

# International Health Insurance

## Insurance Product Information Document



**Company:** Bupa Insurance Limited

**Product:** Elite Global Health Plan

Bupa Insurance Limited (trading as Bupa Global), registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 203332.

This is a summary of the insurance cover. You can find more information in your quotation and other documents before you buy. If you'd like a copy of the full terms and conditions, please let us know. After you buy, we'll send you a membership guide which includes the full terms and conditions of the policy, together with an insurance certificate. It's important that you read these documents carefully.

### What is this type of insurance?

International Private Medical Insurance which is designed to cover the costs of private healthcare when needed, depending on any agreed terms, both in the country where you live and your chosen region(s).



### What is insured?

Annual policy maximum of £3 million / €3.75 million / \$5.1 million for each person

#### Hospital treatment

- ✓ Cancer treatment, including chemotherapy
- ✓ Advanced therapy medicinal products (ATMPs)
- ✓ Intensive care
- ✓ Surgery (including specialist surgery such as obesity, cancer preventing and reconstructive)
- ✓ Doctors' and anaesthetists' fees
- ✓ Medicines and dressings
- ✓ Diagnostic tests, including CT, MRI and PET scans
- ✓ Hospital accommodation in a standard private room
- ✓ Organ transplants: £600,000 / €750,000 / \$1.02 million
- ✓ Prosthetics
- ✓ Home nursing after hospital admission and rehabilitation
- ✓ Hospice and palliative care: £25,000 / €31,000 / \$42,000
- ✓ Mental health treatment
- ✓ Gender dysphoria: £61,000 / €76,250 / \$104,000
- ✓ Treatment from physiotherapists, speech therapists, dietitians

#### Transportation

- ✓ Evacuation and repatriation
- ✓ Travel cost for accompanying person or children
- ✓ Local air and road ambulance

#### Pregnancy / childbirth / assisted fertility treatment

- ✓ Normal birth, birthing centre or home birth: £10,000 / €12,500 / \$17,000
- ✓ Caesarean section (medically essential): £10,000 / €12,500 / \$17,000
- ✓ Pregnancy and childbirth complications: £20,000 / €25,000 / \$34,000
- ✓ Pre- and post-natal treatment (covered under out-patient treatment): £5,000 / €6,250 / \$8,500
- ✓ Assisted fertility treatment: £6,000 / €7,500 / \$10,200

#### Out-patient treatment

Annual maximum up to £50,000 / €62,500 / \$85,000 each person:

- ✓ Specialists' consultations and doctors' fees
- ✓ Out-patient surgery, including diagnostic tests
- ✓ Qualified nurses
- ✓ Prescribed medicines and dressings: £4,000 / €5,000 / \$6,800
- ✓ Durable medical equipment
- ✓ Physiotherapy, osteopathy and chiropractic treatment
- ✓ Orthopaedics and footcare
- ✓ Acupuncture and reflexology
- ✓ Homeopathy, naturopathy and Chinese medicine
- ✓ Dietetic guidance
- ✓ Mental health treatment



### What is insured? (continued)

#### Wellbeing

- ✓ Health screening: £1,500 / €1,875 / \$2,550
- ✓ Vaccinations: £1,000 / €1,250 / \$1,700
- ✓ Preventive dental treatment

#### Dental treatment, hearing aids and optical

- £2,500 / €3,100 / \$4,200 each person:
- ✓ Accident-related dental treatment
- ✓ Routine and major restorative dental treatment
- ✓ Orthodontics
- ✓ Hearing aids
- ✓ Glasses frames and lenses

**You can choose the optional cover listed here. Your insurance certificate will show the cover you have chosen.**

#### Optional cover

- Worldwide cover
- Worldwide, excluding the U.S. cover

**See the full terms and conditions of the policy for details of what is and isn't covered.**



### What is not insured?

- ✗ Artificial life maintenance lasting more than 90 days
- ✗ Treatment as a result of conflict or disaster if you are an active participant or put yourself in danger
- ✗ Convalescence
- ✗ Cosmetic treatment
- ✗ Treatment for developmental problems
- ✗ Experimental or unproven treatment
- ✗ Harmful or hazardous use of alcohol, drugs or medicine
- ✗ Treatment you need as a result of illegal activity
- ✗ Treatment for obesity (we may cover surgery)
- ✗ Treatment for sexual problems
- ✗ Treatment for sleep disorders
- ✗ Treatment from medical practitioners, hospitals or healthcare facilities that we do not recognise (refer to membership guide)

**See the full terms and conditions of the policy for other exclusions.**



## Are there any restrictions on cover?

- ! Cover depends on eligibility criteria
- ! Limitations for each person every policy year unless stated otherwise:
  - 60 visits: specialists' consultations, doctors' fees, qualified nurses, out-patient mental health, physiotherapists, osteopaths, chiropractors, occupational therapists, orthoptists, footcare, acupuncture and reflexology
  - 60 days: rehabilitation
  - 30 days: home nursing
  - 20 visits: homeopathy, naturopathy, Chinese medicine
  - Four visits: dietetic guidance
  - Two visits: preventive dental treatment
- ! Waiting periods (the policy does not cover treatment you have during a waiting period):
  - First six months: preventive, routine or major restorative dental treatment
  - First 10 months: pregnancy and childbirth, assisted fertility treatment, health screening
  - First 12 months: orthodontics (for members aged 18 and under only)
  - First 24 months: obesity surgery
- ! There are different types of limits to your cover. These are:
  - Each policy year - normal childbirth, birthing centre, home birth, caesarean section, prescribed medicines and dressings, health screening, vaccinations, dental treatment, hearing aids and optical treatment
  - During your lifetime - hospice and palliative care
  - Each condition - organ transplant services
  - One course of treatment for each condition during your lifetime - Advanced therapy medicinal products (ATMPs)
- ! Pre-existing conditions - we may agree to cover these for a higher premium. We'll discuss this with you before you buy
- ! If you choose a deductible: you will have to pay for treatment up to the value of the deductible. The policy does not cover those costs
- ! Conditions may apply when adding newborn children on your policy
- ! The policy covers only medically necessary treatment and wellbeing care listed in the membership guide
- ! If you choose to have treatment or services with a healthcare provider outside our Bupa Global network, we will only cover costs which we consider the 'reasonable and customary' amount for that treatment or services. This means that if you choose an 'out of network' provider, you are responsible for paying any costs above reasonable and customary levels. You can find more information in the membership guide

**See the full terms and conditions of the policy for other restrictions.**



## Where am I covered?

- ✓ This plan covers you for treatment in Europe, Worldwide excluding U.S. or Worldwide
- ✓ Treatment outside of Europe is only covered if you have bought a Worldwide or Worldwide excluding the U.S. plan
- ✓ Treatment in the U.S. is only covered if you have bought a Worldwide plan



## What are my obligations?

- You must pay your premium
- You must give us your medical history when you apply
- For some treatments we ask you to contact us before you have the treatment. The membership guide clearly shows which treatments we ask you to contact us about.
- Treatment in the U.S. generally requires pre-authorisation
- You must provide the information we ask for to assess your claim
- You must pay any co-insurance or deductible which applies to your cover
- You must tell us straight away if you move to a different country or your specified country of residence or specified country of nationality changes
- You must let us know if you have other insurance which also covers your treatment



## When and how do I pay?

- You can pay by credit card (monthly, quarterly or for a full year), by bank transfer (quarterly or annually, but not if you choose a co-insurance or a deductible) or direct debit (monthly, quarterly or for a full year as long as you pay in GBP)



## When does the cover start and end?

- The contract lasts for 12 months. Your policy will renew automatically and we will take payment unless you tell us to cancel it.
- You can find your policy start and end dates in your quote or on your insurance certificate



## How do I cancel the contract?

- To cancel the policy:
  - call us on +44 (0) 1273 718379
  - email us at [service.uk@bupaglobal.com](mailto:service.uk@bupaglobal.com) or
  - write to Bupa Global, Victory House, Trafalgar Place, Brighton, BN1 4FY, United Kingdom.
- If you cancel, your cover will end 14 days after you contact us. If you cancel within 30 days of receiving your first insurance certificate and you haven't claimed, we'll refund the premium in full. If you've claimed during, or cancel after, this 30-day period, we'll refund any premium you paid for the period after your cover ended. There's no charge if you cancel your cover.

**See the full terms and conditions of the policy for more information.**