



COMPARING BUSINESS HEALTH PLANS

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

BUPA GLOBAL IS THE SOLE INSURER OF THESE PLANS

This is intended as a summary comparison of the available benefits. Full details of the benefits, limitations and exclusions for each health plan can be found in the Business Health Plans membership guide. Please contact us for a copy.

From 1 July 2023

WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

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

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

Additionally, through the collaboration between Bupa Global and Blue Cross Blue Shield Global, our customers can now enjoy even bigger benefits in the U.S. Our Business Health Plans include cover for unforeseen treatment in the U.S. for 28 days (cover starts from the date of arrival) and the option to extend cover to include U.S. cover for all eligible treatment.

This guide provides a summary of our plans to help you understand the high-level differences between them. For full details on the benefits, limitations, exclusions and how to use the plans, please visit bupaglobal.com to view the relevant membership guides.

Two of the biggest, most trusted names in global healthcare

Bupa Global and Blue Cross Blue Shield Global have teamed up to deliver high-quality healthcare products and services. This combined strength, scale and expertise means customers can be confident in knowing that they have access to quality healthcare when and where they need it.

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

BUPA GLOBAL IS THE SOLE INSURER OF THESE PLANS.

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BUILT FOR BUSINESS, DESIGNED FOR INDIVIDUALS

Our health plans are designed for those wanting the highest level of cover available within the Bupa Group, including access to healthcare facilities anywhere in the world, at home and away.

As a business, your people are your greatest asset, so it makes sense to invest in both their physical and mental health and wellbeing, to help protect them wherever business takes them. Our benefits are designed to cover the mind as well as the body and can go a long way towards helping promote a healthy workforce and making a positive difference to your business.

Offering global healthcare to your employees can also have a wider positive impact on your business, including:

- help you recruit the right talent to take your business forward
- help increase wellbeing, motivation and positivity of your employees
- help improve sickness and absenteeism rates

Our plans are designed with a range of employees in mind:

Businesses with employees who travel:

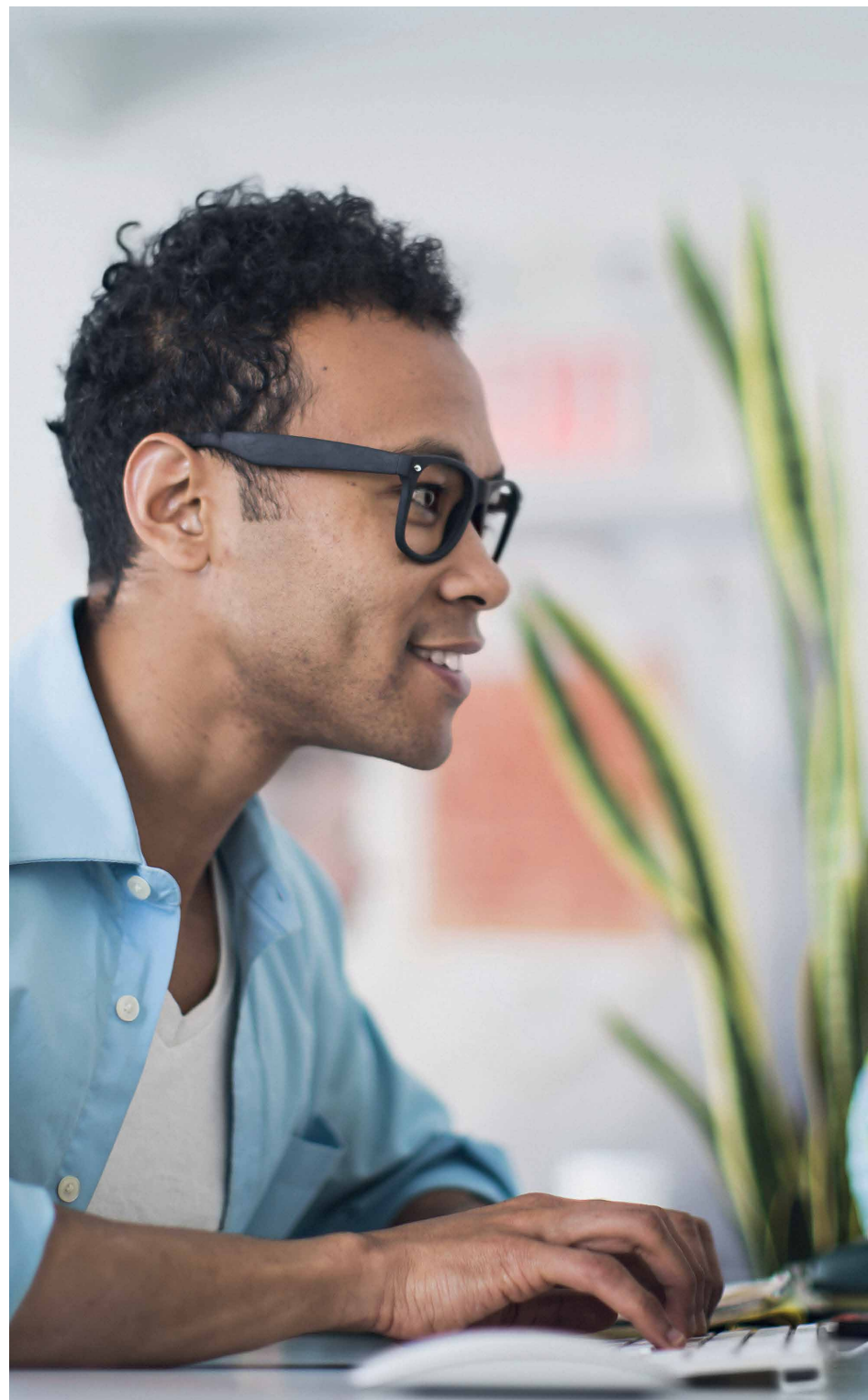
Our plans offer coverage for employees who travel on business and provide freedom of choice from the most prestigious hospitals and clinics around the world, wherever employees are located.

Expat employees: Our plans provide medical cover for employees and their families who are assigned to work abroad. The level of cover is designed to augment local state cover or employer provided coverage and to meet local visa requirements for people working or living overseas.

Executive cover: Every business has a few key people whose skills, knowledge, experience or leadership are important to a business' continued financial success. The absence of these employees can create a significant impact. Bupa provides the richness of healthcare cover needed for these key people.

Helping to improve the world's wellbeing:

Better health is at the heart of our organisation. Not only do we care for the health and wellbeing of your employees, we also want to help improve general health around the globe. To maintain this focus, we continue to remain free of shareholders, re-investing profits back into our business. It fuels our drive to improve our services and offer access to cutting-edge care. We also partner with non-profit organisations and local communities to help improve the world's health, and create a positive environmental impact.



WORLD CLASS BUSINESS HEALTH PLANS

With our tiered Business Health Plans, we are offering more than just health insurance. As well as benefits with high limits to help make sure your employees are protected, we also look out for their all-round health with a number of wellness services available.

Our global Business Health Plans are tiered by clear trade-up benefits and geographical cover making it easy for you to find the right health plan for your employees.



Our difference

A global team of advisers and health experts who, between them, speak multiple languages and offer a service that exceeds expectations. With support available on the telephone 24/7 you can be sure that whenever you or your employees need us, you will be understood.



Putting you in control

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. Whenever you need to enrol an employee; you can do it securely online in minutes.



Healthline

Our telephone Healthline staff are on-hand 24/7 to provide seamless access to medical providers (such as a pharmacy, dentist or doctor) wherever you are, and could arrange an appointment on your behalf. They could also advise you on how to manage an existing condition while you're travelling, advise on appropriate vaccinations and have the expertise to challenge local medical decisions.



Growing with your business

It's good to know that if your employees need to relocate, with our international health plans accessing healthcare will be one less thing to worry about when they arrive.



Secure online access

Your employees can access our exclusive and secure website and mobile app, MembersWorld, whenever they need to. Via their account they can submit and track the progress of claims, submit requests for pre-authorization of treatment, get access to their membership card and insurance documents, and contact us anytime with our in-app messaging service. They have the options to log in using their passcode, fingerprint or Face ID, so it's totally secure.



A choice of preventive benefits

To help your employees stay in the peak of health they have a choice of preventive benefits including mental health, physiotherapy, acupuncture and chiropractic cover.



Direct settlement with a worldwide network

When your employees need us most, we'll be there with a smooth claims service. We settle directly with a network of providers so you don't have to pay upfront for your treatment. For plans including U.S. cover this gives your employees access to over 1.6 million providers (and over 43,000 without U.S. cover).



OUR WELLBEING SOLUTIONS

To support both the physical and mental wellbeing of your employees and their families, we provide as standard a range of wellbeing benefits and programmes.

Supporting mental health

At Bupa Global we believe that mental health and wellbeing are just as important as physical health. To support this, both annual and monetary limits across our plans for in-patient and day-patient mental health treatment are the same as for physical health treatment.

Bupa Lifeworks

Our global Employee Support Programme provides counselling and/or referral support to deal with personal or work issues that may adversely impact your employees' work performance and their health and wellbeing. The programme can help your employees with a broad range of issues including handling stress and anxiety, surviving the loss of a loved one, managing life changes and workplace pressure. All with the aim of helping you to support healthy and happy employees.

Second Medical Opinion

Sometimes your employees need a little extra reassurance. That's why we give them access to the Second Medical Opinion service from leading international specialists. Available to all customers looking for reassurance and confidence in their medical diagnosis.

Global access in your hands

The Global Virtual Care service, available via the MembersWorld app, provides your employees with access to a global network of doctors, offering medical advice and consultations, plus same day virtual appointments – available 24/7.

Help before you go

Before your employees start a new role away from home, our Assignment Support Programme can provide them with personalised, comprehensive advice on the host country such as local medical facilities and the healthcare system, fulfilling existing prescriptions, and much more.

OUR BUSINESS HEALTH PLANS

Our Business Health Plans are tiered by clear trade-up benefits, making it easy for businesses to find the right health plan for their employees and if needed, their dependants.

For these world-class Business Health Plans, we deliver the exceptional high level of service for which we are renowned, and we provide cover for:

- Mental health conditions (no limits for in-patient and day patient treatment with no waiting periods - and now including cover for addiction, ADHD and self-inflicted injury)
- In-hospital care
- Evacuation and repatriation - if emergency treatment isn't available locally, we'll get your employee to where it is (accompanied by a relative or partner when medically necessary)
- Treatment for cancer and other serious illnesses, for as long as needed while they are a customer
- Hereditary, congenital and chronic conditions
- Transplants and rehabilitation
- Bupa Lifeworks, your Global Employee Support Programme

Mandatory cover

One of the following options must be selected.

Select	This tier concentrates on hospital treatment, in-patient or day-care patients. Optional U.S. cover is available in this tier.
Premier	This tier extends the Select benefits to include out-patient treatments and maternity cover. Optional U.S. cover and Dental/Optical cover is available in this tier. Co-insurance is also available.
Elite	This tier extends the Premier benefits to include full health screenings, medical repatriation and compassionate visit benefits. Optional U.S. cover and Dental/Optical cover is available in this tier. Co-insurance is also available.
Ultimate	The top tier available covering all other tiers and including cancer screening and extensions to the evacuation and repatriation benefits as well as offering an unlimited overall benefit level.

Optional cover

U.S. cover	This option adds U.S. to the geographical cover making cover worldwide. This is offered as standard for the Ultimate tier. Cover is offered at 100% when using a network hospital otherwise the cover is offered at 80%.
Dental & Optical cover	Dental & Optical cover is an optional benefit available for Premium & Elite tiers while being standard cover on the Ultimate tier. The dental covers a number of treatments including preventive, routine and restorative or orthodontic treatments. Each tier progressively offers more coverage and higher limits. Optical covers treatments including eye test, frames and lenses. The limits are level across all tiers.

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. For example, you might want to:

- Include dependants
- Choose to cover pre-existing health issues
- Add co-insurance options for out-patient care - to always stay in control of cost
- Add preventive, routine and restorative dental and optical care to our plans with out-patient cover

We understand you're busy. So we've designed our range of health plans to make giving each of your employees the right level of cover as easy as it can be.

BUSINESS HEALTH PLANS COMPARISON TABLE

Benefit limits are set out in three currencies: GBP / EUR / USD. The currency in which you pay your premium is the currency that will apply to your health plan for the purposes of benefit limits. Benefit limits apply per person.

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. Cover for pre-existing conditions is subject to underwriting. Please ask your sales adviser for more information.

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Overall annual maximum All benefits in this table, even those paid in full, will contribute to the overall annual policy maximum limit	GBP 600,000 / USD 1,000,000 / EUR 750,000 each membership year	GBP 900,000 / USD 1,500,000 / EUR 1,125,000 each membership year	GBP 1,200,000 / USD 2,04,000 / EUR 1,500,000 each membership year	Unlimited
Geographical area of cover	Worldwide excluding U.S.	Worldwide excluding U.S.	Worldwide excluding U.S.	Worldwide
U.S. cover	Optional cover, if purchased	Optional cover, if purchased	Optional cover, if purchased	Included
Mandatory pre-authorisation	Mandatory pre-authorisation for: <ul style="list-style-type: none"> o all in-patient stays over 5 days o prophylactic surgery o reconstructive surgery o obesity surgery o transportation (including evacuation and repatriation) o rehabilitation 	Mandatory pre-authorisation for: <ul style="list-style-type: none"> o all in-patient stays over 5 days o prophylactic surgery o reconstructive surgery o obesity surgery o transportation (including evacuation and repatriation) o complications of maternity and childbirth o rehabilitation 	Mandatory pre-authorisation for: <ul style="list-style-type: none"> o all in-patient stays over 5 days o prophylactic surgery o reconstructive surgery o obesity surgery o transportation (including evacuation and repatriation) o complications of maternity and childbirth o rehabilitation 	Mandatory pre-authorisation for: <ul style="list-style-type: none"> o all in-patient stays over 5 days o prophylactic surgery o reconstructive surgery o obesity surgery o transportation (including evacuation, repatriation and non-medical evacuation) o complications of maternity and childbirth o rehabilitation o rehabilitation in a health resort o genetic cancer screening o refractive eye surgery
General benefits and rules				
Medical History Disregarded, subject to our agreement (minimum number of employees applies)	Yes	Yes	Yes	Yes
Covered for chronic conditions if diagnosed after enrolment (not applicable when medical history has been disregarded)	Yes	Yes	Yes	Yes
Cover for congenital & hereditary conditions if diagnosed after enrolment (not applicable when medical history has been disregarded)	Yes	Yes	Yes	Yes
No cancellation of policy based on claims pattern / history	Yes	Yes	Yes	Yes

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Automatic renewal	Yes	Yes	Yes	Yes
General waiting period from start of cover	No general waiting period. Please note waiting periods can apply to specific benefits as detailed in this document, unless we have agreed to waive them.			
Age limit for joining	No upper age limit			
Co-insurance	No co-insurance	Co-insurance Applies to out-patient care only	Co-insurance Applies to out-patient care only	No co-insurance
		Optional 0%	Optional 0%	
		Optional 15%	Optional 15%	
		Optional 25%	Optional 25%	
Out-patient treatment				
Out-patient surgical operations	Paid in full	Paid in full	Paid in full	Paid in full
Wellness – mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year’s membership)	Not covered	We pay up to GBP 150 / USD 250 / EUR 190 each membership year	We pay up to GBP 350 / USD 560 / EUR 455 each membership year	We pay up to GBP 5,000 / USD 7,800 / EUR 6,500 each membership year
Full Health Screening — cholesterol, blood pressure, diabetes, anaemia, lung function, liver and kidney function, cardiac risk assessment and hearing tests (after one year’s membership)	Not covered			
Consultants’ fees for consultations	Not covered	We pay up to GBP 1,000 / USD 1,600 / EUR 1,300 each membership year	We pay up to GBP 1,500 / USD 2,400 / EUR 1,950 each membership year	Paid in full
Pathology, x-ray and diagnostic tests	Not covered	Paid in full	Paid in full	
Consultants’ fees, psychologists’ and psychotherapists’ fees for mental health treatment	Not covered			
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses	Not covered	Paid in full up to 10 visits each membership year	Paid in full up to 25 visits each membership year	Paid in full up to 90 visits each membership year
Vaccinations	Not covered	We pay up to GBP 250 / USD 430 / EUR 310 each membership year	Paid in full	Paid in full
Costs for treatment by family doctor	Not covered	We pay up to GBP 500 / USD 800 / EUR 650 each membership year	Paid in full	Paid in full
Prescribed drugs and dressings	Not covered	We pay up to GBP 200 / USD 320 / EUR 260 each membership year	We pay up to GBP 300 / USD 480 / EUR 390 each membership year	Paid in full

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Accident-related dental treatment	Not covered	Not covered	We pay up to GBP 450 / USD 720 / EUR 585 each membership year	Paid in full
In-patient and day-case treatment				
Hospital accommodation	Paid in full - Standard private room	Paid in full - Standard private room	Paid in full - Standard private room	Paid in full - Standard suite
Surgical operations, including pre- and post-operative care	Paid in full	Paid in full	Paid in full	Paid in full
Nursing care, drugs and surgical dressings	Paid in full	Paid in full	Paid in full	Paid in full
Specialists' fees	Paid in full	Paid in full	Paid in full	Paid in full
Theatre charges	Paid in full	Paid in full	Paid in full	Paid in full
Intensive Care, intensive therapy, coronary care and high-dependency unit	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, x-rays, diagnostic tests and physiotherapy	Paid in full	Paid in full	Paid in full	Paid in full
Prostheses implants and appliances	Paid in full	Paid in full	Paid in full	Paid in full
Parent accommodation	Paid in full	Paid in full	Paid in full	Paid in full
Mental health treatment	Paid in full	Paid in full	Paid in full	Paid in full
Prophylactic surgery	Paid in full	Paid in full	Paid in full	Paid in full
Reconstructive surgery	Paid in full	Paid in full	Paid in full	Paid in full
Obesity surgery (after two years' membership)	Paid in full	Paid in full	Paid in full	Paid in full
Further benefits				
Advanced imaging	Paid in full	Paid in full	Paid in full	Paid in full
Cancer treatment	Paid in full	Paid in full	Paid in full	Paid in full
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime
Congenital and hereditary conditions	We pay up to GBP 50,000 / USD 77,500 / EUR 65,000 maximum benefit for the whole of your lifetime	We pay up to GBP 75,000 / USD 116,300 / EUR 97,500 maximum benefit for the whole of your lifetime	We pay up to GBP 100,000 / USD 155,000 / EUR 130,000 maximum benefit for the whole of your lifetime	We pay up to GBP 125,000 / USD 193,800 / EUR 162,500 maximum benefit for the whole of your lifetime
Bupa Lifeworks, your Global Employee Assistance Programme	We pay in full for up to 5 counselling sessions, per issue, each membership year	We pay in full for up to 5 counselling sessions, per issue, each membership year	We pay in full for up to 5 counselling sessions, per issue, each membership year	We pay in full for up to 5 counselling sessions, per issue, each membership year
Genetic cancer screening	Not covered	Not covered	Not covered	Paid in full
Healthline services	Included	Included	Included	Included
HIV / AIDS drug therapy including ART	Paid in full	Paid in full	Paid in full	Paid in full

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Home nursing after in-patient treatment	We pay up to GBP 120 / USD 200 / EUR 150 per day up to a maximum of 10 days each membership year	We pay up to GBP 120 / USD 200 / EUR 150 per day up to a maximum of 10 days each membership year	We pay up to GBP 120 / USD 200 / EUR 150 per day up to a maximum of 10 days each membership year	We pay up to GBP 120 / USD 200 / EUR 150 per day up to a maximum of 10 days each membership year
Hospice and palliative care	We pay up to GBP 24,000 / USD 37,200 / EUR 1,200 maximum benefit for the whole of your lifetime	We pay up to GBP 24,000 / USD 37,200 / EUR 1,200 maximum benefit for the whole of your lifetime	We pay up to GBP 24,000 / USD 37,200 / EUR 1,200 maximum benefit for the whole of your lifetime	We pay up to GBP 24,000 / USD 37,200 / EUR 1,200 maximum benefit for the whole of your lifetime
In-patient cash benefit	We pay up to GBP 90 / USD 150 / EUR 100 per night up to 20 nights each membership year	We pay up to GBP 90 / USD 150 / EUR 100 per night up to 20 nights each membership year	We pay up to GBP 90 / USD 150 / EUR 100 per night up to 20 nights each membership year	We pay up to GBP 90 / USD 150 / EUR 100 per night up to 20 nights each membership year
Prosthetic devices	We pay a maximum benefit of GBP 2,400 / USD 3,700 / EUR 3,100 for each device	We pay a maximum benefit of GBP 3,000 / USD 4,700 / EUR 3,900 for each device	We pay a maximum benefit of GBP 4,000 / USD 6,200 / EUR 5,200 for each device	Paid in full
Rehabilitation	We pay in full for up to 30 visits each membership year	We pay in full for up to 45 visits each membership year	We pay in full for up to 60 visits each membership year	We pay in full for up to 90 visits each membership year
Rehabilitation in a health resort	Not covered	Not covered	Not covered	We pay in full for up to 30 days each membership year following serious illness
Transplant services	Paid in full	Paid in full	Paid in full	Paid in full
Treatment for or related to gender dysphoria	Not covered	<p>Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people</p> <p>We pay up to GBP 48,000 / USD 80,000 / EUR 64,000 each membership year</p> <p>Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people</p> <p>We pay up to GBP 48,000 / USD 80,000 / EUR 64,000 each membership year</p>	<p>Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people</p> <p>We pay up to GBP 61,000 / USD 104,000 / EUR 76,000 each membership year</p> <p>Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people</p> <p>We pay up to GBP 61,000 / USD 104,000 / EUR 76,000 each membership year</p>	<p>Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people</p> <p>Paid in full each membership year</p> <p>Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people</p> <p>Paid in full each membership year</p>
Off island transportation and accommodation	Not covered	We pay up to GBP 1,500 / USD 2,400 / EUR 1,950 each membership year	We pay up to GBP 1,500 / USD 2,400 / EUR 1,950 each membership year	We pay up to GBP 1,500 / USD 2,400 / EUR 1,950 each membership year
Off island transportation and accommodation for cancer related treatment	Not covered	We pay up to GBP 1,500 / USD 2,400 / EUR 1,950 each membership year	We pay up to GBP 2,500 / USD 3,900 / EUR 3,300 each membership year	We pay up to GBP 3,500 / USD 5,400 / EUR 4,600 each membership year

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Dental / Optical treatment*				
Dental treatment	Not covered	Optional cover, if purchased We pay up to GBP 500 / USD 800 / EUR 650 each membership year	Optional cover, if purchased We pay up to GBP 600 / USD 960 / EUR 780 each membership year	Included We pay up to GBP 700 / USD 1,120 / EUR 960 each membership year
Optical treatment	Not covered	Optional cover, if purchased We pay up to GBP 250 / USD 400 / EUR 350 each membership year	Optional cover, if purchased We pay up to GBP 250 / USD 400 / EUR 350 each membership year	Optional cover, if purchased We pay up to GBP 250 / USD 400 / EUR 350 each membership year
Refractive eye surgery	Not covered	Not covered	Not covered	We pay for one surgery per eye for the whole of your membership

* On Business Premier and Business Elite, the dental and optical benefits can only be purchased together as a single module.

BUSINESS HEALTH PLAN EXCLUSIONS

Applies across all Business Health Plans: Administration / registration fees; Advance payments / deposits; Artificial life maintenance; Birth control; Chinese medicine; Conflict and disaster; Congenital and hereditary conditions; Convalescence, nursing home and admission for general care, or staying in hospital or other establishment; Cosmetic treatment; Deafness; Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Eyesight; Footcare; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics or any establishment that is not a hospital; Illegal activity; Infertility treatment; Mechanical or animal donor organs; Obesity; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions; Preventive and wellness treatment; Reconstructive or remedial surgery; Sleep disorders; Speech disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Travel costs for treatment; Treatment for or related to gender dysphoria**;

Additional exclusions for Business Elite Health Plan: Dental treatment / gum disease (unless optional module purchased); U.S. treatment (unless optional module purchased).

Additional exclusions for Business Premier Health Plan: Dental treatment / gum disease (unless optional module purchased); U.S. treatment (unless optional module purchased).

Additional exclusions for Business Select Health Plan: Dental treatment / gum disease; U.S. treatment (unless optional module purchased); Drugs and dressings (out-patient); Family doctor treatment; Maternity and childbirth.

**unless eligibility criteria for the benefit 'Treatment for or related to gender dysphoria' has been met

FIND OUT MORE

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

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Calls may be recorded or monitored.

For residents of Guernsey, Herm, Alderney and Sark:

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Global Virtual Care, Bupa Lifeworks and Second Medical Opinion are provided by a third party, directly to you. Bupa Global assumes no liability and accepts no responsibility for information provided by this third party; or the performance of the services. Support and information provided through these services do not confirm that any related treatment or additional support is covered under your health plan. These services are not intended to be used for emergency or urgent medical treatment.

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