

The Bupa logo, featuring the word "Bupa" in white on a blue square background with a white heartbeat line graphic.The BlueCross BlueShield Global logo, consisting of a blue cross with a white globe inside, a blue shield with a white cross, and the text "BlueCross BlueShield Global" in blue.

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.

1 April 2019

WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

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

The simple tiered range brings the same expected great service, but offers more than just insurance. We also focus on our customers' all-round health and wellbeing through a number of wellness services.

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.

So when your employees need us the most, for example when they're ill or facing a serious health condition, but also when they're healthy, we'll be there.

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 health plan 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.

Bupa Global is the sole insurer of this plan. Bupa Global is a trade name of Bupa, the international health and care company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global is not licensed by Blue Cross and Blue Shield Association to sell products branded with the Blue Cross Blue Shield marks in Anguilla, Argentina, British Virgin Islands, Canada, Costa Rica, Panama, Uruguay and US Virgin Islands. In Hong Kong, Bupa Global is only licensed to use the Blue Shield marks. Please consult your policy terms and conditions for coverage availability. Blue Cross and Blue Shield Association is a national federation of 36 independent, community-based and locally operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association. For more information about Bupa Global, visit bupaglobalaccess.com, and for more information about Blue Cross and Blue Shield Association, visit www.BCBS.com.

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 or away.

As a business, your people are your greatest asset, so it makes sense to invest in their health and wellbeing and 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

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. In addition to benefits with high limits to help ensure 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.



Second medical opinion

Sometimes your employees need a little extra reassurance. That's why we give them access to a second medical opinion from world-renowned specialists. Available to all customers looking for reassurance and confidence in their medical diagnosis.



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 can arrange an appointment on your behalf. They can also advise you on how to manage an existing condition whilst you're travelling, advise on appropriate vaccinations and have the expertise to challenge local medical decisions.



'Everyday Resources'

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.



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 our 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 1.3 million providers (and just under 32,000 without U.S. cover). We will also do our best to settle directly with any providers not in our current network.



Growing with your business

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

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 required, 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:

- In-hospital care
- Medical 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 whilst they are a customer
- Hereditary, congenital and chronic conditions
- Transplants and rehabilitation
- Everyday Resources, your Global Employee Support Programme

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 and 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 health plan guide. Cover for pre-existing conditions is subject to underwriting. Please ask your sales adviser for further 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 2,000,000/ USD 3,100,000/ EUR 2,600,000 each membership year	GBP 3,000,000/ USD 4,700,000/ EUR 3,900,000 each membership year	GBP 6,000,000/ USD 9,300,000/ EUR 7,800,000 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-authorization	Mandatory pre-authorization 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-authorization 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-authorization 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-authorization 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

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
No cancellation of policy based on claims pattern/history	Yes	Yes	Yes	Yes
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 800/ USD 1,400/ EUR 1,000 each membership year	We pay up to GBP 1,000/ USD 1,600/ EUR 1,300 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 6,400/ USD 9,900/ EUR 8,300 each membership year	Paid in full	Paid in full
Pathology, x-ray and diagnostic tests	Not covered		Paid in full	Paid in full
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses	Not covered	Paid in full up to 35 visits each membership year	Paid in full up to 70 visits each membership year	Paid in full up to 90 visits each membership year
Consultants’ fees; psychologists’ and psychotherapists’ fees for psychiatric treatment	Not covered			
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	Paid in full up to 12 visits each membership year	Paid in full up to 20 visits each membership year	Paid in full
Prescribed drugs and dressings	Not covered	We pay up to GBP 3,500/ USD 5,400/ EUR 4,600 each membership year	Paid in full	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	We pay up to GBP 500/ USD 800/ EUR 650 each membership year	We pay up to GBP 1,000/ USD 1,600/ EUR 1,300 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
Physicians' 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
Psychiatric treatment	Paid in full, 90 days lifetime maximum	Paid in full, 90 days lifetime maximum	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
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
Everyday Resources, your Global Employee Support 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
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 20 days each membership year	We pay up to GBP 120/ USD 200/ EUR 150 per day up to a maximum of 30 days each membership year	We pay up to GBP 120/ USD 200/ EUR 150 per day up to a maximum of 30 days each membership year

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Hospice and palliative care	We pay up to GBP 24,000/ USD 37,200/ EUR 31,200 maximum benefit for the whole of your lifetime	We pay up to GBP 24,000/ USD 37,200/ EUR 31,200 maximum benefit for the whole of your lifetime	We pay up to GBP 24,000/ USD 37,200/ EUR 31,200 maximum benefit for the whole of your lifetime	We pay up to GBP 24,000/ USD 37,200/ EUR 31,200 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
Maternity and childbirth cover (after 10 months' membership)				
Normal delivery maternity and childbirth	Not covered	We pay up to GBP 12,000/ USD 20,500/ EUR 15,000 each membership year	Paid in full	Paid in full
Childbirth at home		We pay up to GBP 780/ USD 1,200/ EUR 1,000 each membership year	Paid in full	Paid in full
Medically essential Caesarean section		We pay up to GBP 12,600/ USD 19,500/ EUR 16,400 each membership year	Paid in full	Paid in full
Maternity complication		Paid in full	Paid in full	Paid in full
Children born into policy without underwriting	No	Yes	Yes	Yes
Transportation/Travel				
Medical evacuation	Paid in full	Paid in full	Paid in full	Paid in full
Medical repatriation	Paid in full	Paid in full	Paid in full	Paid in full
Non-medical evacuation in case of conflicts and natural disasters	Not covered	Not covered	Not covered	Paid in full
Local air ambulance	We pay up to GBP 5,900/ USD 9,100/ EUR 7,700 each membership year	We pay up to GBP 5,900/ USD 9,100/ EUR 7,700 each membership year	We pay up to GBP 5,900/ USD 9,100/ EUR 7,700 each membership year	We pay up to GBP 5,900/ USD 9,100/ EUR 7,700 each membership year
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for an accompanying person	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
Travel cost for the transfer of children	Paid in full	Paid in full	Paid in full	Paid in full
Compassionate visit transport costs and compassionate visit living allowance	Not covered	Not covered	Visit and return: We pay up to 5 trips maximum benefit for the whole of your lifetime, up to GBP 1,000/ USD 1,600/ EUR 1,300 per trip Visit living allowance: We pay up to GBP 100/ USD 160/ EUR 130 per day for a maximum of 10 days each trip	Paid in full
Compassionate emergency repatriation	Not covered	Not covered	Not covered	Paid in full
Living allowance	Not covered	Not covered	We pay up to GBP 25, USD 40 or EUR 30 per day for up to 10 days	We pay up to GBP 25, USD 40 or EUR 30 per day for up to 10 days
Repatriation of mortal remains	Paid in full	Paid in full	Paid in full	Paid in full
Dental / Optical treatment*				
Dental treatment	Not covered	Optional cover, if purchased We pay up to GBP 1,200/ USD 1,900/ EUR 1,600 each membership year	Optional cover, if purchased We pay up to GBP 2,500/ USD 3,900/ EUR 3,300 each membership year	Included We pay up to GBP 10,000/ USD 15,500/ EUR 13,000 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	Included 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; Epidemics and pandemics; Experimental treatment; Eyesight; Footcare; Gender issues; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics, etc.; Infertility treatment; Mechanical or animal donor organs; Obesity; Persistent vegetative state (PVS) and neurological damage; Personality disorders; Physical aids and devices; Pre-existing conditions; Preventive and wellness treatment; Reconstructive or remedial surgery; Self-inflicted injuries; Sexual problems; Sleep disorders; Speech disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Travel costs for treatment; Unrecognised medical practitioner, provider or facility.

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

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