

# Lifeline

Product Summary  
From 1 April 2022

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



# International medical insurance for the globally minded

Bupa Global is the international division of the Bupa Group – a healthcare company with over 70 years' medical experience and a range of facilities that include care homes, hospitals, primary care centres and dental clinics.

At Bupa Global, we're giving globally minded customers access to appropriate medical care and exceptional coverage – whether at home or away. Our range of global health plans are designed for those wanting the highest level of cover available within Bupa and access to some of the best healthcare anywhere in the world, within your area of cover.

Our comprehensive range of health plans include a renowned level of service available in many languages, and access to thousands of medical facilities and experts worldwide. Offering a range of benefits for body and mind, that go beyond insuring you in case of emergency. Our plans are designed to help keep you in the best of health.

We support customers worldwide through access to over 1.6 million medical providers (inc. U.S.).

Our purpose is very simple: helping people live longer, healthier, happier lives and making a better world.



# Product overview

Whether at home or away, a global health insurance plan can give you and your family access to the right support, from the right people at the right time.

Bupa Global Lifeline puts you in control of your health. Rather than restricting your cover to just one country, it allows you to use healthcare facilities around the world and speak to medical experts any time of the day or night.

Best of all, with three levels of cover to choose from, it's easy to understand, simple to set up and flexible enough to suit most circumstances and budgets.

## **Essential**

This level concentrates on covering you for in-patient hospital stays. You have the security that you'll be covered for treatment you may receive as an in-patient or as a day-case patient.

## **Classic**

A more comprehensive level of cover that pays for routine hospital bills, out-patient consultations, diagnostic tests and treatments such as physiotherapy, accident-related dental and a range of preventive health checks.

## **Gold**

Our highest level of cover that takes care of most in-patient and out-patient costs, including family doctor treatments, prescription medications, physiotherapy and accident-related dental treatment – plus a range of four preventive health checks.



**Please note:** This table provides a high-level summary only about the types of cover provided. Full details of the benefits, limitations and exclusions can be found on bupaglobal.com or in the membership guide. Please ask your sales adviser for further information.

Bupa Global Lifeline Options - Summary of benefits	Lifeline Essential	Lifeline Classic	Lifeline Gold
<b>Out-patient treatment</b>			
Out-patient surgical operations	✓	✓	✓
Health screening and wellness checks — mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year's membership)		✓	✓
Physiotherapy, osteopathy and chiropractor treatment		✓	✓
Cover 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		✓	✓
Consultants' fees for consultations		✓	✓
Costs for treatment by a family doctor			✓
Prescribed drugs and dressings			✓
Accident-related dental treatment		✓	✓
<b>In-patient and day-case treatment</b>			
Hospital accommodation	✓	✓	✓
Surgical operations, including pre- and post-operative care	✓	✓	✓
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	✓	✓	✓
<b>Further benefits</b>			
Advanced imaging	✓	✓	✓
Cancer treatment	✓	✓	✓
Healthline services	✓	✓	✓
HIV / AIDS drug therapy including ART (after five years' membership)		✓	✓
Home nursing after in-patient treatment	✓	✓	✓

Summary of benefits	Lifeline Essential	Lifeline Classic	Lifeline Gold
Hospice and palliative care	✓	✓	✓
In-patient cash benefit	✓	✓	✓
Kidney dialysis	✓	✓	✓
Local air ambulance	✓	✓	✓
Local road ambulance	✓	✓	✓
Maternity cover (after 10 months' membership)		✓	✓
Newborn care	✓	✓	✓
Prosthetic devices	✓	✓	✓
Rehabilitation	✓	✓	✓
Transplant services	✓	✓	✓
Treatment for or related to gender dysphoria		✓	✓
<b>Optional benefits (if purchased)</b>			
U.S. cover	✓	✓	✓
Assistance cover (Evacuation and Repatriation)	✓	✓	✓

Summary of exclusions – What is not covered?
Artificial life maintenance <sup>1</sup>
Congenital Conditions – Subject to underwriting
Cosmetic treatment
Developmental problems
Donor organs
Experimental or unproven treatment
Genetic Testing
Harmful or hazardous use of alcohol, drugs and/or medicines
Health hydros / nature cure clinics
Illegal activity
Infertility treatment
Pre-existing conditions - Subject to underwriting
Sleep disorders
Treatment for or related to gender dysphoria <sup>1,2</sup>

<sup>1</sup> unless eligibility criteria has been met

<sup>2</sup> treatment for or related to gender dysphoria excluded in full for Essential cover



# Why us?



## The Bupa Global difference

Over 50 years of medical expertise and dedication to health. A global team of advisers and health experts who, between them, speak multiple languages – and a service that exceeds expectations. These are just a few of the things that make us different.



## Global network

Allowing access to a network of over 1.6 million medical providers (inc. U.S.), we give customers the flexibility to choose where and how they receive treatment. We settle directly with our network of providers, so you don't have to pay upfront for your treatment.



## Confidence in your diagnosis

The solution to health problems isn't always black and white. That's why we offer you the opportunity to get another opinion from a leading medical expert. Second Medical Opinion is available to all customers looking for confidence and peace of mind in their medical diagnosis.



## Access your account online

You can now access our exclusive and secure website and mobile app **MembersWorld** whenever you need to. With it, you can submit and track progress of claims, submit pre-authorisation requests, get access to your membership card and insurance documents and chat to us anytime with our in-app messaging service.



## Pre-existing conditions

We don't believe past health issues should stop you enjoying your future. That's why many pre-existing conditions could be covered under our global health plans, subject to our General Exclusions and medical underwriting. An additional premium may apply.



## Multilingual advisers

When it comes to healthcare, we know you want support from people who understand you and your needs. That's why we have a 24/7 multilingual team who are able to speak with you on the phone in many languages and can support you, wherever and whenever you need it.



## Supporting mental health

We believe that mental health and wellbeing are just as important as physical health. To support this, both annual and monetary limits across our plans for in-patient and day-patient mental health treatment are the same as for physical health treatment. We also include cover for ADHD, addiction and self-inflicted injuries.



## Global access in your hands

The Global Virtual Care app provides you with access to a global network of doctors, offering medical guidance and consultations, plus same day virtual appointments – available 24/7.

## Find out more

If you'd like more information we're here to help.

Call us on +44 1273 208 181

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

Your calls may be recorded or monitored.



**General services:**

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