



Help **employees thrive** with **global healthcare** built around your business

**Bupa Global and Blue Cross Blue Shield Global®
deliver better healthcare, together**

Business Health Plans - Channel Islands

1 December 2025

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.



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Let's build your global healthcare plan together



50 years of supporting employee health

For over half a century, we've helped businesses look after their greatest asset: their people.

Founded by doctors and now trusted by companies around the world, Bupa Global has always had one purpose: to help people live longer, healthier, happier lives and make a better world.

We understand that every business is unique, and so are the people who make it thrive. That's why we offer exceptional global healthcare, tailored to your business needs and designed to support your teams wherever they work.

With decades of experience, an extensive global network and an uncompromising commitment to quality care, we're more than just insurance; we're your partner in health, protecting your employees' wellbeing and supporting your business to grow with confidence.

Bupa Global and Blue Cross Blue Shield Global

Securing health cover for your employees within the U.S.

Bupa Global's partnership with Blue Cross Blue Shield Global means together we can provide U.S. healthcare cover for your people.

As two of the oldest and most trusted names in health, we've joined forces to help employees lead longer, healthier, happier lives - ensuring your workforce remains strong, wherever it is in the world.

Bupa Global and Blue Cross Blue Shield Global have partnered to bring you exceptional healthcare with seamless access to the largest clinical network worldwide. Whether you're home or abroad, we provide a gateway to expert care, personalised support and digital tools that empower you to take more control of your health. With over 2.1 million providers in 190 countries, we ensure access to quality care around the world.

Together, we give your employees confidence that wherever work or life takes them, they'll have the right care, at the right time, in the right place.



Business benefits at a glance



Your business, our priority

We build our health insurance around your business needs. And with no shareholders, we can reinvest profits into clinical innovation and care for your people.



Speak to a doctor, anytime

Through MembersWorld, your employees can have unlimited virtual appointments with a doctor. Anytime, anywhere, and at no additional cost. [Learn more](#)



Expert second opinions

When your people need extra reassurance, they can get a second medical opinion from international specialists for added confidence in their diagnosis and treatment.



Multilingual support

Your employees get 24/7 telephone support in multiple languages, because clear advice makes global healthcare simpler for everyone.



Mental health matters

We treat mental health as seriously as physical health. Our plans include equal in-patient annual limits for mental health support, meaning your people get rounded care.



Bupa LifeWorks

Available 24/7/365, Bupa LifeWorks is a confidential digital platform that supports your employees with a range of health and wellbeing services.



On-demand digital tools

With MembersWorld, your employees can manage their health plan quickly and easily. They can also access Blua digital healthcare services. Expert support at the touch of a button. [Learn more](#)



Convenient claims worldwide

We settle directly with our global network of over 2.1 million healthcare providers, so your employees don't have to pay upfront and claim back.

An employee-centred approach

We understand that your people are your greatest asset, and therefore investing in their physical and mental health makes good business sense.

Our cover is designed to protect your employees wherever work takes them, supporting both mind and body to create a healthier, happier and more resilient workforce.

A range of international medical insurance tiers for workforces of three to ninety-nine employees:

Frequent travellers

Protection for employees who travel for work, with access to leading hospitals and clinics worldwide.

Expatriate 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.

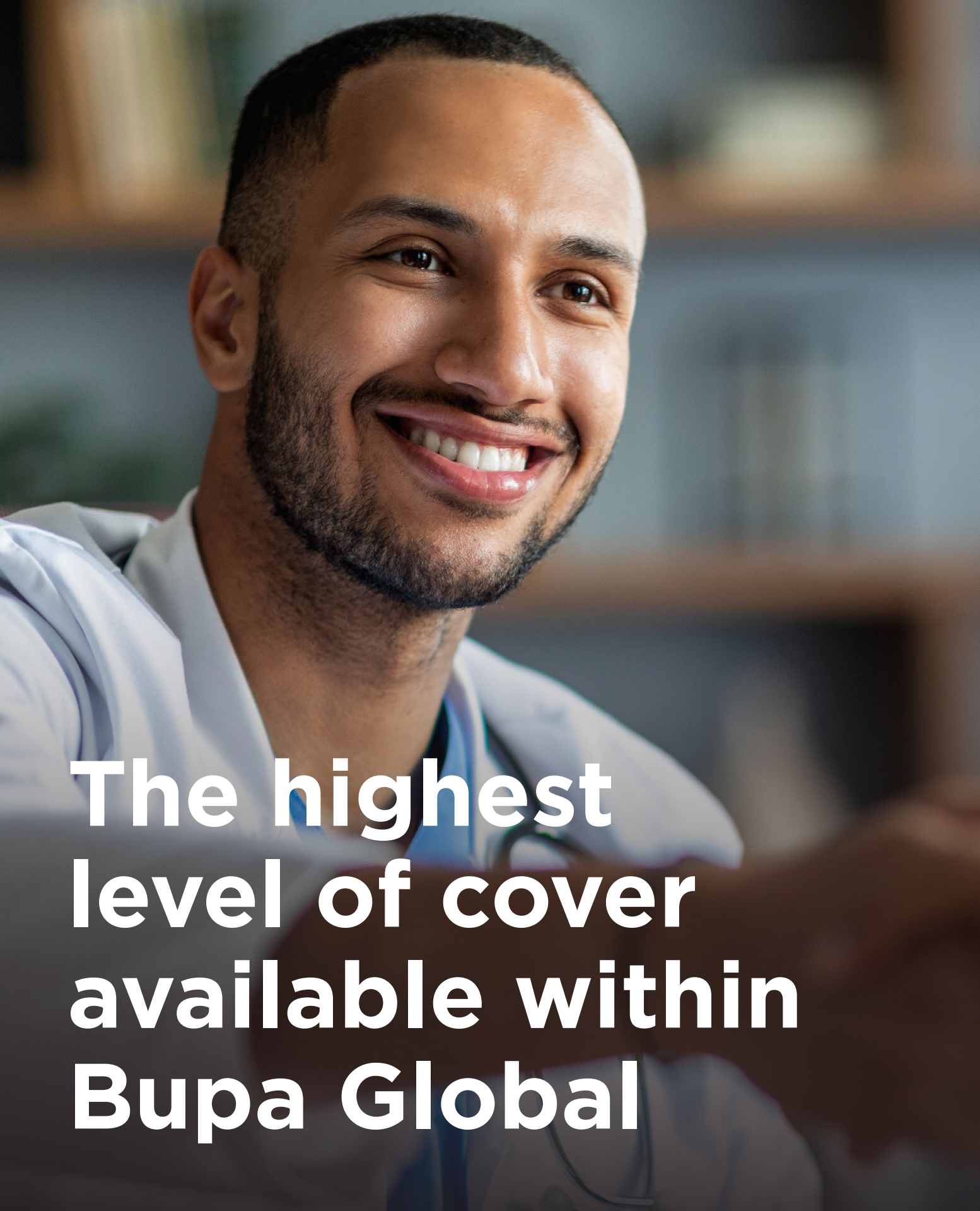
Key executives

Flexible, high-level cover for the senior people whose health and availability are critical to your business's success

Better health means better business

We believe better health benefits everyone. As a company with no shareholders, we can reinvest our profits into medical innovation, global partnerships and local communities, helping to protect your people and contributing to healthier societies for the future.





The highest level of cover available within Bupa Global

Our health plans are designed for organisations that want extensive cover for their people, with access to high-quality care worldwide.

Our multi-level Business Health Plans go beyond insurance. They support your employees' overall health and wellbeing through a range of dedicated services and wellness benefits, helping you to care for your teams wherever they're based.

From preventive care and virtual consultations to second medical opinions and mental health support, you can give your employees the confidence that they're covered at every stage of their health journey.

With flexible levels of cover to suit your budget and business needs, you can choose the right protection to help attract and retain the best talent, while looking after the people who drive your business forward.

Full details of the benefits, limitations and exclusions can be found in the table of benefits.

Summary of key inclusions

Each level of our Business Health Plans provides your employees with exceptional service and the uncompromising quality of health insurance you would expect from Bupa Global.

Specifically, the following is included in all Business Health Plans tiers:

- ✓ Mental health support
- ✓ Treatment for cancer and other serious illnesses
- ✓ Transplants and recovery care
- ✓ Reconstructive surgery
- ✓ Evacuation and repatriation
- ✓ Congenital and hereditary conditions



Cancer care your employees can rely on

Our experience has taught us that dealing with cancer is not just about having access to the right healthcare; it's also about having the right support.

Whether your employees want expert advice from a leading oncologist, or a friendly voice at the end of the phone, we have people who can help.

As part of our Bupa Global cancer promise, if your employees are diagnosed with cancer, we'll look after them for as long as they are our member.

Each employee will have a specialist adviser – giving them one point of contact whenever they want to contact us.

Direct access to cancer care

We'll use national clinical guidance to advise your employees on their next steps – depending on the level of cover and condition

International cancer cover

Your employees get direct access and freedom to choose leading specialists and overseas specialists, without waiting for a referral

Specialist oncology support team

Offer your employees understanding, advice and vital support through difficult decisions

Evacuation and repatriation options

Your employees can get treatment in the nearest appropriate centre or return to their country of nationality or residence when their treatment is not available locally

Treatment across the country or from your employee's home

Your employees could receive chemotherapy from a specialist nurse in the comfort of their own home* or a network of hospitals and specialist centres

Access to proven drugs and treatment

We could cover new breakthrough cancer drugs, tests, and treatments, subject to availability

* Subject to geographic and clinical restrictions.





Supporting employee mental wellbeing

Helping your people to be happy, stable and resilient

Our mental health cover is there to maintain the psychological wellbeing of your employees, ensuring they have all the support they need.

Leading services and mental health benefits include:

Equal care for mental health

The mental health of your employees is taken just as seriously as their physical health. This means the same cover limits apply, helping ensure they can access the right support when they need it most.

No lifetime limits

There is no cap on the number of times an employee can get mental health support. This gives them the reassurance of long-term care, even if their needs change over time.

Support from day one

Mental health support is available from the start of the policy, meaning there's no waiting period. If an employee needs help, they can access it straight away.

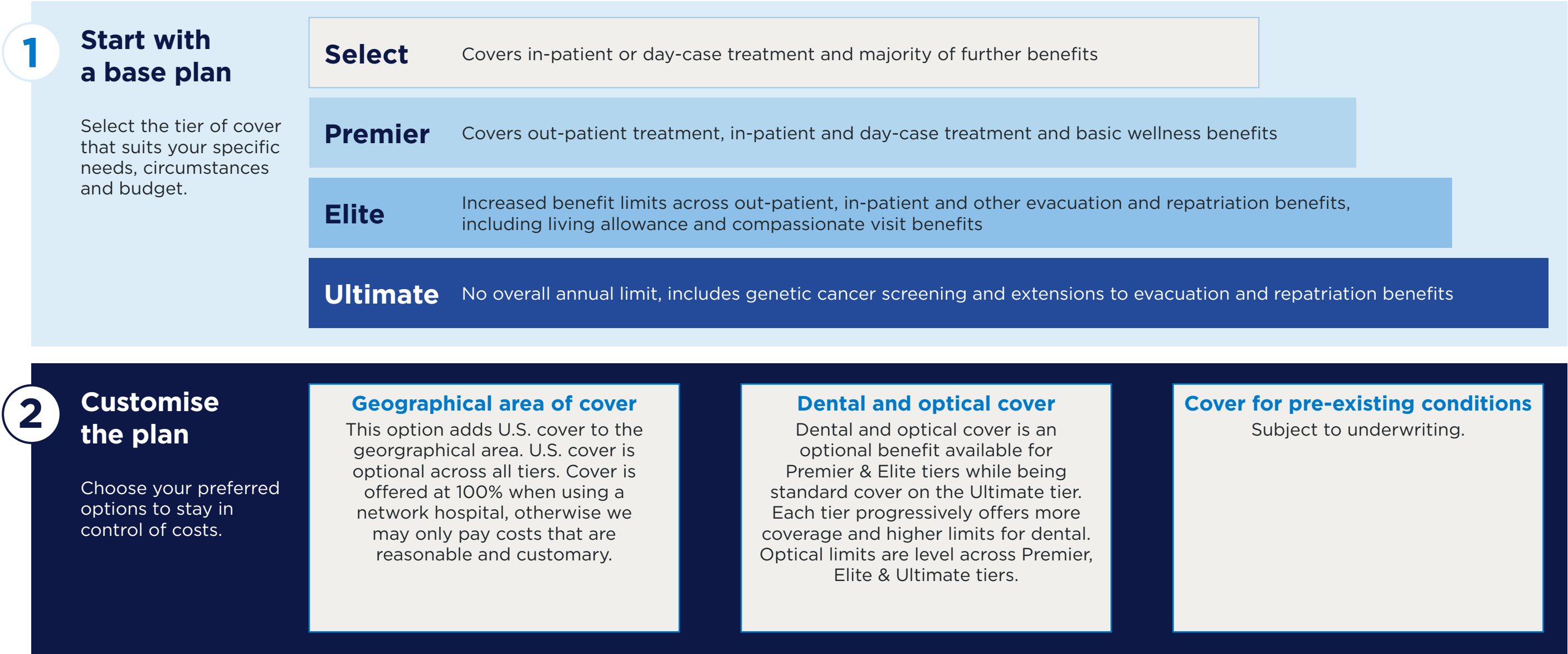
Help beyond treatment

Support goes beyond hospital care. Employees can speak to a doctor 24/7 to receive mental health advice or use our EAP (LifeWorks) for confidential guidance when needed.

Our Business Health Plans

Whether your employees are at home, abroad, or constantly on their travels, our global Business Health Plans are designed to keep them in great working order – 365 days a year.

There are four levels of cover to choose from – including routine treatments and in-patient care, to dental cover, complementary medicines and health screening. Each offers something different, but they all come with support on the phone any time of the day or night, expert medical advice and access to premium healthcare facilities.



Choose coverage levels to suit your needs

Benefit limits are set out in three currencies, GBP, USD, EUR. 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 for each 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 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 2,040,000 EUR 1,500,000 each membership year	Unlimited
Deductible options	No deductible or GBP 100 USD 155 EUR 130 or GBP 250 USD 390 EUR 325	No deductible or GBP 100 USD 155 EUR 130 or GBP 250 USD 390 EUR 325	No deductible or GBP 100 USD 155 EUR 130 or GBP 250 USD 390 EUR 325	No deductible or GBP 100 USD 155 EUR 130 or GBP 250 USD 390 EUR 325
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">all in-patient stays over 5 daysprophylactic surgeryreconstructive surgeryobesity surgeryadvanced therapy medicinal products (ATMPs)transportation (including evacuation and repatriation)rehabilitationcancer treatmentU.S. cover (optional)	Mandatory pre-authorisation for: <ul style="list-style-type: none">all in-patient stays over 5 daysprophylactic surgeryreconstructive surgeryobesity surgeryadvanced therapy medicinal products (ATMPs)transportation (including evacuation and repatriation)rehabilitationcancer treatmenttreatment for or related to gender dysphoriaU.S. cover (optional)	Mandatory pre-authorisation for: <ul style="list-style-type: none">all in-patient stays over 5 daysprophylactic surgeryreconstructive surgeryobesity surgeryadvanced therapy medicinal products (ATMPs)transportation (including evacuation and repatriation)rehabilitationtreatment for or related to gender dysphoriacancer treatmentU.S. cover (optional)	Mandatory pre-authorisation for: <ul style="list-style-type: none">all in-patient stays over 5 daysprophylactic surgeryreconstructive surgeryobesity surgeryadvanced therapy medicinal products (ATMPs)transportation (including evacuation and repatriation)rehabilitationrehabilitation in a health resortgenetic cancer screeningrefractive eye surgerytreatment for or related to gender dysphoriacancer treatmentU.S. cover (optional)

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
General benefits and rules				
Pre-existing conditions, 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
Annual renewal without notice period	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			
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			
Specialists fees for consultations	Not covered	We pay up to GBP GBP 1,000 / USD 1,600 / EUR 1,300 each membership year	Paid in full	Paid in full
Pathology, X-ray and diagnostic tests	Not covered	Paid in full	Paid in full	Paid in full
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
Specialists' fees, psychologists and psychotherapists' fees for mental health treatment	Not covered	Paid in full	Paid in full	Paid in full
Vaccinations	Not covered	We pay up to GBP 250 / USD 390 / EUR 325 each membership year	Paid in full	Paid in full
Costs for treatment by a family doctor	Not covered	We pay up to GBP 500 / USD 800 / EUR 650 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
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
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 therapies	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic 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
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition each lifetime	Paid in full, one course of treatment for each condition each lifetime	Paid in full, one course of treatment for each condition each lifetime	Paid in full, one course of treatment for each condition each lifetime
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
Bupa LifeWorks, your Global Employee Support Programme	We pay in full for up to 5 counselling sessions, each issue, each membership year	We pay in full for up to 5 counselling sessions, each issue, each membership year	We pay in full for up to 5 counselling sessions, each issue, each membership year	We pay in full for up to 5 counselling sessions, each 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 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
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
Kidney dialysis	Paid in full	Paid in full	Paid in full	Paid in full
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 days of treatment (which may be in-patient treatment or day-case treatment) each membership year	We pay in full for up to 45 days of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year	We pay in full for up to 60 days of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year	We pay in full for up to 90 days of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) 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	Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people We pay up to GBP 48,000 / USD 80,000 / EUR 64,000 each membership year Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people We pay up to GBP 48,000 / USD 80,000 / EUR 64,000 each membership year	Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people We pay up to GBP 61,000 / USD 104,000 / EUR 76,000 each membership year Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people We pay up to GBP 61,000 / USD 104,000 / EUR 76,000 each membership year	Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people Paid in full Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people Paid in full
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
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
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 yea	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 155 / 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 / EUR 30 each day for up to 10 days each membership year	We pay up to GBP 25 / USD 40 / EUR 30 each day for up to 10 days each membership year
Repatriation of mortal remains	Paid in full	Paid in full	Paid in full	Paid in full
Dental / Optical treatment *On Business Premier and Business Elite, the dental and optical benefits can only be purchased together as a single module.				
Dental treatment	Not covered	Optional cover, if purchased We pay up to GBP 500 / USD 800 / EUR 700 maximum benefit each membership year	Optional cover, if purchased We pay up to GBP 600 / USD 960 / EUR 780 maximum benefit each membership year	Included We pay up to GBP 700 / USD 1,120 / EUR 960 maximum benefit each membership year
Optical treatment	Not covered	Optional cover, if purchased We pay up to GBP 250 / USD 390 / EUR 325 maximum benefit each membership year	Optional cover, if purchased We pay up to GBP 250 / USD 390 / EUR 325 maximum benefit each membership year	Included We pay up to GBP 250 / USD 390 / EUR 325 maximum benefit each membership year
Refractive eye surgery	Not covered	Not covered	Not covered	We pay for one surgery per eye for the whole of your lifetime

Business Health Plan exclusions

Applies across all Business Health Plans: Administration/registration fees; Advanced payment/deposits; Antenatal classes; Artificial life maintenance; Birth control; Chinese medicine; Conflict and disaster; Congenital and hereditary conditions (we may cover costs associated with congenital and hereditary conditions as detailed in the ‘Table of Benefits’); 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; Footcare; Genetic testing (this exclusion is not applicable in the case of genetic cancer screening if you have the Business Ultimate level of cover); Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros (if you have the Business Ultimate level of cover, we may cover costs associated with rehabilitation at recognised health resorts as detailed in the ‘Table of Benefits’), nature cure clinics or any establishment that is not a hospital; Illegal activity; Infertility treatment; Maternity and childbirth; Mechanical or animal donor organs; Obesity and weight management (we may cover costs associated with obesity surgery as detailed in the ‘Table of Benefits’); Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions (this exclusion does not apply if your sponsor has purchased cover with medical history disregarded); Reconstructive or remedial surgery; Sexual problems; Sleep disorders; Speech disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Travel costs for treatment; Treatment for or related to gender dysphoria*; U.S. treatment (unless optional module purchased); Unrecognised medical practitioner, hospital or healthcare facility.

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

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

Additional exclusions for Business Select Health Plan: Dental treatment/gum disease; Eyesight; Drugs and dressings (out-patient); Family doctor treatment; Preventive and wellness treatment.

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

Let's build your global healthcare plan together

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Calls may be recorded or monitored.

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