctions-related concern.

## Assistance Cover

This section contains the rules and information for Assistance cover, which helps **you** if **you** need to travel to get the **treatment** that **you** need.

### What is Evacuation?

Evacuation covers **you** for reasonable transport costs to an appropriate place of **treatment** where the **treatment** that **you** need is available, if it is not available locally. Please note: **we** will only evacuate within the **area of cover**.

**We** may not be able to arrange Evacuation cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the area; for example from an oil rig or within a war zone.

### Assistance cover-general rules

The following rules apply:

- **you** must contact **our** appointed representatives for confirmation before **you** travel, on +254 (0) 207 602 027 (inside Kenya) or +44 (0) 1273 333 911 (rest of the world)
- **our** appointed representatives must agree the arrangements with **you**
- assistance cover is applicable for **in-patient treatment** and **day-case treatment** only
- the **treatment** must be recommended by **your consultant** or **family doctor** and, for medical reasons, not available locally
- the **treatment** must be eligible under **your** plan
- **you** must have cover for the country **you** are being treated in

**We** will not approve a transfer which in **our** reasonable opinion is inappropriate based on established clinical and medical practice, and **we** are entitled to conduct a review of **your** case, when it is reasonable for **us** to do so. Evacuation will not be authorised if this would be against medical advice.

## How to arrange your evacuation

Arrangements for Evacuation will be made by **our** appointed representatives and must be confirmed in advance by calling +254 (0) 207 602 027 (inside Kenya) or +44 (0) 1273 333 911 (rest of the world). **You** must provide **us** with any information or proof that **we** may reasonably ask **you** for to support **your** request. **We** will only pay if all arrangements are agreed in advance by **Bupa Global's** appointed representatives.

## Evacuation cover:

### What we will pay for

- **We** will pay in full for **your** reasonable transport costs for **in-patient treatment** or **day-case treatment**. It may also be authorised if **you** need advanced imaging or cancer **treatment** such as radiotherapy or chemotherapy.
- **We** will only pay for Evacuation to an appropriate place where the required **treatment** is available when the **treatment** is not available locally.
- This could be to another part of the country that **you** are in.
- **We** will pay for the reasonable travel costs for a relative or **your** partner to accompany **you**, but only if it is **medically necessary**.

### We will pay for either:

- the reasonable cost of the return journey within the **area of cover** by the most direct route available by land or sea, or
- the cost of an economy class air ticket by the most direct route available
- In the event of **your** death while **you** are away from home **we** will pay reasonable costs for the transportation only of **your** body, subject to airline requirements and restrictions, to **your** home country within the **area of cover**. **We**

do not pay for burial or cremation, the cost of burial caskets, or the transport costs for someone to collect or accompany **your** remains

- reasonable travel costs for minor children to be transferred with **you** in the event of an evacuation provided they are under the age of 18 when it is **medically necessary** for **you** as their parent or guardian to be evacuated, **your** spouse, partner, or other joint guardian is accompanying **you**, and they would otherwise be left without a parent or guardian

Note: **we** do not pay for any other costs related to the evacuation such as hotel accommodation or taxis. Costs of any **treatment you** receive are not payable under Evacuation cover, but are payable from **your** medical cover as described in the 'What is covered?' section.

Please also note that for medical reasons the member receiving **treatment** may travel in a different class from their companion.

## Making a claim

How to submit a claim and online 'Claim forms'

**You** can send **us your** claim, upload **your** 'Claim form' or submit **your** 'Claim form' online via MembersWorld. **Your** 'Claim form' is important as it gives **us** the information that **we** need to process **your** claim. If the claim details are not fully completed **we** may have to ask for more information. This can delay payment of **your** claim.

**You** must submit a new claim:

- for each member
- for each condition
- for each in-patient or day-case stay, and
- for each currency of claim

## What to send us

**You** need to complete the 'Claim form' in full and send or attach scanned copies of all invoices as soon as possible.

### Requests for further information

**We** may need to ask **you** for further information to support **your** claim. If **we** do, **you** must provide this. Examples of things **we** might ask for include:

- medical reports and other information about the **treatment** for which **you** are claiming
- the results of any medical examination performed at **our** expense by an independent **medical practitioner** appointed by **us**
- written confirmation from **you** as to whether **you** think **you** can recover the costs **you** are claiming from another person or insurance company

If **you** do not provide the information that **we** ask for, **we** may not pay **your** claim in full. **You** will normally be asked to provide these details via email.

### Important

When submitting a claim please note:

- **you** must have received the **treatment** while covered under **your** membership
- payment of **your** claim will be under the terms of **your** membership and up to the benefit levels shown, that apply to **you** at the time **you** receive the **treatment**
- **we** will only pay for **treatment** costs actually incurred by **you**, not deposits or advance invoices or registration/administration fees charged by the provider of **treatment**
- **we** will only pay for **treatment** costs that are **Reasonable and Customary**. This means that the costs charged by **your treatment** provider should not be more than they would normally charge and be representative of charges by other **treatment** providers in the same area
- **we** do not return original documents such as invoices or letters. However, **we** will be pleased to return copies if **you** ask **us** when **you** submit **your** claim

## Fraud prevention and detection

**We** have the right, where appropriate, to check **your** details with fraud prevention agencies, other insurers and other relevant third parties for the purpose of preventing and detecting false information or fraudulent activity. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with a fraud prevention agency. **We** and other organisations may also use and search these records to:

- help make decisions about benefit and benefit related services for **you** and members of **your** plan
- help make decisions on other insurance proposals and claims for **you** and members of **your** plan/group
- trace debtors, recover debt, prevent fraud and to manage **your** insurance plans
- establish **your** identity
- undertake credit searches and additional fraud searches.

## Fraudulent Claims

**You** and any **dependant** (or anyone acting on behalf of **you** or any **dependant**) must not:

- make a fraudulent or exaggerated claim under this plan;
- send **us** fake or forged documents or other false evidence, or make a false statement in support of a claim;
- provide **us** with information which **you** or any **dependant** knows would otherwise enable **us** to refuse to pay a claim under this plan; and/or
- refuse to cooperate or fail to provide information / documentation reasonably requested by **us** to validate **your** claim(s), whether pending or paid (including but not limited to proof of payment, medical reports and original invoices).

Failure to comply with the above will give **us** the right to:

- refuse to pay the whole of the claim and any other claim(s) submitted since the date of that claim;
- recover any payments **we** have already made in respect of the claim and/or other claims

- submitted since that claim(s); and/or
- notify **you** that this plan (or if the fraudulent claim is made by or on behalf of a particular **dependant**, the cover under this plan for that particular **dependant**) has terminated from the date the claim(s) was submitted, and **we** will not refund the premium.

### Confirmation of your claim

**We** will always send confirmation of how **we** have dealt with a claim. If applicable, for child **dependants** (those aged under 18 years), **we** will write to the **principal member**. If the claim is for **treatment** received by the **principal member**, or an adult **dependant** (those aged over 18 years), **we** will write directly to the individual concerned.

### How your claim will be paid

Wherever possible, **we** will follow the instructions given to **us** in the 'Payment details' section of the claim form.

### Who we will pay

**We** will only make payments to the member who received the **treatment**, the provider of the **treatment**, the **principal member** of the membership or the executor or administrator of the member's estate. **We** may pay a **dependant** only where the **dependant** received the covered benefits, they are over 18 and **we** have their current bank details. **We** will not make payments to anyone else.

### Payment method and bank charges

**We** will make payment where possible by electronic transfer or by cheque. Payments made by electronic transfer are quick, secure and convenient. To receive payment by electronic transfer, **we** need the full bank account, SWIFT code and bank address details to be provided on the claim form.

**We** will instruct **our** bank to recharge the administration fee relating to the cost of making the electronic transfer to **us** but **we** cannot guarantee that these charges will always be passed back for **us** to pay. In the event that **your** local bank makes a charge for a wire transfer **we** will aim to refund this as well. Any other bank charges

or fees, such as for currency exchange, are **your** responsibility, unless they are charged as a result of **our** error.

Cheques are no longer valid if they are not cashed within 6 months. If **you** have an out-of-date cheque, please contact customer services, who will be happy to arrange a replacement.

### Payment currency and conversions

**We** can pay in the currency in which **your sponsor** pays **your** subscriptions, the currency of the invoices **you** send **us**, or the currency of **your** bank account.

**We** cannot pay **you** in any other currency.

Sometimes, the international banking regulations do not allow **us** to make a payment in the currency **you** have asked for. If so, **we** will send a payment in the currency of **your sponsor's** subscriptions. Where payment to **you** in the usual currency may expose **us** (or **our** Bupa group of companies and administrators) to any sanction, prohibition or restriction under the laws of any relevant jurisdiction and/or United Nations resolution, **we** reserve discretion to pay **you** in such other currency as **we** are permitted and able to make payment in, if any such payment is permitted to be made.

If **we** have to make a conversion from one currency to another, the exchange rate **we** use will be Reuters closing spot rate set at 16.00 **UK** time on the **UK** working day preceding the invoice date. If there is no invoice date, **we** will use the date of **your treatment**.

### Other claim information

#### Discretionary payments

If **we** make a payment to **you** for a benefit **you** are not covered for, it does not mean that **we** are required to pay identical or similar costs in the future. Any payment that **we** may make on this basis will still count towards the overall annual maximum limit that applies to this policy.

**We** do not have to pay for **treatment** that is not covered by **your** plan, even if **we** have paid an earlier claim for a similar or identical **treatment**.

### Incorrect payment of claims

If **we** incorrectly make any payment of **your** claim, **we** reserve the right to deduct the incorrectly paid amount from future claims or seek repayment from **you**.

### Claiming for treatment when others are responsible

**You** must complete the appropriate section of the claim form if **you** are claiming for **treatment** that is needed when someone else is at fault, for example in a road accident in which **you** are a victim. If so, **you** will need to take any reasonable steps **we** ask of **you** to assist **us** to:

- recover from the person at fault (such as through their insurance company) the cost of the **treatment** paid for by **Bupa Global**, and
- claim interest if **you** are entitled to do so

If any person is to blame for any injury, disease, illness, condition or other event in relation to which **you** receive any covered benefits, **we** may make a claim in **your** name.

**You** must provide **us** with any assistance **we** reasonably require to help make such a claim, for example:

- providing **us** with any documents or witness statements;
- signing court documents; and
- submitting to a medical examination.

**We** may exercise **our** rights to bring a claim in **your** name before or after **we** have made any payment under the membership. **You** must not take any action, settle any claim or otherwise do anything which adversely affects **our** rights to bring a claim in **your** name.

### Claiming with joint or double insurance

**You** must complete the appropriate section on the claim form, if **you** have any other insurance cover for the cost of the **treatment** or benefits **you** have claimed from **us**. If **you** do have other insurance cover, this must be disclosed to **us** when claiming, and **we** will only pay **our** share of the cost of the **treatment** or benefits claimed.

### Bupa LifeWorks

Bupa LifeWorks provides 24/7 confidential support and short-term counselling for **your** mental, financial, physical and emotional wellbeing. **You** also have access to a range of services, including expert tips and toolkits, as well as a wealth of online articles, podcasts, videos, and more.

**Bupa Global** has partnered with LifeWorks to provide **you** with access to Bupa LifeWorks provided by LifeWorks. LifeWorks is an independent provider of employee wellbeing services.

These services will be provided by LifeWorks directly to **you**.

- The service is confidential\*
- Available 24 hours a day, 7 days per week, 365 days per year
- Access available worldwide online, via phone or app\* and provides information, resources and counselling on any work, life, personal or family issue
- Services can be provided in a number of languages
- There is no cost to employees and their families to use this service.

Bupa LifeWorks provides counselling, information and resources on the following topics:

- Health and wellbeing: Stress, depression and anxiety, substance abuse, or concern about someone else's, addictions, including gambling, domestic abuse, grief and loss, critical incidents, trauma.
- Financial and legal: Budgeting, investments, retirement planning, managing loans and mortgages, managing debt, tax issues, financial concerns.
- Work-related issues: Workplace stress, workplace conflict, job burnout, coping with change, career development, general workrelated issues, bullying and harassment.
- Relationships and family matters: Relationship issues, separation and divorce, childcare and parenting issues, adoption, eldercare and care giving issues, education concerns and student life, relatives with disabilities.

How to contact Bupa LifeWorks:

Bupa LifeWorks is accessible wherever and whenever **you** need it. Access online by visiting [login.lifeworks.com](http://login.lifeworks.com) or by mobile app. It's simple to install, easy to use and available in the Apple App Store or Google Play. Search "LifeWorks" and look out for the LifeWorks logo. 'Log in' for the first time using the company code 'Bupa', then enter **your Bupa Global MembersWorld** email address and password to sign in.

Bupa LifeWorks general rules:

The following rules apply to the Bupa LifeWorks:

- Support and advice provided through this service does not confirm that any related **treatment** or additional support which may be discussed would be covered under **your** health plan. To discuss the cover under **your** health plan, please contact **Bupa Global** using the number on the back of **your** card.
- Access to Bupa LifeWorks, is facilitated by **Bupa Global** as an additional feature to **your** health plan under **your** table of benefits. **Your** access to Bupa LifeWorks, is facilitated by **Bupa Global** and **your** employer as an additional benefit to the insurance contract.
- Confidential and/or identifiable information which **you** may discuss with LifeWorks will not be shared with **Bupa Global** or **your** employer (LifeWorks will only share aggregated or de-identified information for reporting purposes). However, **Bupa Global** may ask **your** permission to review **your** personal data if **you** make a complaint to **Bupa Global** about LifeWorks. LifeWorks is a U.S. company, and will primarily be handling **your** personal data in the UAE and U.S.
- For further information on how LifeWorks processes **your** personal data please see LifeWorks privacy policy <https://lifeworks.com/en/privacy-policy>
- For further information on how **Bupa Global** will process **your** personal data in the event **you** have made a complaint to **Bupa Global** about the LifeWorks service please see **Bupa Global's** privacy policy [www.bupaglobal.com/en/legal/privacy-notice](http://www.bupaglobal.com/en/legal/privacy-notice)

Calls placed from mobile phones or internet-based lines (VOIP) are carrier dependent and not guaranteed. Please contact **us** via email, text or on the website if **you** experience issues connecting.

\* The transmission of information via the Internet is not completely secure. Any transmission is at **your** own risk.

## Pre-authorisation

This section contains rules and information about what pre-authorisation means and how it works. **You** must contact **us** for pre-authorisation before receiving **post-hospitalisation services**, in-patient, day-case and cancer **treatment** and MRI, CT and PET scans and **emergency** cover outside the **area of cover**.

## What pre-authorisation means

When **we** pre-authorise **your treatment**, this means that **we** will pay up to the limits of **your** plan provided that all of the following requirements are met:

- the **treatment** is eligible **treatment** and is covered by **your** plan
- **you** have an active membership at the time that the **treatment** takes place
- **your** subscriptions are paid up to date
- the **treatment** carried out matches the **treatment** authorised
- **you** have provided a full disclosure of the condition and **treatment** required
- **you** have enough benefit entitlement to cover the cost of the **treatment**
- **your** condition is not a **pre-existing condition** (see the "What is not covered?" section)
- the **treatment** is **medically necessary**
- the **treatment** takes place within 31 days after pre-authorisation is given

From time to time **we** may ask **you** for more detailed medical information, for example, to rule out any relation to a **pre-existing condition**. **We** may require that **you** have a medical examination by an independent **medical practitioner** appointed by **us** (at **our** cost) who will then provide

**us** with a medical report. If this information is not provided in a timely manner once requested this may result in a delay in pre-authorisation and to **your** claims being paid. If this information is not provided to **us** at all this may result in **your** claims not being paid.

Important rules: please note that pre-authorisation is only valid if all the details of the authorised **treatment**, including dates and locations, match those of the **treatment** received. If there is a change in the **treatment** required, if **you** need to have further **treatment**, or if any other details change, then **you** or **your consultant** must contact **us** to pre-authorise this separately. **We** make **our** decision to approve **your treatment** based on the information given to **us**. **We** reserve the right to withdraw **our** decision if additional information is withheld or not given to **us** at the time the decision is being made.

## Treatment we can pre-authorise

**We** pre-authorise **post-hospitalisation services**, in-patient, day-case and cancer **treatment** and MRI, CT or PET scans and **emergency** cover outside the **area of cover**.

## Direct settlement/pay and claim

Direct settlement is where **we** pay the provider of **your treatment** directly, making things easier for **you**. The alternative is for **you** to pay and then claim back the costs from **us**.

**We** aim to arrange direct settlement wherever possible, but it has to be with the **agreement** of whoever is providing the **treatment**. In general, direct settlement can only be arranged for **in-patient treatment** or **day-case treatment**.

Direct settlement is easier for **us** to arrange if **you** pre-authorise **your treatment** first, or if **you** use a participating **hospital** or clinic. Direct settlement may also be arranged for eligible **out-patient treatment**.

## Length of stay (in-patient treatment)

**Your** pre-authorisation will specify an approved length of stay for **in-patient treatment**. This is the number of nights in **hospital** that **we** will cover **you** for. If **your treatment** will take longer than this approved length of stay, then **you** or **your consultant** must contact **us** for an extension to the pre-authorisation.

## Treatment which has not been pre-authorised

If **you** choose not to get **your treatment** pre-authorised, **we** will only pay up to the amount that is considered **Reasonable and Customary** in the country of **treatment**.

Of course **we** understand that there are times when **you** cannot get **your treatment** pre-authorised, such as in an **emergency**. If **you** are taken to **hospital** in an **emergency**, it is important that **you** arrange for the **hospital** to contact **us** within 48 hours of **your** admission to **hospital**. **We** can then make sure **you** are getting the right care, and in the right place. If **you** have been taken to a **hospital** which is not part of the **network** and, if it is the best thing for **you**, **we** may arrange for **you** to be moved to a **network hospital** to continue **your treatment** once **you** are stable.

## Making a complaint

**We** are always pleased to hear about aspects of **your** membership that **you** have particularly appreciated, or that **you** have had problems with.

If something does go wrong, **we** have a simple procedure to ensure **your** concerns are dealt with as quickly and effectively as possible.

If **you** have any comments or complaints, **you** can call the **Bupa Global** customer helpline on (inside Kenya): +254 (0) 207 602 027 (rest of the world): +44 (0) 1273 323 563, 24 hours a day, 365 days a year.

Alternatively, **you** can email or write to the Head of Customer Relations via <https://membersworld.bupaglobal.com> or:

Bupa Global  
Victory House  
Trafalgar Place  
Brighton  
BN1 4FY  
United Kingdom

### Easier to read information

**We** want to make sure that members with special needs are not excluded in any way. **We** also offer a choice of Braille, large print or audio for **our** letters and literature. Please let **us** know which **you** would prefer.

### Taking it further

If **we** can't settle **your** complaint **you** may be able to refer **your** complaint to the Financial Ombudsman Service. **You** can:

- write to them at Exchange Tower, London E14 9SR, **UK**
- call them on 0800 023 4 567 (free from most landlines), 0300 123 9 123 or from outside the **UK** +44 (0) 20 7964 0500
- find details at their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please let **us** know if **you** want a full copy of **our** complaints procedure. (None of these procedures affect **your** legal rights.)

### Confidentiality

The confidentiality of personal health information is of paramount concern to the companies in the Bupa group. To this end, Bupa fully complies with applicable data protection legislation and medical confidentiality guidelines. Bupa sometimes uses third parties to process data on **our** behalf. Such processing, which may be undertaken outside the EEA (European Economic Area), is subject to contractual restrictions with regard to confidentiality and security obligations in addition to the minimum requirements imposed by data protection legislation.

Personal data collected about **you** may be used by Bupa to process **your** claims, administer **your** membership, make suggestions about clinically appropriate **treatment**, for research and analytics, in the course of undertaking audits, and to detect

and prevent fraud. For further information, please see the **Bupa Global** Privacy Policy at [www.bupaglobal.com/privacypolicy](http://www.bupaglobal.com/privacypolicy).

Please note that **we** may share any **dependant's** information with the **principal member** (being the person named as the main applicant on the application for the membership), including in relation to **treatment** and services received, claims paid, the amount of any deductible used and, if relevant, any medical history which impacts on the provision of the membership.

In accordance with data protection law, if **you** would like a copy of **your** personal information or **you** would like to update **your** personal information, or if **you** have any other data processing queries please call the **Bupa Global** service team on +44 (0)1273 718 379. Alternatively **you** can email or write to the team via [service.uk@bupaglobal.com](mailto:service.uk@bupaglobal.com); or **Bupa Global**, Victory House, Trafalgar Place, Brighton BN1 4FY, **United Kingdom**.

## Adding dependants

If **your sponsor** agrees, **you**, the **principal member** may apply to include any of **your dependants** under **your** membership by filling in a Business Explorer application form. **You** can download this easily from <https://membersworld.bupaglobal.com> or **you** can contact **us** and **we** will send one to **you**.

This does not apply if **your sponsor** has purchased cover with medical history disregarded. Please contact the customer services helpline if **you** are not sure if this applies to **you**.

Newborn children are eligible for newborn care and can be included on **your** membership from their date of birth when **you** have completed a newborn application form and **we** have received it before **your** child is 30 days old.

If **we** receive **your** completed application form after **your** child is 30 days old **we** will require a completed newborn application form and medical underwriting will apply as described when adding a **dependant**. When **we** accept **your** newborn child the cover start will be the date **our** medical team

accept **your** application to join

### When cover starts for others on your membership

If any other person is included as a **dependant** under **your**, the **principal member's** membership, their membership will start on the 'effective date' on the first membership certificate **we** sent **you** for **your** current continuous period of Business Explorer membership which lists them as a **dependant**. Their membership can continue for as long as **you**, the **principal member**, remain a member of the plan.

If **your**, the **principal member's** membership ceases, **your dependants** can then, of course, apply for individual membership in their own right.

## Privacy Notice

Last updated: March 2022

We are committed to protecting your privacy when dealing with your personal information. This privacy notice provides an overview of the information we collect about you and how we use and protect it. It also provides information about your rights. The information we process about you, and our reasons for processing it, depends on the products and services you use. You can find more details in our full privacy notice available at: [www.bupaglobal.com/privacypolicy](http://www.bupaglobal.com/privacypolicy). If you do not have access to the internet and would like a paper copy of the full privacy notice, or if you have any questions about how we handle your information, please contact the Bupa Global service team on +44 (0) 1273 323 563. Alternatively, you can email or write to the team via [info@bupaglobal.com](mailto:info@bupaglobal.com) or Bupa Global, Victory House, Trafalgar Place, Brighton BN1 4FY, United Kingdom.

### Information about us

In this privacy notice, "we" "us" and "our" means the Bupa companies trading as **Bupa Global**. For details of these companies visit [www.bupaglobal.com/legal-notice](http://www.bupaglobal.com/legal-notice)

The Bupa companies that process your information will depend on which of our products and services you ask us about, buy or use. For our insurance policies, your information will be processed by the insurer and the lead administrator of your policy who may share it with other Bupa companies as set out in the 'Sharing your information section'. Please refer to your policy documentation for confirmation of the insurer and lead administrator.

## 1. What this privacy notice covers

This privacy notice applies to anyone who interacts with us about our products and services ("you", "your"), in any way (for example email, website, phone, app and so on).

## 2. How we collect personal information

We collect personal information from you and from certain other organisations (for example those acting on your behalf, like brokers, healthcare providers and so on). If you give us information about other people, you must make sure that they have seen a copy of this privacy notice and are comfortable with you giving us their information.

## 3. Categories of personal information

We process the following categories of personal information about you and, if it applies, your **dependants**. This is standard personal information (for example information we use to contact you, identify you or manage our relationship with you), special categories of information (for example health information, information about race, ethnic origin and religion that allows us to tailor your care), and information about any criminal convictions and offences (we may get this information when carrying out anti-fraud or anti-money-laundering checks or other background screening activity).

## 4. What we use your personal information for and our legal reasons for doing so

We process your personal information for the purposes set out in our full privacy notice, including to deal with our relationship with you (including for claims and complaints handling), for research and analysis, to monitor our expectations of performance (including of health providers relevant to you) and to protect our rights, property, or safety, or that of our customers, or others. The legal reason we process personal information depends on what category of personal information we process. We normally process standard personal information on the basis that it is necessary so we can perform a contract, for our or others' legitimate interests or it is needed or allowed by law. We process special categories of information because it is necessary for an insurance purpose, because we have your permission or as described in our full privacy notice. We may process information about your criminal convictions and offences (if any) if this is necessary to prevent or detect a crime.

## 5. Profiling and automated decision-making

Like many businesses, we sometimes use automation to provide you with a quicker, better, more consistent and fair service, as well as with marketing information we think will interest you (including discounts on our products and services). This may involve evaluating information about you and, in limited cases, using technology to provide you with automatic responses or decisions. You can read more about this in our full privacy notice. You have the right to object to direct marketing and profiling relating to direct marketing. You may also have rights to object to other types of profiling and automated decision-making.

## 6. Sharing your information

We share your information within the Bupa group of companies, with relevant policyholders (including your employer if you are covered under a group scheme), with funders who arrange services on your behalf, those acting on your behalf (for example brokers and other intermediaries) and with others

who help us provide services to you (for example healthcare providers) or who we need information from to handle or check claims or entitlements (for example professional associations). We also share your information in line with the law. You can read more about what information may be shared in what circumstances in our full privacy notice.

## 7. International transfers

We work with companies that we partner with, or that provide services to us (such as healthcare providers, other Bupa companies and IT providers) that are located in, or run their services from, countries across the world. As a result, we transfer your personal information to different countries including transfers from within the **UK** to outside the **UK**, and from within the EEA (the EU member states plus Norway, Liechtenstein and Iceland) to outside the EEA, for the purposes set out in this privacy notice. We take steps to make sure that when we transfer your personal information to another country, appropriate protection is in place, in line with global data protection laws.

## 8. How long we keep your personal information

We keep your personal information in line with periods we work out using the criteria shown in the full privacy notice.

## 9. Your rights

You have rights to have access to your information and to ask us to correct, erase and restrict use of your information. You also have rights to object to your information being used, to ask us to transfer information you have made available to us, to withdraw your permission for us to use your information and to ask us not to make automated decisions which produce legal effects concerning you or significantly affect you. Please contact us if you would like to exercise any of your rights.

## 10. Data-protection contacts

If you have any questions, comments, complaints or suggestions about this notice, or any other concerns about the way in which we process information about you, please contact us at [info@bupaglobal.com](mailto:info@bupaglobal.com). You can also use this address to contact our Data Protection Officer.

You also have the right to make a complaint to your local privacy supervisory authority. Our main office is in the UK, where the local supervisory authority is the Information Commissioner's Office ([www.ico.org.uk](http://www.ico.org.uk)) who can be contacted at, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom. Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate).

# Glossary

This explains what **we** mean by various words and phrases in **your** membership pack. Words written in bold are particularly important as they have specific meanings.

Defined term	Description
<b>Active treatment:</b>	<b>Treatment</b> from a <b>medical practitioner</b> of a disease, illness or injury that leads to <b>your</b> recovery, conservation of <b>your</b> condition or to restore <b>you</b> to <b>your</b> previous state of health as quickly as possible.
<b>Agreement:</b>	The <b>agreement</b> between <b>Bupa Global</b> and the <b>sponsor</b> under which <b>we</b> have accepted <b>you</b> into membership of the plan.
<b>Annual deductible:</b>	The amount <b>you</b> , the <b>principal member</b> have to pay towards the cost of the <b>treatment</b> that <b>you</b> receive each <b>membership year</b> that would otherwise be covered under <b>your</b> membership. The amount of <b>your annual deductible</b> is shown on <b>your</b> membership certificate. The <b>annual deductible</b> applies separately to each person covered under <b>your</b> membership.
<b>Appliance:</b>	A knee brace which is an essential part of a repair to a cruciate (knee) ligament or a spinal support which is an essential part of surgery to the spine.
<b>Area of cover:</b>	The countries in the area of cover are:  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, Eswatini, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, India, Ivory Coast, Kenya, Lebanon, 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, Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia, Zimbabwe

Defined term	Description
<b>Assisted Reproduction Technologies:</b>	Technologies including but not limited to in-vitro fertilisation (IVF) with or without intra-cytoplasmic sperm injection (ICSI) gamete intra-fallopian transfer (GIFT), zygote intra-fallopian transfer (ZIFT), egg donation and intra-uterine insemination (IUI) with ovulation induction.
<b>Birthing centre:</b>	A <b>medical facility</b> often associated with a <b>hospital</b> that is designed to provide a homelike setting during childbirth.
<b>Bupa Global:</b>	Bupa Insurance Services Limited or any other insurance subsidiary or insurance partner of the British United Provident Association Limited acting as administrator.
<b>Complementary medicine practitioner:</b>	An acupuncturist, chiropractor, homeopath, osteopath or traditional Chinese medicine practitioner who is fully trained and legally qualified and permitted to practice by the relevant authorities in the country in which the <b>treatment</b> is received.
<b>Consultant:</b>	<p>A surgeon, anaesthetist or physician who:</p> <ul style="list-style-type: none"> <li>○ is legally qualified to practise medicine or surgery following attendance at a recognised medical school, and</li> <li>○ is recognised by the relevant authorities in the country in which the <b>treatment</b> takes place as having specialised qualification in the field of, or expertise in, the <b>treatment</b> of the disease, illness or injury being treated</li> </ul> <p>By recognised medical school <b>we</b> mean a medical school which is listed in the World Directory of Medical Schools, as published from time to time by the World Health Organisation.</p>
<b>Day-case treatment:</b>	<b>Treatment</b> which for medical reasons requires <b>you</b> to stay in a bed in <b>hospital</b> during the day only. <b>We</b> do not require <b>you</b> to occupy a bed for day-case <b>mental health treatment</b> .

Defined term	Description
<b>Dental practitioner:</b>	<p>A person who:</p> <ul style="list-style-type: none"> <li>○ is legally qualified to practice dentistry,</li> <li>○ is recognised by the relevant authorities in the country in which the <b>treatment</b> takes place as having a specialised qualification following attendance at a recognised dental school, and</li> <li>○ is permitted to practice dentistry by the relevant authorities in the country where the dental <b>treatment</b> takes place</li> </ul> <p>Examples of a specialised qualification in the field of dentistry may include (but are not limited to) periodontics or paediatric dentistry.</p>
<b>Dependants:</b>	The <b>principal member's</b> partner, spouse or children of whom <b>you</b> are the biological parent or legal guardian of, named on <b>your</b> membership certificate as being members of the plan and who are eligible to be members including newborn children.
<b>Diagnostic tests:</b>	Investigations, such as X-rays or blood tests, to find the cause of <b>your</b> symptoms.
<b>Emergency medical condition:</b>	<p><b>We</b> mean:</p> <ul style="list-style-type: none"> <li>○ a serious injury, or</li> <li>○ the sudden onset of symptoms of an illness, disease or other serious medical condition</li> </ul> <p>which, if not treated immediately, could reasonably be expected to result in:</p> <ul style="list-style-type: none"> <li>○ serious impairment of limb, organ or bodily function or use, or</li> <li>○ death or permanent disability</li> </ul> <p><b>We</b> reserve the right to request a second medical opinion.</p>
<b>Emergency medical treatment:</b>	Appropriate medical <b>treatment</b> which takes place in a <b>hospital</b> or <b>medical facility</b> to treat an <b>emergency medical condition</b> .

Defined term	Description
<b>Emergency:</b>	A serious medical condition or symptoms resulting from a disease, illness or injury which arises suddenly and, in the judgment of a reasonable person, requires immediate <b>treatment</b> , generally within 24 hours of onset, and which would otherwise put <b>your</b> health at risk.
<b>Family doctor:</b>	<p>A person who:</p> <ul style="list-style-type: none"> <li>○ is legally qualified in medical practice following attendance at a recognised medical school to provide medical <b>treatment</b> which does not need a <b>consultant's</b> training, and</li> <li>○ is licensed to practice medicine in the country where the <b>treatment</b> is received</li> </ul> <p>By recognised medical school <b>we</b> mean a medical school which is listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation.</p>
<b>Family Members:</b>	Persons of a family relationship (related to <b>you</b> by blood or by law or otherwise). A full list of the family relationships falling within this definition is available on request.
<b>Hospital:</b>	<p>A centre of <b>treatment</b> which is registered, or recognised under the local country's laws, as existing primarily for:</p> <ul style="list-style-type: none"> <li>○ carrying out major <b>surgical operations</b>, or</li> <li>○ providing <b>treatment</b> which only <b>consultants</b> can provide</li> </ul>
<b>In-patient treatment:</b>	<b>Treatment</b> which for medical reasons normally means that <b>you</b> have to stay in a <b>hospital</b> bed overnight or longer.

Defined term	Description
<b>Intensive care:</b>	<p><b>Intensive care</b> includes:</p> <ul style="list-style-type: none"> <li>○ High Dependency Unit (HDU): a unit that provides a higher level of medical care and monitoring, for example in single organ system failure.</li> <li>○ Intensive Therapy Unit / <b>Intensive Care</b> Unit (ITU/ICU): a unit that provides the highest level of care, for example in multi-organ failure or in case of intubated mechanical ventilation.</li> <li>○ Coronary Care Unit (CCU): a unit that provides a higher level of cardiac monitoring.</li> </ul>
<b>Medical facility:</b>	Means a <b>hospital</b> or other facility providing medical <b>treatment</b> .
<b>Medical practitioner:</b>	A <b>complementary medicine practitioner, consultant, dental practitioner, family doctor, psychologist, psychotherapist</b> or <b>therapist</b> who provides <b>active treatment</b> of a known condition.
<b>Medically necessary:</b>	<p><b>treatment</b>, medical service or prescribed drugs/medication which is:</p> <ol style="list-style-type: none"> <li>consistent with the diagnosis and medical <b>treatment</b> for the condition;</li> <li>consistent with generally accepted standards of medical practice;</li> <li>necessary for such a diagnosis or <b>treatment</b>;</li> <li>not being undertaken primarily for the convenience of the member or the treating <b>medical practitioner</b></li> </ol>
<b>Membership year:</b>	The 12 month period for which this membership is effective, as first shown on <b>your</b> membership certificate and, if this health plan is renewed, each 12 month period which follows the <b>renewal date</b> .
<b>Mental health treatment:</b>	<b>Treatment</b> of mental conditions, including eating disorders.
<b>Network:</b>	A <b>hospital, pharmacy</b> or similar facility, or <b>medical practitioner</b> which has an <b>agreement</b> in effect with <b>Bupa Global</b> or <b>service partner</b> to provide <b>you</b> with eligible <b>treatment</b> .

Defined term	Description
<b>Out-patient treatment:</b>	<b>Treatment</b> given at a <b>hospital</b> , consulting room, doctors' office or out-patient clinic where <b>you</b> do not go in for <b>in-patient treatment</b> or <b>day-case treatment</b> .
<b>Ovulation Induction Treatment:</b>	<b>Treatment</b> including medication to stimulate production of follicles in the ovary including but not limited to clomiphene and gonadotrophin therapy.
<b>Persistent vegetative state:</b>	<ul style="list-style-type: none"> <li>○ a state of profound unconsciousness, with no sign of awareness or a functioning mind, even if the person can open their eyes and breathe unaided, and</li> <li>○ the person does not respond to stimuli such as calling their name, or touching</li> </ul> <p>The state must have remained for at least four weeks with no sign of improvement, when all reasonable attempts have been made to alleviate this condition.</p>
<b>Pharmacy</b>	A facility where prescribed drugs are prepared or sold.
<b>Post-hospitalisation services</b>	Consultations with <b>your consultant</b> , physiotherapy and follow up tests, which are recommended as <b>medically necessary</b> and carried out after <b>your</b> discharge from <b>hospital</b> , which leads to <b>your</b> recovery. <b>Post-hospitalisation services</b> are covered up to 90 days after <b>your</b> discharge date.

Defined term	Description
<b>Pre-existing condition:</b>	<ul style="list-style-type: none"> <li>○ any medical condition declared in <b>your</b> application for cover which has been noted as a 'personal exclusion' under <b>your</b> membership certificate; or</li> <li>○ any disease, illness or injury for which <b>you</b> received medication, advice or <b>treatment</b>, or <b>you</b> had experienced symptoms of</li> </ul> <p>whether the condition was diagnosed or not, prior to becoming a member which was not disclosed under <b>your</b> application for cover.</p> <p>Where <b>we</b> have accepted <b>your</b> transfer to this plan from another insurance product on a continuous cover basis, the above reference to 'application for cover' shall be deemed to mean <b>your</b> original application for cover under that previous insurance product.</p>
<b>Principal member:</b>	The person who has taken out the membership, and is the first person named on the membership certificate. Please refer to ' <b>you/your</b> '.
<b>Prophylactic surgery:</b>	Surgery to remove an organ or gland that shows no signs of disease, in an attempt to prevent development of disease of that organ or gland.
<b>Psychologist and psychotherapist:</b>	A person who is legally qualified and is permitted to practise as such in the country where the <b>treatment</b> is received.
<b>Qualified nurse:</b>	A nurse whose name is currently on any register or roll of nurses maintained by any statutory nursing registration body in the country where the <b>treatment</b> takes place.

Defined term	Description
<b>Reasonable and Customary</b>	The 'usual', or 'accepted standard' amount payable for a specific healthcare <b>treatment</b> , procedure or service in a particular geographical region, and provided by <b>treatment</b> providers of comparable quality and experience. These charge levels may be governed by guidelines published by relevant government or official medical bodies in the particular geographical region, or may be determined by <b>our</b> experience of usual, and most common, charges in that region.
<b>Recognised medical practitioner, hospital or healthcare facility</b>	Any provider who is not an <b>unrecognised medical practitioner, hospital or healthcare facility</b> .
<b>Rehabilitation:</b>	<b>Treatment</b> in the form of a combination of therapies such as physical, occupational and speech therapy aimed at restoring full function after an acute event such as a stroke.
<b>Renewal date:</b>	Each anniversary of the date <b>you</b> , the <b>principal member</b> joined the plan. (If however <b>you</b> are a member of a <b>Bupa Global</b> group plan with a common <b>renewal date</b> for all members, <b>your renewal date</b> will be the common <b>renewal date</b> for the group. <b>We</b> tell <b>you</b> the group <b>renewal date</b> when <b>you</b> join.)
<b>Service partner:</b>	A company or organisation that provides services on behalf of <b>Bupa Global</b> . These services may include approval of cover and location of local <b>medical facilities</b> .
<b>Sound natural tooth / Sound natural teeth:</b>	A natural tooth that is free of active clinical decay, has no gum disease associated with bone loss, no caps, crowns, or veneers, that is not a dental implant and that functions normally in chewing and speech.
<b>Specified country of nationality:</b>	The country of nationality specified by <b>you</b> in <b>your</b> application form or as advised to <b>us</b> in writing, which ever is the later.

Defined term	Description
<b>Specified country of residence:</b>	The country of residence specified by <b>you</b> in <b>your</b> application and shown in <b>your</b> membership certificate, or as advised to <b>us</b> in writing, which ever is the later. The country <b>you</b> specify must be the country in which the relevant authorities (such as tax authorities) consider <b>you</b> to be resident for the duration of the policy.
<b>Sponsor:</b>	The company, firm or individual with whom <b>we</b> have entered into an <b>agreement</b> to provide <b>you</b> with cover under the plan.
<b>Surgical operation:</b>	A medical procedure that involves the use of instruments or equipment.
<b>Therapists:</b>	A physiotherapist, occupational <b>therapist</b> , orthoptist, dietician or speech <b>therapist</b> who is legally qualified and is permitted to practice as such in the country where the <b>treatment</b> is received.
<b>Treatment:</b>	Surgical or medical services (including <b>diagnostic tests</b> ) that are needed to diagnose, relieve or cure a condition, disease, illness or injury.
<b>UK:</b>	Great Britain and Northern Ireland.

Defined term	Description
<b>Unrecognised medical practitioner, hospital or healthcare facility</b>	<ul style="list-style-type: none"> <li>○ <b>Treatment</b> provided by a <b>medical practitioner, hospital or healthcare facility</b> which are not recognised by the relevant authorities in the country where the <b>treatment</b> takes place as having specialist knowledge, or expertise in, the <b>treatment</b> of the disease, illness or injury being treated.</li> <li>○ Self <b>treatment</b> or <b>treatment</b> provided by anyone with the same residence, <b>Family Members</b> (persons of a family, related to <b>you</b> by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request.</li> <li>○ <b>Treatment</b> provided by a <b>medical practitioner, hospital or healthcare facility</b> which are to whom <b>we</b> have sent a written notice that <b>we</b> no longer recognise them for the purposes of <b>our</b> health plans. <b>You</b> can contact <b>us</b> by telephone for details of <b>treatment</b> providers <b>we</b> have sent written notice to or visit Facilities Finder at <a href="http://bupaglobal.com/en/facilities/finder">bupaglobal.com/en/facilities/finder</a></li> </ul>

<b>We/us/our:</b>	<b>Bupa Global.</b>
<b>You/your:</b>	This means <b>you</b> , the <b>principal member</b> , and <b>your dependants</b> unless <b>we</b> have expressly stated otherwise that the provisions refer to the <b>principal member</b> only or to <b>your dependants</b> only.

