

A GUIDE TO YOUR MAJOR MEDICAL GLOBAL HEALTH PLAN

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

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HELLO

Within this **guide**, **you'll** find easy to understand information about **your health plan**, including:

- o advice on what to do when **you** need **treatment**
- o simple steps to understanding the claims process
- o a 'Table of benefits' and list of 'General exclusions' which outline what is and isn't covered along with any benefit limits that might apply
- o a 'Glossary' to help understand the meaning of some of the terms used

To make the most of **your health plan**, please read the 'Table of benefits' and 'General exclusions' sections carefully to get a full understanding of **your** cover, along with **your** 'Terms and conditions' also enclosed in **your** welcome pack.

BEFORE **WE** GET STARTED, THERE ARE A FEW THINGS **WE** WOULD LIKE TO BRING TO **YOUR** ATTENTION...

YOUR INSURER

Bupa Global is the sole **insurer** of this plan.

YOUR GEOGRAPHICAL AREA FOR COVERAGE IS SHOWN ON YOUR INSURANCE CERTIFICATE

There are two area of cover options. The **policyholder** has chosen one of these. They are:

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

As long as it is covered by **your health plan**, **you** can have **your treatment** at any **recognised medical practitioner, hospital** or clinic within **your** area of cover.

To view a summary of **hospitals** visit Facilities Finder at <https://bupaglobal.com/facilitiesfinder>

BOLD WORDS

Any words written in **bold** are defined terms that are relevant to **your** cover. **You** can check their meaning in the 'Glossary'.

TREATMENT THAT WE COVER

Your Major Medical Global Health Plan covers the **treatment** cost for a disease, illness or injury that leads to the conservation of **your** condition, **your** recovery or **you** getting back to **your** previous state of health. This includes **treatment** for chronic, congenital and hereditary conditions that may be covered, depending on underwriting.

Your treatment is covered if it is:

- o covered under the **health plan**
- o at least consistent with generally accepted standards of medical practice in the country in which **treatment** is being received
- o clinically appropriate in terms of type, duration, location and frequency

TWO OF THE BIGGEST, MOST TRUSTED BRANDS IN GLOBAL HEALTHCARE

Two of the most respected names in healthcare, **Bupa Global** and **Blue Cross Blue Shield Global**, have teamed up to deliver high quality healthcare products and services. Customers who have U.S. coverage within their plan can now enjoy even bigger benefits with access to the largest **network** of providers through our partnership with **Blue Cross Blue Shield Global**. If **you** would like to upgrade to a higher level of cover, including the ability to access U.S. medical facilities, please contact **us**.

ACCESSING CARE IN THE U.S.

If **you** have worldwide cover, **you** have access to **Blue Cross Blue Shield's networks**. This gives **you** the broadest **network** cover.

To find out more, please visit <https://bupaglobalaccess.com>

ANY QUESTIONS? **We'll** be happy to help.

Get in touch using the details printed on **your** insurance cards.

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 **Bupa Global/Blue Cross Blue Shield Global** co-branded products in Argentina, 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 an association of 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 www.bupaglobalaccess.com, and for more information about **Blue Cross and Blue Shield Association**, visit www.BCBS.com

WHEN YOU'RE AWAKE, WE'RE AWAKE

You can call **us** at any time of the day or night for healthcare advice, support and assistance by medically trained people who understand **your** situation.

You can ask **us** for help with*:

- general medical information
- finding local medical facilities
- arranging medical second opinions
- travel information
- security information
- information on inoculation and visa requirements
- **emergency** message transmission
- interpreter and embassy referral

You can ask **us** to arrange evacuations and repatriations, including:

- air ambulance transportation
- commercial flights, with or without medical escorts
- stretcher transportation
- transportation of mortal remains
- travel arrangements for relatives and escorts

We believe that every person and situation is different and focus on finding answers and solutions that work specifically for **you**. **Our** assistance team will handle **your** case from start to finish, so **you** always talk to someone who knows what is happening.

Easier to read information

If **you** would like to receive **your** product literature in large print, audio or Braille format, please contact **us** using the number on **your** membership card.

* **We** obtain the above health, travel and security information from third parties. **You** should check this information as **we** do not verify it, and so cannot be held responsible for any errors or omissions, or any loss, damage, illness and/or injury that may occur as a result of this information.

NEED TREATMENT?

We want to make sure everything runs as smoothly as possible when **you** need **treatment**, so we help take care of the practicalities so **you** can focus on getting better.

If **you** contact **us** before going for **treatment**, **we** can explain **your** benefits and confirm that **your treatment** is covered by **your health plan**. If needed **we** can also help with suggesting **hospitals**, clinics and **doctors** and offer any help or advice **you** may need.

In cases where **you** need **hospital treatment**, contacting **us** also gives **us** an opportunity to contact **your hospital** or clinic and make sure they have everything they need to go ahead with **your treatment**. If possible **we** will arrange to pay them directly too.

We would like to make **you** aware that there are certain benefits for which **you** must receive pre-authorization. These are detailed in **your** 'Table of benefits'. Benefits may not be paid unless pre-authorization has been provided.

The pre-authorization process

You can pre-authorise **your treatment** by phone or email. Once **we** have the necessary details, **we** send a pre-authorization statement to **your hospital** or clinic.

We also send **you** a pre-authorization statement. This can be used as a claim form to send back to **us** if **you** receive any invoices or are asked to pay for any aspect of **your treatment** yourself. More detail is provided on the claims process on the next page.

From time to time **we** may ask **you** for more detailed medical information, for example, to rule out any relation to a **pre-existing condition**.

Remember we can offer a second medical opinion service

The solution to health problems isn't always black and white. That's why **we** offer **you** the opportunity to get another opinion from leading international **specialists**.

Pre-authorization complete and now going for treatment?

Always remember to keep **your** insurance cards with **you** and present the appropriate card to **your benefits provider** when **you** arrive.

Our approach to costs

When **you** are in need of a **benefits provider**, **our** dedicated team can help **you** find a **recognised medical practitioner, hospital or healthcare facility** within **network**. Alternatively, **you** can view a summary of **benefits providers** on Facilities Finder at <https://bupaglobal.com/en/facilities/finder>. Where **you** choose to have **your treatment** and services with a **benefits provider in network**, **we** will cover the costs of any **covered benefits**, once any applicable **co-insurance** or **deductible** amount which **you** are responsible to pay has been taken from the total claimed amount.

Should **you** choose to have **covered benefits** with a **benefits provider** who is not part of **network**, **we** will only cover costs that are **reasonable and customary**. This means that the costs charged by the **benefits provider** must be no more than they would normally charge, and be similar to other **benefits providers** providing comparable health outcomes in the same geographical region. These may be determined by **our** experience of usual, and most common, charges in that region. Government or official medical bodies will sometimes publish guidelines for fees and medical practice (including established **treatment** plans, which outline the most appropriate course of care for a specific condition, operation or procedure). In such cases, or where published insurance industry standards exist, **we** may refer to these global guidelines when assessing and paying claims. Charges in excess of published guidelines or **reasonable and customary** made by an 'out-of-network' **benefits provider** will not be paid.

This means that, should **you** choose to receive **covered benefits** from an 'out-of-network' **benefits provider**:

- o **you** will be responsible for paying any amount over and above the amount which **we** reasonably determine to be **reasonable and customary** – this will be payable by **you** directly to **your** chosen 'out-of-network' **benefits provider**;
- o **we** cannot control what amount **your** chosen 'out-of-network' **benefits provider** will seek to charge **you** directly.



There may be times when it is not possible for **you** to be treated at a **benefits provider** in network, for example, if you are taken to an 'out-of-network' **benefits provider** in an **emergency**. If this happens, **we** will cover the costs of any **covered benefits** (after any applicable **co-insurance** or **deductible** has been taken).

If **you** are taken to an 'out-of-network' **benefits provider** in an **emergency**, it is important that **you**, or the **benefits provider**, contact **us** within 48 hours of **your** admission, or as soon as reasonably possible in the circumstances. If it is the best thing for **you**, **we** may arrange for **you** to be moved to a **benefits provider in network** to continue **your treatment** once **you** are stable. Should **you** decline to transfer to a **benefits provider in network** only the **reasonable and customary** costs of any **covered benefits** received following the date of the transfer being offered will be paid (after any applicable **co-insurance** or **deductible** has been taken).

More rules may apply in respect of **covered benefits** received from an 'out-of-network' **benefits provider** in certain countries.

These charge levels may be governed by guidelines published by relevant government or official medical bodies in the particular geographical region, or may be determined by **our** experience of usual, and most common, charges in that region.

WELCOME TO MEMBERSWORLD

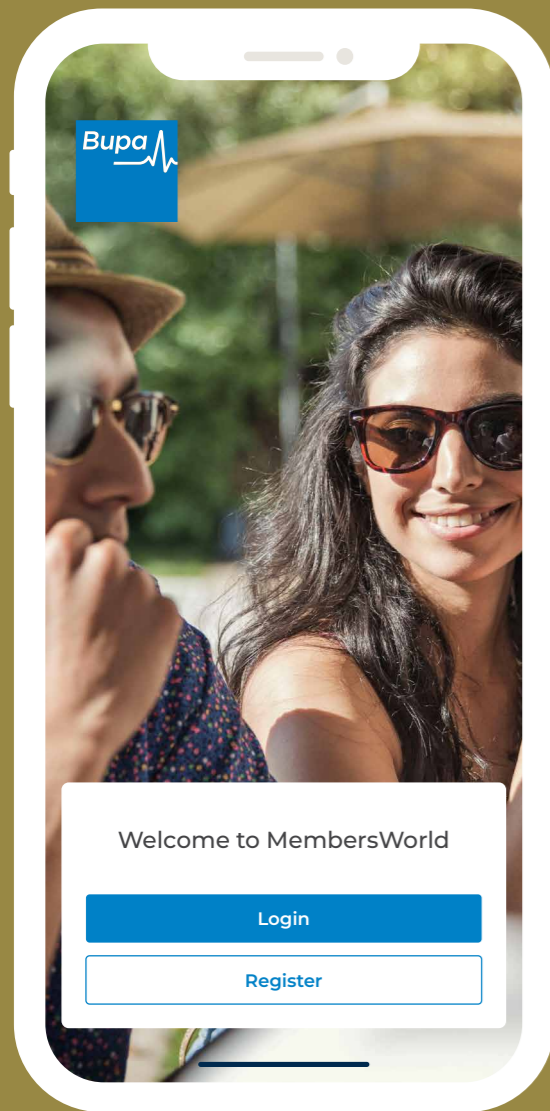
Your MembersWorld account gives **you** access to **Bupa Global** whenever **you** need it.

MembersWorld is for everyone on the **policy** aged 16 and over.

All **dependants** over 16 can access these services, so it's important they register too.

If **you** are the **policyholder** and would like to access information about **your dependants** in MembersWorld, they will need to register for an account and give permission. They can do this by simply going to their account settings and updating their consent options.

If **you** are not the **policyholder**, **you** will not be able to access information about other **dependants** in MembersWorld.



How to access MembersWorld

You can access and register online at <https://membersworld.bupaglobal.com> with **your** favourite web browser or via **our** app.

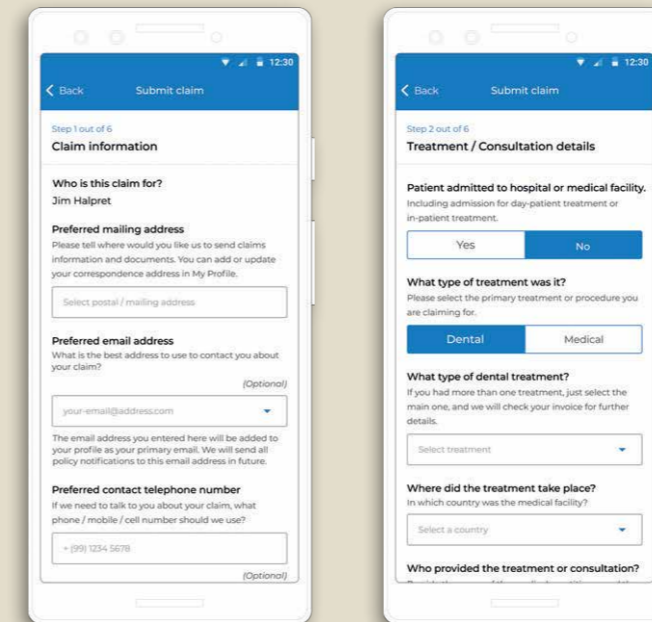
Search for "MembersWorld" on the App Store or Google Play and download to **your** device for access to **your** account on-the-go



*MembersWorld may not track claims in the U.S. as we use a **service partner** here.

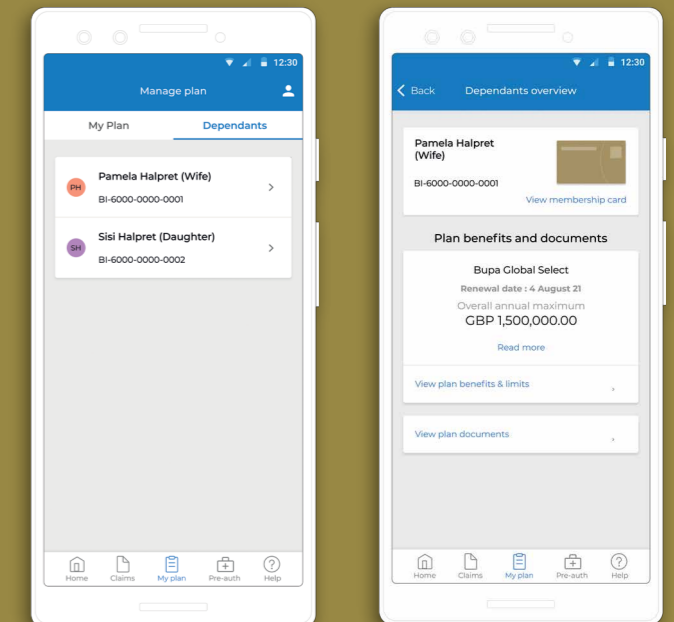
Claims and pre-authorisations

- Submit claims*
- Request pre-authorisation
- View and track progress*
- Review and send more or missing information



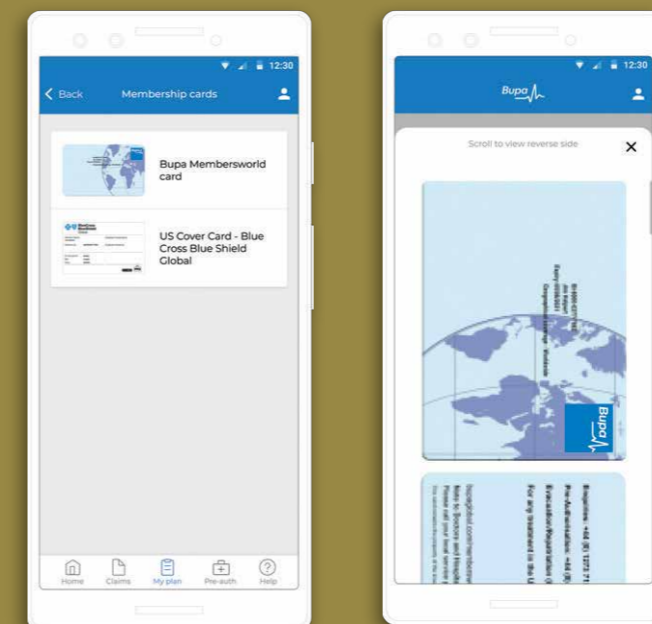
Dependants

- View **dependants'** plans, documents and membership cards
- Submit and view claims*
- Allow the **policyholder** to manage a **dependant's** account



Membership cards

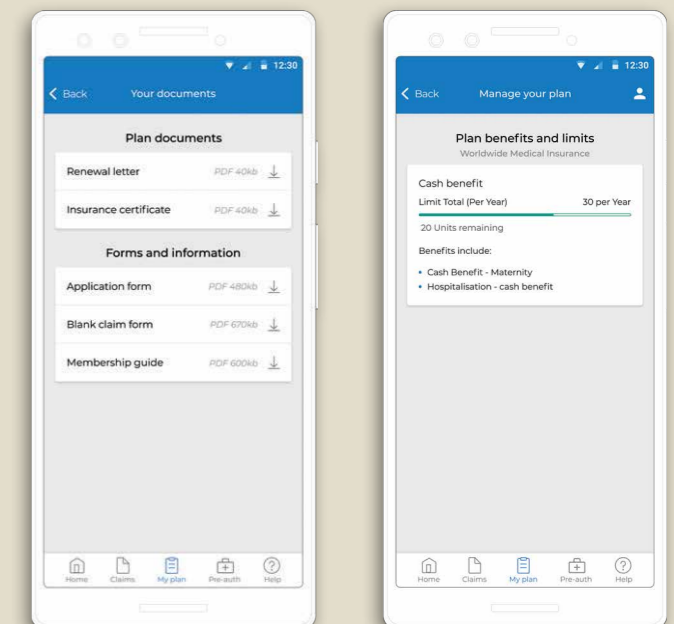
- Access to **your** membership cards whenever **you** need them



The membership cards shown are for illustration purposes only - cards vary depending on the area of cover.

Policy documents

- View and download documents for **your** plan



WELLBEING SERVICES

At **Bupa Global** we understand wellbeing means more than simply **your** physical health. **Our** wellbeing programmes support **you** and **your** family in all the moments that matter including **your** physical and mental health. **You** can start using these wellbeing programmes right away!

They are free to use as soon as **your** plan starts. Using them does not use any of **your** benefit limits. If **you** have any questions, please contact **us**.

Your Wellbeing

Explore **Bupa Global's** ever-growing health and lifestyle webpages at www.bupaglobal.com/en/your-wellbeing

Find a wealth of inspiring articles, practical information and easy to follow tips to help **you** and **your** family live longer, healthier, happier lives.

Second medical opinion*

With **Bupa Global**, **you** can always ask for a second medical opinion from leading **specialists**.

This gives **you** the peace of mind that **your treatment** is right for **you**. An independent team of **specialists** will look at **your** medical history and **treatment** and give **you** a detailed report on what should happen next.

You can ask for a second medical opinion on **your** MembersWorld app or contact the **Bupa Global** Customer Service team on **+44 (0) 1273 323 563** or email info@bupaglobal.com

Global Virtual Care*

Our virtual consult app provides **you and your dependants** with on demand access to a **network** of highly qualified international doctors. The doctor can help **you** and **your** family to better understand **your** symptoms and how to get the best care available - wherever **you** are in the world.

Features include (depending on local regulations):

- Video and telephonic consults
- **Doctor's** notes
- Selfcare
- Referrals
- Prescriptions

Access virtual consultations with a doctor any time of the day or night by signing-in to the MembersWorld app. If **you** haven't registered yet, go to the MembersWorld page to get started.



Virtual Care



THE CLAIMING PROCESS

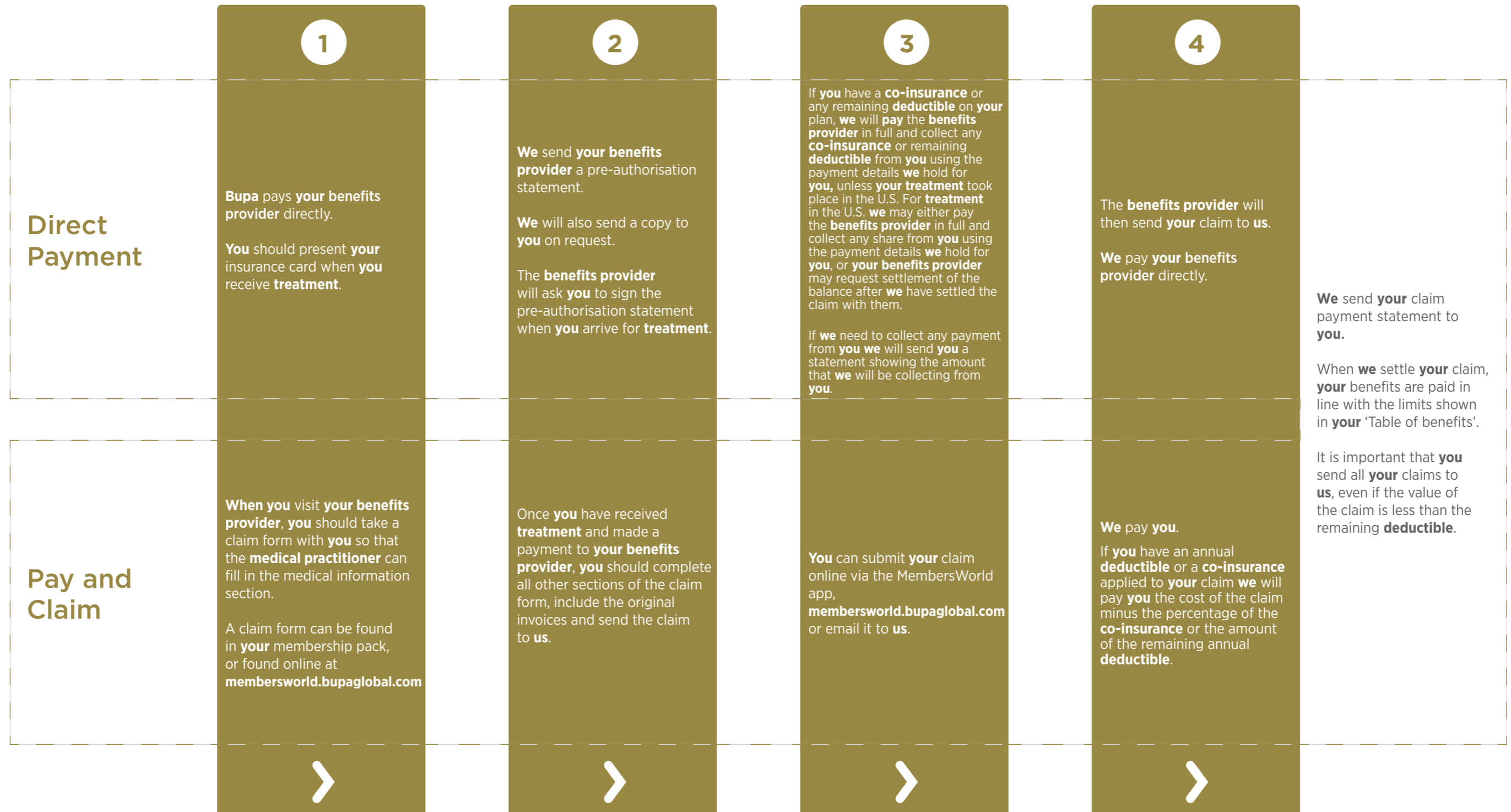
Whether **you** choose direct payment or 'pay and claim' **we** provide a quick and easy claims process. **We** aim to arrange direct settlement wherever possible, but it has to be with the agreement of whoever is providing the treatment. In general, direct settlement can only be arranged for in-patient treatment or day-case treatment. Direct settlement is easier for **us** to arrange if **you** pre-authorise **your** treatment first, or if **you** use a participating hospital or healthcare facility

How to make a claim

- The quickest way to submit **your** claim is to log on to **your** MembersWorld account and submit **your** claim electronically. **You** have the choice of submitting an online claim or uploading any completed claims form.
- Make sure **we** have all the information as the biggest delay to paying a claim is normally incomplete, missing or ineligible information.
- Make sure **you** have given **your** correct bank details. Reimbursement by bank transfer is by far the quickest way to receive **your** payment.

If **you** need assistance with a claim **you** can

- Call **us** on **+44 (0) 1273 718 379**
- Email **info@bupaglobal.com**



WANT TO ADD MORE PEOPLE TO YOUR HEALTH PLAN?

You can apply to include **dependants** to this health plan by filling in an application form. **You** can download this easily from <https://membersworld.bupaglobal.com> or **you** can contact us and we will send one to **you**.

If **you** are adding **your** newborn child please complete the 'newborn application form' or **you** can contact **us** and **we** will send one to you.

It is possible to add dependants or newborn children on to a different health plan and/or include a different deductible for each person.

When **you** apply, the **dependant's** medical history will be reviewed by **our** medical team which may result in cover for **pre-existing conditions** or exclusions or **we** may decline to offer cover. The cover will start on the date **our** medical team accept **your** application to join. Any special restrictions or exclusions are personal to the person **you** add and will be shown on **your** insurance certificate.

Adding your newborn child?
Congratulations on **your** new arrival!

To add **your** newborn baby **you** will need to send **us** a completed newborn application form. If:

- either parent has been a **Bupa Global** member for at least 10 months before the baby's birth and
- **we** receive the application form within 30 days of the baby's birth

we will add the baby to the **policy** from its date of birth and not apply any personal exclusions to the baby's cover.

However, if:

- neither parent has been a **Bupa Global** member for at least 10 months before the baby's birth, or
- **we** receive the application form more than 30 days after the baby was born, or
- the baby was born in the U.S.,

the baby's medical history will be reviewed by **our** medical team which may result in cover for pre-existing conditions, special restrictions or exclusions, or **we** may decline to offer cover. This means that if the baby has medical conditions that need **treatment**, these might not be covered by the **policy**. Cover will start on the date that **we** receive the application form.

Where full U.S. cover has not been purchased prior to the mother falling pregnant, **treatment** including newborn care will not be covered by the 28 day **emergency** U.S. cover, unless the baby is born prematurely in unexpected circumstances.

If there are any changes to the information **you** provided in the application form after **you** or **your dependants** sign it and before **we** accept the application, please let **us** know straight away.





YOUR HEALTH PLAN BENEFITS

The 'Table of benefits' provides an explanation of what is covered on **your health plan** and the associated limits.

Benefit limits

There are two kinds of benefit limits shown in this table:

1. The 'overall annual maximum' – the maximum amount **we** will pay in total for all benefits, for each person, in each **policy year**.
2. Individual benefit limits – the maximum amount **we** will pay for individual benefits such as **rehabilitation**.

All benefit limits apply per person. Some apply each **policy year**, which means that once a limit has been reached, the benefit will no longer be available until **you** renew **your health plan**. Others apply per lifetime, which means that once a limit has been reached, no more benefits will be paid, regardless of the **renewal** of **your health plan**.

Currencies

All the benefit limits and notes are set out in three currencies: GBP, EUR and USD. The currency in which **you** pay **your** premium is the currency that applies to **your health plan** for the purpose of the benefit limits.

Waiting periods

You will notice that waiting periods apply to some of the benefits. This means that **you** cannot make a claim for that particular benefit until **you** have been covered for the full duration of the waiting period stated.

How does the deductible work?

Your deductible is the annual amount **you** must pay each **policy year** towards covered claims before **we** start paying.

It's important that **you** send all **your** claims to **us**, even if the value of the claim is less than the **deductible**. **We** won't make any payment, but the claim will count towards **your deductible**. If the claim is for an amount higher than the value of **your deductible** or remaining **deductible**, **we** will pay costs in line with **your** benefit limits.

The **deductible** applies:

- o each **policy year**
- o separately for each person.

Example: Here's how it works if **you** have a GBP 5,000 **deductible**:

| | |
|--|--|
| You have treatment in hospital for a broken leg which costs GBP 3,000 | |
| You pay all the cost. | We don't pay towards this as the total cost is less than the amount of your deductible |
| Your remaining deductible for this policy year is GBP 2,000 | |

| | |
|--|-------------------------|
| Later in the year you are admitted to hospital for an operation which costs GBP 25,000 | |
| You pay the rest of your deductible . This is GBP 2,000 | We pay the rest. |
| You will not have any more deductible left to pay for this policy year . | |

Please note that the benefit limits shown in the 'Table of benefits' is the maximum paid by **us**.

TABLE OF BENEFITS

MAJOR MEDICAL HEALTH PLAN

| BENEFIT AND EXPLANATION | LIMITS |
|--|---|
| ALL BENEFITS BELOW, EVEN THOSE PAID IN FULL WILL CONTRIBUTE TO THE OVERALL ANNUAL POLICY MAXIMUM LIMIT | |
| OVERALL ANNUAL POLICY MAXIMUM | GBP 2 million EUR 2.5 million USD 3.4 million |
| MANDATORY PRE-AUTHORISATION There are some benefits for which you must receive pre-authorization. This will be stated in the benefit explanation. Benefits may not be paid unless pre-authorization has been provided. | |
| AREA OF COVER OPTIONS There are two area of cover options. The policyholder has chosen one of these. They are: <ul style="list-style-type: none"> Worldwide Worldwide, excluding the U.S. Your geographical area for coverage is shown on your insurance certificate. Please see the 'Treatment outside of area of cover' exclusion in the 'General exclusions' section. | |
| DEDUCTIBLE OPTIONS Deductible options available on this Major Medical Global Health Plan are: | |
| No deductible | |
| OR | |
| GBP 500, EUR 625, USD 850 | |
| OR | |
| GBP 1,000, EUR 1,250, USD 1,700 | |
| OR | |
| GBP 2,000, EUR 2,500, USD 3,400 | |
| OR | |
| GBP 5,000, EUR 6,250, USD 8,500 | |
| Please refer to your insurance certificate to confirm which deductible has been chosen. | |
| The deductible applies to all benefits. | |

| BENEFIT AND EXPLANATION | LIMITS |
|---|---------------------------------------|
| IN-PATIENT CARE: FOR ALL IN-PATIENT AND DAY-PATIENT TREATMENT COSTS | |
| HOSPITAL ACCOMMODATION, ROOM AND BOARD When: <ul style="list-style-type: none"> there is a medical need to stay in hospital the treatment is given or managed by a specialist, and the length of your stay is medically appropriate We will not pay the extra costs of a deluxe, executive or VIP suite. If the cost of treatment is linked to the type of room, we pay the cost of treatment at the rate which would be charged if you occupied a room type appropriate for your level of cover. In-patient stays of 5 nights or more need pre-authorization. You or your specialist must send us a medical report before the fifth night, confirming your diagnosis, treatment already given, treatment planned and discharge date. We will also pay up to GBP 10/ EUR 13/ USD 17 each day for personal expenses such as newspapers, television rental and guest meals when you have had to stay overnight in hospital . | Paid in full Standard private room |
| PARENT ACCOMMODATION IN HOSPITAL We pay room and board costs for a parent staying in hospital with their child when: <ul style="list-style-type: none"> the costs are for one parent or legal guardian only the parent or guardian is staying in the same hospital as you the child is under the age of 18 years old, and the child is receiving treatment that is covered | Paid in full |
| OPERATING ROOM, MEDICINES AND SURGICAL DRESSINGS Costs of the: <ul style="list-style-type: none"> operating room recovery room medicines and dressings used in the operating or recovery room medicines and dressings used during your hospital stay | Paid in full |
| INTENSIVE CARE Costs for treatment in an intensive care unit when it is medically necessary or an essential part of treatment . | Paid in full |
| SURGERY, INCLUDING SURGEONS' AND ANAESTHETISTS' FEES Surgery, including surgeons' and anaesthetists' fees, as well as treatment needed immediately before and after the surgery on the same day. | Paid in full |
| SPECIALISTS CONSULTATION FEES When you require medical treatment during your stay in hospital . | Paid in full |
| PATHOLOGY, RADIOLOGY AND DIAGNOSTIC TESTS: <ul style="list-style-type: none"> pathology such as blood test(s) radiology such as ultrasound or X-ray(s) diagnostic tests such as electrocardiograms (ECGs) when recommended by your specialist to help diagnose or assess your condition when you are in hospital . | Paid in full |

| BENEFIT AND EXPLANATION | LIMITS |
|---|---|
| <p>ADVANCED IMAGING</p> <p>Such as:</p> <ul style="list-style-type: none"> ◦ magnetic resonance imaging (MRI) ◦ computed tomography (CT) ◦ positron emission tomography (PET) <p>if recommended by your specialist to help diagnose or assess your condition.</p> | Paid in full |
| <p>MENTAL HEALTH</p> <p>Mental health treatment, where it is medically necessary for you to be treated as a day-patient or in-patient to include room, board and all treatment costs related to the mental health condition.</p> <p>Any mental health treatment overnight in hospital and as a day-patient for 5 days or more will need pre-authorization. Benefit will not be paid unless pre-authorization has been provided.</p> | Paid in full |
| <p>PHYSIOTHERAPISTS, OCCUPATIONAL THERAPISTS, SPEECH THERAPISTS AND DIETICIANS</p> <p>Treatment provided by therapists (such as occupational therapists), physiotherapy and dietician or speech therapy if it is needed as part of your treatment in hospital, meaning this is not the sole reason for your hospital stay.</p> | Paid in full |
| <p>OBESITY SURGERY (AFTER A WAITING PERIOD OF 24 MONTHS)</p> <p>We may pay, depending on Bupa Global's medical policy criteria, for bariatric surgery if you:</p> <ul style="list-style-type: none"> ◦ have a body mass index (BMI) of 40 or over and have been diagnosed as being morbidly obese ◦ can provide documented evidence of other methods of weight loss which have been tried over the past 24 months and ◦ have been through a psychological assessment which has confirmed that it is appropriate for you to undergo the procedure <p>The bariatric surgery technique needs to be evaluated by our medical teams and is depending on Bupa Global's medical policy criteria.</p> <p>In some cases, you may qualify for weight-loss surgery if your BMI is between 35 and 40 and you have a serious weight-related health problem, such as type 2 diabetes. The decision for Bupa Global to cover this will be entirely made by our medical teams.</p> <p>Please contact us for pre-authorization before proceeding with treatment. Benefit will not be paid unless pre-authorization has been provided.</p> | Paid in full |
| <p>PROPHYLACTIC SURGERY</p> <p>We may pay depending on Bupa Global's medical policy criteria, for example, a mastectomy when there is a significant family history and/or you have a positive result from genetic testing.</p> <p>Please contact us for pre-authorization before proceeding with treatment. Benefit will not be paid unless pre-authorization has been provided.</p> | Paid in full |
| <p>PROSTHETIC DEVICES</p> <p>The initial prosthetic device needed as part of your treatment. By this we mean an external artificial body part, such as a prosthetic limb or prosthetic ear which is needed at the time of your surgical procedure.</p> <p>We do not pay for any replacement prosthetic devices for adults including any replacement devices needed for a pre-existing condition. We will pay for the initial and up to two replacements per device for children under the age of 18.</p> | Per device up to GBP 4,000, EUR 5,000 or USD 6,800 |

| BENEFIT AND EXPLANATION | LIMITS |
|---|--|
| <p>PROSTHETIC IMPLANTS AND APPLIANCES</p> <p>Covered prosthetic implants and appliances shown in the following lists.</p> <p>Prosthetic implants:</p> <ul style="list-style-type: none"> ◦ to replace a joint or ligament ◦ to replace a heart valve ◦ to replace an aorta or an arterial blood vessel ◦ to replace a sphincter muscle ◦ to replace the lens or cornea of the eye ◦ to control urinary incontinence or bladder control ◦ to act as a heart pacemaker (internal cardiac defibrillator may be available depending on Bupa Global's medical policy criteria. Please contact us for pre-authorization) ◦ to remove excess fluid from the brain ◦ cochlear implant – provided the initial implant was provided when you were under the age of five, we will pay ongoing maintenance and replacements ◦ to restore vocal function following surgery for cancer <p>Appliances:</p> <ul style="list-style-type: none"> ◦ a knee brace which is an essential part of a surgical operation for the repair to a cruciate (knee) ligament ◦ a spinal support which is an essential part of a surgical operation to the spine ◦ an external fixator such as for an open fracture or following surgery to the head or neck | Paid in full |
| <p>RECONSTRUCTIVE SURGERY</p> <p>Treatment to restore your appearance after an illness, injury or surgery. We may pay for surgery when the original illness, injury or surgery and the reconstructive surgery take place during your current continuous cover.</p> <p>Please contact us for pre-authorization before proceeding with any reconstructive surgery. Benefit will not be paid unless pre-authorization has been provided.</p> | Paid in full |
| <p>ACCIDENT RELATED DENTAL TREATMENT</p> <p>We pay for dental treatment that is needed in hospital after a serious accident.</p> | Paid in full |
| PRE- AND POST-HOSPITALISATION | |
| <p>PRE- AND POST-HOSPITALISATION</p> <p>Pre-examinations that are medically necessary in order to perform the surgery or treatment which is to take place during hospitalisation are covered 30 days prior to hospitalisation.</p> <p>Check-ups that are medically necessary in order to verify that the insured is recovering successfully from surgery or treatment received while hospitalised are covered up to 60 days after hospitalisation.</p> <p>Note: any pre-and post-hospitalisation for cancer treatment is paid from the cancer treatment benefit.</p> | <p>Paid in full up to 30 days prior to hospitalisation</p> <p>Paid in full up to 60 days after hospitalisation</p> |
| <p>HOME NURSING</p> <p>Following treatment in hospital which is covered under this health plan, when it:</p> <ul style="list-style-type: none"> ◦ is prescribed by your specialist ◦ starts immediately after you leave hospital ◦ reduces the length of your stay in hospital ◦ is provided by a qualified nurse in your home and ◦ is needed to provide medical care, not personal assistance <p>Please contact us for pre-authorization before proceeding with treatment. Benefit may not be paid unless pre-authorization has been provided.</p> | <p>Paid in full</p> <p>Up to 30 days each policy year</p> |

| BENEFIT AND EXPLANATION | LIMITS |
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| <p>HOSPICE AND PALLIATIVE CARE</p> <p>Hospice and palliative care services if you have received a terminal diagnosis and can no longer have treatment which will lead to your recovery:</p> <ul style="list-style-type: none"> ◦ hospital or hospice accommodation ◦ nursing care ◦ prescribed medicines ◦ physical, psychological, social and spiritual care | <p>Up to</p> <p>GBP 25,000,</p> <p>EUR 31,000 or</p> <p>USD 42,000</p> <p>per lifetime</p> |
| <p>REHABILITATION (MULTIDISCIPLINARY REHABILITATION)</p> <p>We pay for rehabilitation, including room, board and a combination of therapies such as physical, occupational and speech therapy after an event such as a stroke. We do not pay for room and board for rehabilitation when the treatment being given is solely physiotherapy.</p> <p>We pay for rehabilitation only when you have received our pre-authorization before the treatment starts, for up to 45 days treatment per policy year. For treatment in hospital one day is each overnight stay and for day-patient and out-patient treatment, one day is counted as any day on which you have one or more appointments for rehabilitation treatment.</p> <p>We only pay for multidisciplinary rehabilitation where it:</p> <ul style="list-style-type: none"> ◦ starts within 6 weeks after the end of your treatment in hospital for a condition which is covered by your health plan (such as trauma or stroke), and ◦ arises as a result of the condition which needed the hospitalisation or is needed as a result of such treatment given for that condition <p>Note: in order to give pre-authorization, we must receive full clinical details from your specialist; including your diagnosis, treatment given and planned and proposed discharge date if you stayed in hospital to receive rehabilitation.</p> | <p>Paid in full</p> <p>Up to 45 days each policy year</p> |
| <p>PRESCRIBED MEDICINES AND DRESSINGS</p> <p>Medicines and dressings prescribed by your medical practitioner, needed to treat a disease, illness or injury.</p> | <p>Up to</p> <p>GBP 700,</p> <p>EUR 870 or</p> <p>USD 1,190</p> <p>each policy year</p> |
| <p>DURABLE MEDICAL EQUIPMENT</p> <p>Durable medical equipment that:</p> <ul style="list-style-type: none"> ◦ can be used more than once ◦ is not disposable ◦ is used to serve a medical purpose ◦ is not used in the absence of a disease, illness or injury and ◦ is fit for use in the home <p>For example oxygen supplies or wheelchairs.</p> | <p>Prescribed at the hospital following an in-patient or day-patient stay</p> |

| BENEFIT AND EXPLANATION | LIMITS |
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| <p>IN-PATIENT AND/OR OUT-PATIENT CARE</p> <p>CANCER TREATMENT</p> <p>Once it has been diagnosed, including fees that are related specifically to planning and carrying out treatment for cancer. This includes tests, diagnostic imaging, consultations and prescribed medicines.</p> <p>Please contact us for pre-authorization before proceeding with treatment. Benefit will not be paid unless pre-authorization has been provided.</p> <p>If your treatment involves advanced therapy medicinal products (ATMP), this will be paid from the ATMP benefit.</p> | <p>Paid in full</p> |
| <p>ADVANCED THERAPY MEDICINAL PRODUCTS (ATMPs)</p> <p>We pay for ATMP treatment if it is:</p> <ul style="list-style-type: none"> ◦ administered by a specialist in the country where you receive it, and; ◦ approved by the licensing authority in the country where you receive it, for your condition, stage of disease and stage of treatment that you have, and; ◦ endorsed by an independent specialist appointed by Bupa Global who confirms it: <ul style="list-style-type: none"> ◦ as medically appropriate, based on established medical practice, or ◦ is provided under a registered and ethically approved study (in this case we will not apply the 'experimental or unproven treatment' exclusion). <p>Please contact us for pre-authorization before proceeding with treatment.</p> | <p>Paid in full, one course of treatment for each condition per lifetime</p> |
| <p>TRANSPLANT SERVICES</p> <p>All medical expenses, including consultations with a doctor or specialist and medical treatments whether staying in hospital overnight, as a day-patient or an out-patient for the following transplants, if the organ has come from a relative or a certified and verified source of donation:</p> <ul style="list-style-type: none"> ◦ cornea ◦ small bowel ◦ kidney ◦ kidney/pancreas ◦ liver ◦ heart ◦ lung, or ◦ heart/lung transplant <p>Costs for anti-rejection medicines and medical expenses for bone marrow transplants and peripheral stem cell transplants, with or without high dose chemotherapy when treating cancer, are covered under the cancer treatment benefit.</p> <p>Donor expenses, for each condition needing a transplant whether the donor is insured or not, including:</p> <ul style="list-style-type: none"> ◦ the harvesting of the organ, whether from a live or deceased donor ◦ all tissue matching fees ◦ hospital/operation costs of the donor, and ◦ any donor complications, but to a maximum of 30 days post-operatively only | <p>Each condition up to</p> <p>GBP 500,000,</p> <p>EUR 625,000 or</p> <p>USD 850,000</p> |
| <p>KIDNEY DIALYSIS</p> <p>Provided as an in-patient, day-patient or as an out-patient.</p> | <p>Paid in full</p> |

| BENEFIT AND EXPLANATION | LIMITS |
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| <p>TRANSPORTATION/TRAVEL</p> <p>Evacuation covers you for reasonable transport costs to the nearest appropriate place of treatment, when the treatment you need is not available nearby. Repatriation gives you the added option of returning to your specified country of residence or specified country of nationality, to be treated in familiar surroundings, when the treatment you need is not available nearby.</p> <p>For all medical transfers, either evacuation or repatriation:</p> <ul style="list-style-type: none"> ◦ you must contact us for pre-authorisation before you travel ◦ the treatment must be recommended by your specialist or doctor ◦ the treatment is not available locally ◦ the treatment must be covered under your health plan ◦ we must agree the arrangements with you, and ◦ benefit is applicable for hospital treatment, either overnight or as a day-patient <p>Evacuation may also be authorised if you need advanced imaging or cancer treatment such as radiotherapy or chemotherapy.</p> <p>We will only pay if all arrangements are agreed and approved in advance by Bupa Global. Should you arrange transportation covered under the health plan yourself we shall only compensate your expenses to the equivalent cost if we had arranged your transportation.</p> <p>Note:</p> <ul style="list-style-type: none"> ◦ we do not pay for extra nights in hospital when you are no longer receiving active treatment which requires you to be hospitalised, for example when you are awaiting your return flight. ◦ we will not approve a transfer which in our reasonable opinion is inappropriate based on established clinical and medical practice, and we are entitled to conduct a review of your case, when it is reasonable for us to do so. Evacuation or repatriation will not be authorised if it is against the advice of the Bupa Global medical team. ◦ we will not arrange evacuation or repatriation in cases where the local situation, including geography, makes it impossible, unreasonably dangerous or impractical to enter the area, for example from an oil rig or within a war zone. Such intervention depends upon local and/or international resource availability and must remain within the scope of national and international law and regulations. Interventions may depend on the attainment of necessary authorisations issued by the various authorities concerned, which may be outside of the reasonable control or influence of Bupa Global or our service partners. ◦ we cannot be held liable for any delays or restrictions in connection with the transportation caused by weather conditions, mechanical problems, restrictions imposed by public authorities or by the pilot or any other condition beyond our control. ◦ Bupa Global is not the provider of the transportation and other services set out in the transportation/travel section, but will arrange those services on your behalf. In some countries we may use service partners to arrange these services locally, but Bupa Global will always be here to support you. | |
| <p>EVACUATION</p> <p>Transport costs for an evacuation:</p> <ul style="list-style-type: none"> ◦ to the nearest appropriate place where the necessary treatment is available (this could be to another part of the country that you are in or to another country), and ◦ for the return journey to the place you were transferred from <p>When this is authorised in advance by us.</p> <p>The costs we pay for the return journey will be either:</p> <ul style="list-style-type: none"> ◦ the reasonable cost of the return journey by land or sea, or ◦ the cost of an economy class air ticket whichever is the lesser amount <p>We do not pay any other costs related to the evacuation such as travel costs or hotel accommodation. In some cases, it may be more appropriate for you to travel to the airport by taxi, than other means of transport, such as an ambulance. In these cases, and if approved in advance, we will pay for taxi fares.</p> | Paid in full |

| BENEFIT AND EXPLANATION | LIMITS |
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| <p>REPATRIATION</p> <p>Transport costs for a repatriation:</p> <ul style="list-style-type: none"> ◦ to your specified country of nationality as given on your application form, or your specified country of residence, and ◦ the return journey to the place you were transferred from when: ◦ this is authorised in advance by Bupa Global <p>The costs we pay for the return journey will be either:</p> <ul style="list-style-type: none"> ◦ the reasonable cost of the return journey by land or sea, or ◦ the cost of an economy class air ticket whichever is the lesser amount <p>We do not pay any other costs related to the repatriation such as travel costs or hotel accommodation.</p> <p>In some cases, it may be more appropriate for you to travel to the airport by taxi, than other means of transport, such as an ambulance. In these cases, and if approved in advance, we will pay for taxi fares.</p> <p>In some cases you may request a medical repatriation when contacting Bupa Global for authorisation, but this may not be medically appropriate. In these cases, we will first evacuate you to the nearest appropriate place where treatment is available. Once you have been stabilised, we may then repatriate you to your specified country of nationality or your specified country of residence.</p> | Paid in full |
| <p>TRAVEL COST FOR AN ACCOMPANYING PERSON</p> <p>Reasonable travel costs for a close relative (spouse/partner, parent, child, brother or sister) to accompany you if there is a reasonable need for you to be accompanied. By 'reasonable need' we mean that you need someone to accompany you for one of the following reasons:</p> <ul style="list-style-type: none"> ◦ you need assistance to board or disembark from transport ◦ you need to be transferred over a long distance (over at least 1000 miles or 1600 KM) ◦ there is no medical escort ◦ in the case of serious acute illness <p>The accompanying person may travel in a different class from the person receiving treatment depending on medical requirements.</p> <p>Reasonable travel costs for the return journey to the place you were transferred from when this is authorised in advance by Bupa Global.</p> <p>The costs we pay for the return journey will be either:</p> <ul style="list-style-type: none"> ◦ the reasonable cost of the return journey by land or sea, or ◦ the cost of an economy air ticket whichever is the lesser amount <p>We do not pay for someone to travel with you when the evacuation is for you to receive out-patient treatment.</p> | Paid in full |
| <p>TRAVEL COST FOR THE TRANSFER OF CHILDREN</p> <p>Reasonable travel costs for children to be transferred with you in the event of an evacuation or repatriation, provided they are under the age of 18 when:</p> <ul style="list-style-type: none"> ◦ it is medically necessary for you as their parent or guardian to be evacuated or repatriated ◦ your spouse, partner, or other joint guardian is accompanying you, and ◦ they would otherwise be left without a parent or guardian | Paid in full |

| BENEFIT AND EXPLANATION | LIMITS |
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| <p>COMPASSIONATE VISIT TRANSPORT COSTS AND COMPASSIONATE VISIT LIVING ALLOWANCE</p> <p>The cost of economy class travel costs for a close relative (spouse/partner, parent, child, brother or sister) who is in another country to visit when you have a sudden accident or illness and are going to be hospitalised for at least five days or you have received a short-term terminal prognosis. This includes economy class costs of your relative's return journey to their home country. This benefit is only paid when authorised in advance by Bupa Global.</p> <p>For:</p> <ul style="list-style-type: none"> a maximum of five trips per lifetime only when authorised in advance by Bupa Global <p>Costs towards living expenses for your relative:</p> <ul style="list-style-type: none"> following a covered compassionate visit only, and for up to 10 days while away from their usual specified country of residence <p>This benefit is not paid when either an evacuation or repatriation has taken place. In the event of an evacuation or repatriation taking place during a compassionate visit, no more benefits as described in notes 'Travel cost for an accompanying person', 'Travel cost for the transfer of children' or 'Living allowance' will be payable.</p> | <p>Visit and return: 5 trips per lifetime</p> <p>GBP 1,000, EUR 1,250 or USD 1,700 per trip</p> <p>Visit living allowance:</p> <p>GBP 100, EUR 125 or USD 170 per day</p> <p>Up to 10 days each policy year</p> |
| <p>LIVING ALLOWANCE</p> <p>Costs towards living expenses for a relative (spouse/partner, parent, child, brother or sister) who is authorised to travel with you:</p> <ul style="list-style-type: none"> following an evacuation, and for up to 10 days, or your date of discharge whichever is the earlier, while away from their usual specified country of residence <p>We do not pay for someone to travel with you when evacuation</p> | <p>10 days each policy year up to</p> <p>GBP 100, EUR 125 or USD 170 per day</p> |
| <p>LOCAL AIR AMBULANCE:</p> <ul style="list-style-type: none"> from the location of an accident to a hospital, or for a transfer from one hospital to another <p>When a local air ambulance is:</p> <ul style="list-style-type: none"> medically necessary used for short distances of up to 100 miles/160 KM, and related to treatment that is covered that you need to receive in hospital <p>A local air ambulance may not always be available in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the area, for example from an oil rig or within a war zone. We do not pay for mountain rescue.</p> | <p>Paid in full</p> |
| <p>LOCAL ROAD AMBULANCE:</p> <ul style="list-style-type: none"> from the location of an accident to a hospital for a transfer from one hospital to another, or from your home to the hospital <p>When a local road ambulance is:</p> <ul style="list-style-type: none"> medically necessary, and related to treatment that is covered that you need to receive in hospital | <p>Paid in full</p> |

| BENEFIT AND EXPLANATION | LIMITS |
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| <p>REPATRIATION OF MORTAL REMAINS</p> <p>Reasonable costs for the transportation of your body or cremated mortal remains to your home country or to your specified country of residence:</p> <ul style="list-style-type: none"> in the event of your death while you are away from home, and depending on airline requirements and restrictions <p>We will only pay statutory arrangements, such as cremation and an urn or embalming and a zinc coffin, if this is needed by the airline authorities to carry out the transportation.</p> <p>We do not pay for any other costs related to the burial or cremation, the cost of burial caskets or the transport costs for someone to collect or accompany your mortal remains.</p> | <p>Paid in full</p> |

YOUR EXCLUSIONS

In the 'General exclusions' section below, **we** list specific **treatments**, conditions and situations that **we** do not cover as part of **your health plan**. As well as these general exclusions, **you** may have personal exclusions or restrictions that apply to **your health plan**, as shown on **your** insurance certificate.

Do you have cover for pre-existing conditions?

When **you** applied for **your health plan** you were asked to provide all information about any disease, illness or injury for which **you** received medication, advice or **treatment**, or **you** had experienced symptoms before **you** became a customer – **we** call these **pre-existing conditions**.

Our medical team reviewed **your** medical history to decide the terms on which **we** offered **you** this **health plan**. **We** may have offered to cover any **pre-existing conditions**, possibly for an extra premium, or decided to exclude specific **pre-existing conditions** or apply other restrictions to **your health plan**. If **we** have applied any personal exclusion or other restrictions to **your health plan**, this will be shown on **your** insurance certificate. This means **we** will not cover costs for **treatment** of this **pre-existing condition**, related symptoms, or any condition that results from or is related to this **pre-existing condition**. Also **we** will not cover any **pre-existing conditions** that **you** did not disclose in **your** application.

If **we** have not applied a personal exclusion or restriction to **your** insurance certificate, this means that any **pre-existing conditions** that **you** told **us** about in **your** application are covered under **your health plan**.

General exclusions

The exclusions in this section apply as well as and alongside any personal exclusions and restrictions explained above.

For all exclusions in this section, and for any personal exclusions or restrictions shown on **your** insurance certificate, **we** do not pay for conditions which are directly related to:

- excluded conditions or **treatments**
- extra or increased costs arising from excluded conditions or **treatments**
- complications arising from excluded conditions or **treatments**

Our global **health plans** are non-U.S. insurance products and accordingly are not designed to meet the requirements of the U.S. Patient Protection and Affordable Care Act (the Affordable Care Act). **Our** plans may not qualify as minimum essential coverage or meet the requirements of the individual mandate for the purposes of the Affordable Care Act, and **we** are unable to provide tax reporting on behalf of those U.S. taxpayers and other persons who may be named on it. The provisions of the Affordable Care Act are complex and whether or not **you** or **your dependants** are affected by its requirements will depend on a number of factors. **You** should consult an independent professional financial or tax advisor for advice. For customers whose coverage is provided under a group **health plan**, **you** should speak to **your health plan** administrator for more information.

Please note that, should **you** choose to have **treatment** or services with a benefit provider who is not part of **network**, **we** will only cover costs that are **Reasonable and Customary**. Other rules may apply in respect of **covered benefits** received from an 'out-of-network' benefit provider in certain specific countries.

GENERAL EXCLUSIONS

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| Administration / registration fees | Administration and/or registration fees (unless we , at our reasonable discretion, agree that such fees are proper and usual accepted practice in the relevant country). |
| Advance payments / deposits | Advance payments and/or deposits towards the costs of any covered benefits . |
| Artificial life maintenance | We will not pay for artificial life maintenance for more than 90 days - including mechanical ventilation, where such treatment will not or is not expected to result in your recovery or restore you to your previous state of health. Example: We will not pay for artificial life maintenance when you are unable to feed and breathe independently and require percutaneous endoscopic gastrostomy (PEG) or nasal feeding for a period of more than 90 days. |

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| Birth control | Contraception, sterilisation, vasectomy, termination of pregnancy (unless there is a threat to the mother's health), family planning, such as meeting your doctor to discuss becoming pregnant or contraception. We will not pay for a pregnancy or HCG test if this is carried out solely to determine if you are pregnant or not. |
| Complementary therapists | Treatment and medicine by Complementary therapists including any Chinese medicine practitioner. |
| Conflict and disaster | We shall not be liable for any claims which concern, are due to or are incurred as a result of treatment for sickness or injuries directly or indirectly caused by you putting yourself in danger by entering a known area of conflict (as listed below) and/or if you were an active participant or you have displayed a blatant disregard for your personal safety in a known area of conflict: <ul style="list-style-type: none"> ◦ nuclear or chemical contamination ◦ war, invasion, acts of a foreign enemy ◦ civil war, rebellion, revolution, insurrection ◦ terrorist acts ◦ military or usurped power ◦ martial law ◦ civil commotion, riots, or the acts of any lawfully constituted authority ◦ hostilities, army, naval or air services operations whether war has been declared or not |
| Convalescence and admission for treatment that could take place as a day-case or out-patient , general care, or staying in hospital for | <ul style="list-style-type: none"> ◦ convalescence, pain management, supervision, or ◦ receiving only general nursing care, or ◦ therapist or complementary therapist services, or ◦ domestic/living assistance such as bathing and dressing |
| Cosmetic treatment | Non-medically essential surgery and treatment to alter your appearance including abdominoplasty or treatment related to or arising from the removal or addition of non-diseased or surplus or fat tissue is not covered. We do not pay for treatment of keloid scars. We also do not pay for scar revision, even if the scar is causing a functional problem. |
| Developmental problems | Treatment for, or related to developmental problems, including: <ul style="list-style-type: none"> ◦ learning difficulties, such as dyslexia ◦ developmental problems treated in an educational environment or to support educational development |

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| Experimental or unproven treatment | <p>Clinical tests, treatments, equipment, medicines, devices or procedures that are considered to be unproven or investigational with regards to safety and efficacy.</p> <ul style="list-style-type: none"> ◦ We do not pay for any test, treatment, equipment, medicine, device or procedure that is not considered to be in standard clinical use but is (or should, in Bupa's reasonable clinical opinion, be) under investigation in clinical trials with respect to its safety and efficacy. ◦ We do not pay for any tests, treatment, equipment, medicine, products or procedures used for purposes other than defined under its licence, unless this has been pre-authorised by Bupa Global in line with its criteria for standard clinical use. <p>Standard clinical use includes:</p> <ul style="list-style-type: none"> ◦ treatment agreed to be "best" or "good practice" in national or international evidence-based (but not consensus-based) guidelines, such as those produced by NICE (National Institute for Health and Care Excellence) (excluding medicines approved through the UK Cancer Drugs Fund), Royal Colleges or equivalent national specialist bodies in the country of treatment; ◦ the conclusions from independent evidence-based health technology assessment or systematic review (e.g. Hayes, CADTH, The Cochrane Collaboration, the NCCN level 1 or Bupa's in-house Clinical Effectiveness team) indicate that the treatment is safe and effective; ◦ where the treatment has received full regulatory approval by the licensing authority (e.g. US Food and Drugs Agency (FDA), the European Medicines Agency (EMA), the Saudi Arabia Food and Drug Agency) in the location where the member has requested treatment, and is duly licensed for the condition and patient population being requested (please note – full regulatory approval would require submission of data to the local licensing agency that adequately demonstrated safety and effectiveness in published phase 3 trials); and/or ◦ tests, treatments, equipment, medicines, devices or procedures which are mandated to be made available by the local law or regulation of the country in which treatment is requested. <p>Notes:</p> <ul style="list-style-type: none"> ◦ Case studies, case reports, observational studies, editorials, advertorials, letters, conference abstracts and non-peer reviewed published or unpublished studies are not considered appropriate evidence to demonstrate a test, treatment, equipment, medicine, device or procedure should be used in standard clinical use. ◦ Where licensing authority approval to market tests, treatment, equipment, medicines, devices or procedures does not, in Bupa's reasonable clinical opinion, demonstrate safety and efficacy, the criteria for standard clinical use shall prevail. |
| Eyesight | Equipment or surgery to correct eyesight, such as laser treatment , refractive keratotomy (RK) and photorefractive keratotomy (PRK). |
| Footcare | Treatment for corns, calluses, or thickened or misshapen nails. |
| Gender issues | Sex changes or gender reassignments. |
| Genetic testing | <p>Genetic tests, when such tests are performed to determine whether or not you may be genetically likely to develop a medical condition.</p> <p>Example: We do not pay for tests used to determine whether you may develop Alzheimer's disease, when that disease is not present.</p> |

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| Harmful or hazardous use of alcohol, drugs and/or medicines | <ul style="list-style-type: none"> ◦ directly or indirectly, from the deliberate, reckless (including where you have displayed a blatant disregard for your personal safety or acted in a manner inconsistent with medical advice), harmful and/or hazardous use of any substance including alcohol, drugs and/or medicines; and ◦ in any event, from the illegal use of any such substance |
| Health hydros, nature cure clinics or any establishment that is not a hospital | Treatment or services received in a health hydro, nature cure clinic, spa, or any similar establishment that is not a hospital . |
| Illegal activity | We will not pay for treatment which arises, directly or indirectly, as result of your deliberate or reckless participation (whether actual or attempted) in any illegal act, including road traffic offenses. |
| Assisted fertility treatment | <p>Treatment to assist reproduction such as:</p> <ul style="list-style-type: none"> ◦ in-vitro fertilisation (IVF) ◦ gamete intrafallopian transfer (GIFT) ◦ zygote intrafallopian transfer (ZIFT) ◦ artificial insemination (AI) ◦ prescribed drug treatment ◦ embryo transport (from one physical location to another), or ◦ donor ovum and/or semen and related costs <p>Note: we pay for reasonable investigations into the causes of infertility if:</p> <ul style="list-style-type: none"> ◦ you had not been aware of any problems before joining, and ◦ you have been a member of this plan (or any Bupa administered plan which included cover for this type of investigation) for a continuous period of two years before the investigations start <p>Once the cause is confirmed, we will not pay for any more investigations in the future.</p> |
| Maternity and childbirth | <p>Treatment for maternity including childbirth for any condition arising from maternity or childbirth except the following conditions and treatments:</p> <ul style="list-style-type: none"> ◦ abnormal cell growth in the womb (hydatidiform mole) ◦ foetus growing outside of the womb (ectopic pregnancy) ◦ other conditions arising from pregnancy or childbirth, but which could also develop in people who are not pregnant |
| Mechanical or animal donor organs | Mechanical or animal organs, except where a mechanical appliance is temporarily used to maintain bodily function while awaiting transplant, purchase of a donor organ from any source or harvesting or storage of stem cells when a preventive measure against possible future disease. |
| Obesity | <p>Treatment for or as a result of obesity such as: slimming aids or drugs, or slimming classes.</p> <p>Note: We may cover costs associated with obesity surgery as detailed in the 'Table of benefits', depending on Bupa Global's medical policy criteria.</p> |
| Persistent vegetative state (PVS) and neurological damage | We will not pay for treatment while staying in hospital for more than 90 continuous days for permanent neurological damage or if you are in a persistent vegetative state . |
| Sexual problems | Sexual problems, such as impotence, whatever the cause. |
| Sleep disorders | Treatment , including sleep studies, for insomnia, sleep apnoea, snoring, or any other sleep-related problem. |

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| Stem cells | Harvesting or storage of stem cells. For example ovum, cord blood or sperm storage. Note: We pay for bone marrow transplants and peripheral stem cell transplants when carried out as part of the treatment for cancer. This is covered under the cancer treatment benefit. |
| Surrogacy | Treatment directly related to surrogacy. This applies to you if you act as a surrogate, or to anyone else acting as a surrogate for you . |
| Temporomandibular joint (TMJ) disorders | Disorders of the Temporomandibular joint (TMJ) and related complications. |
| Treatment outside of area of cover | <p>If you have bought cover for Worldwide, excluding the U.S., then any treatment or services, received in the U.S. are not covered when:</p> <ul style="list-style-type: none"> ◦ this takes place after the 28th day of your visit to the U.S.; or ◦ this relates to any condition where symptoms of the condition were apparent to you before your visit to the U.S.; or ◦ we know or have reasonable grounds to conclude that you travelled to the U.S. for the purpose of receiving treatment or services - this applies whether or not your treatment or services were the main or sole purpose of your visit; or ◦ these relate to the delivery of a baby, other than in the case of unexpected premature delivery; or ◦ these relate to a newborn baby born in the U.S., other than in the case of an unexpected premature delivery. (In the case of unexpected premature delivery the newborn must have been validly added to the membership) or ◦ when arrangements for treatment or services were not pre-authorized by our agents in the U.S. <p>Note: in order to claim for unexpected treatment or services received within 28 days of your arrival in the U.S., you must send a photocopy of your airline ticket and stamped passport as evidence of your arrival date with your claim.</p> <p>Please see terms around adding newborn babies in the 'WANT TO ADD MORE PEOPLE TO YOUR HEALTH PLAN?' section of this membership guide.</p> |
| Unrecognised medical practitioner, hospital or healthcare facility | <ul style="list-style-type: none"> ◦ Treatment provided by a medical practitioner, hospital or healthcare facility which are not recognised by the relevant authorities in the country where the treatment takes place as having specialist knowledge, or expertise in, the treatment of the disease, illness or injury being treated. ◦ Self treatment or treatment provided by anyone with the same residence, family members (persons of a family, related to you by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request. ◦ Treatment provided by a medical practitioner, hospital or healthcare facility which are to whom we have sent a written notice that we no longer recognise them for the purposes of our health plans. You can contact us by telephone for details of benefit providers we have sent written notice to or visit Facilities Finder at bupaglobal.com/en/facilities/finder. |

TERMS AND CONDITIONS

| No | CLAUSE |
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| 1. | Your policy |
| 1.1 | The definitions set out in the "Glossary" in the Guide to your Bupa Global Health Plan apply to these Terms and Conditions and are marked in bold. |
| 1.2 | This policy is an insurance contract between you the policyholder and Bupa Global for each policy year . If the policy is renewed a new insurance contract is formed on the same terms as the previous policy year but with a new premium and any amendments we have notified you the policyholder of at the time of renewal . |
| 1.3 | No other persons, including any dependants , may enforce any legal rights under this insurance contract. Dependants may use our complaints process set out in clause 15 below. |
| 1.4 | This insurance contract is set out in: <ul style="list-style-type: none"> ◦ these Terms and Conditions; ◦ the Guide to your Bupa Global health plan; ◦ the information and declarations in your application form; and ◦ the insurance certificate. |
| 1.5 | If you the policyholder add dependants to this policy , those dependants will be covered by this policy from the date shown on the updated insurance certificate sent to you the policyholder . |
| 2. | Your cover |
| 2.1 | We will pay for the cost of any covered benefits in accordance with the terms of this policy . |
| 2.2 | <p>Your health plan may include a mandatory annual deductible, which will be shown in the Guide to your Bupa Global health plan. You may also have an optional annual deductible, if available and selected by you the policyholder in your application form. Your deductibles will be shown on your insurance certificate and your insurance card.</p> <p>All annual deductibles apply to you the policyholder and each of the dependants separately. You the policyholder and each dependant may have different annual deductible amounts. You will have a new annual deductible if this policy renews.</p> <p>If an annual deductible applies, you must pay the cost of any covered benefits received directly to the provider until you have reached the level of your annual deductible.</p> <p>Costs in excess of the maximums shown in the Guide to your Bupa Global health plan will not count towards your annual deductible.</p> <p>The cost of any covered benefits you receive which are covered by your annual deductible (excluding costs in excess of the maximums shown in the Guide to your Bupa Global health plan), count towards the maximum cover limits shown in the Guide to your Bupa Global health plan.</p> <p>Even if the amount you are claiming is less than the amount of your annual deductible, you should still submit a claim to us so we know when you have reached the level of your annual deductible.</p> <p>As this is an annual deductible, if your first claim is towards the end of the policy year and your covered benefits continue over your renewal date, the annual deductible is payable separately for the covered benefits received in each policy year.</p> |
| 2.3 | <p>Your health plan may include a mandatory co-insurance, which will be shown in the Guide to your Bupa Global health plan. You may also have an optional co-insurance, if available and selected by you the policyholder in your application form. Your co-insurance will be shown on your insurance certificate and your insurance card.</p> <p>You must pay for the co-insurance proportion of the cost of any covered benefits to which the co-insurance applies directly to the benefits provider.</p> |

| No | CLAUSE |
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| 2.4 | <p>Should we have to, for any reason, pay a benefits provider an amount which is covered by any annual deductible or co-insurance we will then collect payment from you for that amount.</p> <p>You authorise us to take this payment from you under the direct debit agreement or credit card authority you have given to us in your application form or as updated.</p> <p>If this policy has an annual deductible or co-insurance you must make sure that we always have a valid direct debit agreement or credit card authority that allows us to take payment of any annual deductible or coinsurance we have paid.</p> <p>You must update the direct debit agreement or credit card authority you have given to us when necessary or when requested by us. Otherwise it may cause delays in our paying claims. We will not pay claims until we have received any outstanding annual deductible or co-insurance payments.</p> |
| 2.5 | <p>You must obtain pre-authorisation for any covered benefits where it is stated that this is needed in the Guide to your Bupa Global health plan.</p> <p>Details of how to pre-authorise covered benefits are available in the Guide to your Bupa Global health plan.</p> |
| 2.6 | <p>Before we pre-authorise any covered benefits or pay any claim, we are entitled to request more information, such as medical reports, and we may require that you have a medical examination by an independent medical practitioner appointed by us (at our cost) who will then provide us with a medical report.</p> <p>If this information is not provided in time once requested this may result in a delay in pre-authorisation and to your claims being paid. If this information is not provided to us at all this may result in your claims not being paid.</p> |
| 2.7 | <p>If we make a payment to you for a benefit you are not covered for, it does not mean that we will pay identical or similar costs in the future. Any payment that we may make on this basis will still count towards the overall annual maximum limit that applies to this policy.</p> |
| 3. | Premium and Payment |
| 3.1 | <p>You should pay your premiums direct to Bupa Global. If you pay your premiums to anyone else, such as an intermediary, we are not responsible for ensuring those persons pass the premium on to us.</p> <p>Premiums are collected by Bupa Insurance Services Limited who act as our intermediary for the purpose of receiving and holding premiums, making claims and refunds. Your premiums are protected by an agreement between us and Bupa Insurance Services Limited. The amount and method of payment is shown in your insurance certificate.</p> |
| 3.2 | <p>If we do not receive your premium (or any instalment) or any other payment you owe us under this policy by the due date, we will write to you the policyholder requesting payment by a specific date, which will be not less than 30 days after the date we issue our letter or email to you.</p> <p>If we do not receive payment by that date, this policy will be cancelled and all rights under this policy will cease from the original date on which your premium (or the first missed instalment) or other payment should have been received.</p> <p>We will not pay any claims until all overdue payments have been paid, unless the reason for non-payment is an error outside of your control, such as a bank error.</p> |
| 3.3 | <p>If we incorrectly make any payment to either a benefits provider for treatment or benefits received by you but not covered by this policy, or to you, we may deduct the amount we incorrectly paid from your future claims or seek repayment from you.</p> |
| 4. | Where another person has caused your condition or you hold other insurance cover |
| 4.1 | <p>If any person is to blame for any injury, disease, illness, condition or other event where you receive any covered benefits, we may make a claim in your name.</p> <p>You must provide us with any assistance we reasonably require to help make such a claim, for example:</p> <ul style="list-style-type: none"> ◦ providing us with any documents or witness statements; ◦ signing court documents; and ◦ submitting to a medical examination. <p>We may exercise our rights to bring a claim in your name before or after we have made any payment under the policy.</p> <p>You must not take any action, settle any claim or otherwise do anything which adversely affects our rights to bring a claim in your name.</p> |

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| 4.2 | <p>If you have other insurance which also covers your covered benefits you must let us know and provide details of the other insurance company, including on pre-authorisation and when making a claim.</p> <p>We will only pay for our share of the cost of any covered benefits.</p> |
| 5. | Making a claim |
| 5.1 | <p>We aim to pay the benefits provider directly for any covered benefits covered by this policy whenever possible.</p> <p>Otherwise you must pay the benefits provider and then send a completed claim form to us, with copies of all valid invoices, relevant letters and other documents relating to the covered benefits you are claiming for. Where requested, original invoices must be provided to us.</p> <p>We are not obliged to pay for any covered benefits if the claim form is received by us more than 2 years after the covered benefits were provided to you, unless there is a good reason why it was not possible for you to make the claim earlier.</p> <p>We cannot return any original documents, but we can send you copies if you request.</p> |
| 5.2 | <p>Where you have paid the benefits provider and you have made a valid claim, we will pay you the policyholder. We may pay a dependant only where the dependant received the covered benefits, they are over 18 and we have their current bank details.</p> <p>We only pay by electronic transfer direct to your bank account or by cheque payable to you.</p> <p>We pay the administration costs for making electronic transfers. If your local bank charges you an administration fee, we will refund you on receipt of proof you have paid such fees. All other bank charges or fees, such as currency exchange, are your responsibility, unless you are charged because we made a mistake.</p> |
| 5.3 | <p>We will reimburse you in the currency:</p> <ul style="list-style-type: none"> ◦ in which we receive the premium ◦ of the invoices you send us, or ◦ of your bank account. <p>Sometimes banking rules may not let us pay you in the currency you would like. So, we will pay you in the currency we receive the premium in.</p> <p>Very rarely, paying in a certain currency may be illegal or expose us (or the Bupa Group) to United Nations sanctions. If so:</p> <ul style="list-style-type: none"> ◦ we may not be able to pay you immediately, or ◦ will pay you in a currency which we are allowed to and able to. <p>The exchange rate we use will be Reuters closing spot rate set at 16.00 UK time on the UK working day before the invoice date. If there is no invoice date, we will use your treatment date.</p> |
| 5.4 | <p>We will not provide cover and we shall not be liable to pay any claim or provide any benefit under this Policy to the extent that such cover, payment of a claim(s) or benefits would:</p> <ul style="list-style-type: none"> ◦ cause us to breach any United Nations resolutions or the trade or economic sanctions, laws or regulations of any jurisdiction to which we are subject (which may include without limitation those of the European Union, United Kingdom and/or United States of America). ◦ expose us to the risk of being sanctioned by any relevant authority or competent body; and/or ◦ expose us to the risk of being involved in conduct (either directly or indirectly) which any relevant authority or competent body would see as prohibited. <p>Where any resolutions, sanctions, laws or regulations referred to in this clause are, or become, applicable to this Policy, we reserve all of our rights to take all and any such actions believed to be necessary in our absolute discretion, to allow us to continue to be compliant. You acknowledge that this may restrict or delay our obligations under this Policy and we may not be able to pay any claim(s) in the event of a sanctions-related concern.</p> |

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| 6. | Renewal |
| 6.1 | <p>We will write to let you know if this policy will renew for the next year in advance of the renewal date.</p> <p>Each policy year we may change how we calculate your premiums, how we determine premiums, what you have to pay and the method of payment. We may also change the Guide to your Bupa Global health plan (including which covered benefits are covered and the limits for covered benefits) and the terms this policy.</p> <p>We will issue you a notice in advance of the renewal date, with details of the new premium, any changes to the renewed policy and the reasons for those changes. If you do not want to renew this policy you must contact us within 30 days following the start of the renewed policy.</p> <p>Unless you contact us to tell us not to, we will continue to take payment of the new premium using the payment details you have given us.</p> |
| 6.2 | <p>We may not renew this policy at our discretion for any reason. If so, we will issue you a notice at least 30 days before the end of the policy year.</p> |
| 6.3 | <p>If we decide to renew this policy, we won't add any new personal restrictions or exclusions (those that appear on your insurance certificate) to your renewed policy. However, should you move to a different health plan, we may add new personal restrictions or exclusions.</p> |
| 6.4 | <p>Please contact us before your renewal date if you or your dependants have personal exclusion(s) or cover for pre-existing conditions and would like us to review this.</p> <p>We may remove your exclusion or the increased premium applied for the pre-existing condition if, in our opinion, no more treatment will be either directly or indirectly needed for the condition, or for any related condition. There are some personal exclusions that, due to their nature, we will not review.</p> <p>To carry out a review, we may ask for an up to date medical report from your family doctor or consultant. Any costs incurred in obtaining these details are not covered under your plan and are your responsibility</p> |
| 7. | Changes to your policy |
| 7.1 | <p>Only we and the policyholder can agree to make changes. Changes will take effect only when we confirm them in writing.</p> |
| 7.2 | <p>This policy lasts one year:</p> <ul style="list-style-type: none"> ◦ the policyholder can only make changes at renewal ◦ any waiting periods would not re-start. |
| 7.3 | <p>We may make changes to the policy before renewal:</p> <ul style="list-style-type: none"> ◦ if laws or regulators say we must, or ◦ to improve cover for all members with the same product. <p>If so, we will write to tell you about the changes.</p> |
| 7.4 | <p>If we reasonably consider that by continuing this policy we or you may breach any:</p> <ul style="list-style-type: none"> ◦ law ◦ regulation ◦ code or ◦ court order <p>we can end the policy immediately.</p> <p>This policy does not provide cover if this would expose us (or the Bupa group) to any:</p> <ul style="list-style-type: none"> ◦ sanction, prohibition or restriction under United Nations resolutions or ◦ trade or economic sanctions, laws or regulations of the European Union, UK or U.S. |
| 7.5 | <p>If you ask to add a new dependant to this policy, we will review that person's medical history. We may not agree to add the person to this policy, or we may add special restrictions or exclusions to the cover for that new dependant. We may, at our discretion, agree to provide cover for certain pre-existing conditions of the new dependant. You must pay any additional premium. Children may be added without medical history or additional premium being required where this is provided for (and in accordance with any relevant requirements) in your Guide to your Bupa Global health plan. For certain health plans, we may not be able to add dependants who are over a certain age at the time we receive the request for them to be added to this policy.</p> |

| No | CLAUSE |
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| 8. | Your country of residence |
| 8.1 | <p>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.</p> <p>This policy will terminate if the law of the country in which you are located, or your country of residence or nationality, or any other law which applies to us or this policy, prohibits the provision of healthcare cover by us to local nationals, residents or citizens.</p> <p>Without limitation to the foregoing, we will not be able to renew your health plan at the next policy renewal if you become a permanent resident of the U.S., and, if any other people covered under your policy become a resident of the U.S., we will not be able to renew their cover under their health plan at the next policy renewal date. 'Permanent resident' shall mean a person residing in the U.S. who is a citizen of or who is permitted under applicable laws to live and work, on a permanent basis, in the U.S., and 'U.S.' shall include the Commonwealth of Puerto Rico for this purpose.</p> |
| 8.2 | <p>You must tell us straight away if you change your correspondence address or other contact details as we will use the last address and contact details you gave us until you tell us otherwise.</p> |
| 9. | Ending this policy |
| 9.1 | <p>The policyholder can at any time:</p> <ul style="list-style-type: none"> ◦ cancel the entire policy, which will end cover for everyone; or ◦ cancel cover for a dependant. <p>To do this, please tell us by telephone, email or post.</p> <p>The change will take effect 14 days after the policyholder tells us about the change. Please note:</p> <ol style="list-style-type: none"> 1. we will not back-date the cancellation date and 2. will not pay claims for treatment which takes place after the policy ends. |

| No | CLAUSE |
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| 9.2 | <p>The refund of any premium will depend on the date the policyholder cancels the entire policy or the policy of a dependant. There are two scenarios:</p> <p>A. Cancellation within the first 30 days of the policy; or B. Cancellation after the first 30 days of taking out the policy.</p> <p>A. Cancellation within the first 30 days of cover: If the policyholder cancels the entire policy:</p> <ul style="list-style-type: none"> ◦ within the first 30 days of cover starting for that policy year, and ◦ there have been no claims for treatment which took place in that 30-day period <p>we will refund all premiums paid for that policy year.</p> <p>If the policyholder cancels cover for a dependant:</p> <ul style="list-style-type: none"> ◦ within the first 30 days of cover starting for that dependant for that policy year, and ◦ there have been no claims for treatment for that dependant which took place in that 30-day period <p>we will refund all premium paid for that dependant for that policy year.</p> <p>Important: In either case, where a claim has been made in the first 30 days of cover either by the policyholder or a dependant, we will treat this as acceptance to have a policy with us. This means if you wish to cancel the policy, it will be treated as cancellation taking place after the first 30 days (section B below).</p> <p>B. Cancellation after the first 30 days of cover: If the policyholder cancels the entire policy:</p> <ul style="list-style-type: none"> ◦ after the first 30 days of cover for that policy year, or ◦ there have been claims for treatment which took place in the first 30 days of cover <p>we will cancel the policy 14 days from the date the policyholder asked us (as mentioned in section 9.1 above). And we will refund any premiums already paid for after the 14-day cancellation period.</p> <p>For example, if the policyholder cancels the entire policy on 1 March, we will refund any premium paid for 15 March onwards.</p> <p>If the policyholder cancels cover for a dependant:</p> <ul style="list-style-type: none"> ◦ after the first 30 days of cover for that policy year, or ◦ there have been claims for treatment for that dependant which took place in those first 30 days of cover <p>we will refund any premium already paid for that dependant for after the 14-day cancellation period.</p> <p>For example, if the policyholder cancels the cover for a dependant on 1 March, we will refund any premium paid for 15 March onwards.</p> |
| 9.3 | <p>We will refund you on the same method you used to pay premium. This means the refund will go back into your bank account, credit card, debit card or via a cheque.</p> <p>Please be aware that if you have any outstanding payments with us, we may deduct this from the refund.</p> |
| 9.4 | <p>If:</p> <ul style="list-style-type: none"> ◦ a dependant dies – The policyholder should tell us within 30 days. ◦ the policyholder dies – Any dependants on the policy, or family members of the policyholder, should tell us within 30 days. <p>After we have been informed of the death, we will end the policy.</p> <p>Where the policyholder has died, a dependant aged 18 or over can apply to be the policyholder and can add more dependants to the policy. If there is no new policyholder, the policy will end.</p> <p>In either case, where there have been no claims, we will refund the premium for the period after the policy ended.</p> |
| 10. | Our role under this policy and appointment as your intermediary |
| 10.1 | Our role under this policy is to provide you with insurance cover and sometimes to make arrangements (on your behalf) for you to receive any covered benefits . It is not our role to provide you with the actual covered benefits . |
| 10.2 | You the policyholder , on behalf of yourself and the dependants , appoint us to act as intermediary for you , to make appointments or arrangements for you to receive covered benefits which you request. We will use reasonable care when acting as your intermediary. |

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| 10.3 | <p>You the policyholder, on behalf of yourself and the dependants, authorise us as your intermediary, if for any reason you are not available to give us instructions with regard to any covered benefits (for example if you are incapacitated), to:</p> <ul style="list-style-type: none"> ◦ take such action as we reasonably believe to be in your best interests (in accordance with the cover you have under this policy); ◦ provide any information about you to your benefits provider as we reasonably believe to be appropriate in the circumstances; and/or ◦ take instructions from the person we reasonably believe to be the most appropriate person (for example a family member, your treating doctor or your employer). |
| 10.4 | When acting as your intermediary we may act via our Bupa group of companies and administrators . |
| 11. | Our liability to you |
| 11.1 | We (and our Bupa group of companies and administrators) shall not be liable to you or anyone else for any loss, damage, illness and/or injury that may occur as a result of your receiving any covered benefits , nor for any action or failure to act of any benefits provider or other person providing you with any covered benefits . You should be able to bring a claim directly against such benefits provider or other person. |
| 11.2 | Your statutory rights are not affected. |
| 12. | Fraudulent Claims |
| 12.1 | In this clause 12, where we refer to ' you ' or ' you the policyholder ' this includes anyone acting on your behalf, where we refer to ' dependant ' this includes anyone acting on behalf of any dependant . |
| 12.2 | <p>You the policyholder and any dependant must not:</p> <ul style="list-style-type: none"> ◦ make a fraudulent or exaggerated or falsely stated claim under this policy; ◦ send us fake or forged documents or other false evidence, or make a false statement in support of a claim(s); and/or ◦ provide us with information which you the policyholder or any dependant knows would otherwise allow us to refuse to pay a claim(s) under this policy; and/or ◦ refuse to cooperate or fail to provide information/documents reasonably requested by us to validate your claim(s), whether outstanding or paid (including but not limited to proof of payment, medical reports and original invoices). |
| 12.3 | <p>In the event of failure to comply with clause 12.2 above, we may:</p> <ul style="list-style-type: none"> ◦ refuse to pay the whole of the claim and any other claim(s) submitted since the date of that claim; and/or ◦ recover any payments we have already made in respect of the claim and/or other claim(s) submitted since that claim. <p>In addition, if you the policyholder breach clause 12.2 then we will let you, the policyholder, know that this policy has terminated from the date of the breach of clause 12.2, and not refund any premium for the policy.</p> <p>If only a particular dependant has breached clause 12.2 then we will let you, the policyholder, know that the cover under this policy for that particular dependant has terminated from the date of the breach of clause 12.2 above, and not refund any premium for that cover under the policy.</p> |
| 13. | Provision of accurate and complete information |
| 13.1 | In this clause 13, where we refer to ' you ' or ' you the policyholder ' this includes anyone acting on your behalf, where we refer to any ' dependant ' this includes anyone acting on behalf of any dependant . |

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| 13.2 | <p>You and any dependant must take reasonable care to make sure that all information provided to us is accurate and complete, at the time you take out this plan, and at each renewal and variation of this plan. You and any dependant must also tell us if any of the answers to the questions in the application form change prior to this plan starting. Otherwise, the following apply with effect from the date the plan was taken out, renewed or varied (depending on when we were provided with inaccurate or incomplete information).</p> <p>A. We may treat this plan as if it had not existed if you deliberately or recklessly give us inaccurate or incomplete information.</p> <p>B. Where you negligently or carelessly give us inaccurate or incomplete information, or where A. applies but we choose not to rely on our rights under A, we may treat the plan and any claims in a way which reflects what we would have done if we had been provided with accurate and complete information, as follows:</p> <ul style="list-style-type: none"> ◦ if we would have refused to cover you at all, we may treat this plan as if it had not existed; ◦ if we would have provided you with cover on different terms, then we may apply those different terms to this plan. This means a claim will only be paid if it is covered by and/or if you have complied with such different terms - for example your plan may contain new personal restrictions or exclusions; and/or ◦ if we would have charged you a higher premium, we may reduce the amount payable on any claim by comparing the higher premium to the original premium. For example, we will only pay half of a claim, if we would have charged double the premium. |
| 13.3 | <p>Where it is a dependant (or you on their behalf) who has provided incomplete or inaccurate information, the same rules apply but only to that part of the plan which applies to the dependant, or to claims made by that dependant.</p> <p>The same rules apply if someone else provides us with information on your behalf or any dependant's behalf.</p> |
| 14. | Data Processing Notice |
| 14.1 | Please see Bupa Global's Privacy Notice. |
| 15. | Complaints |
| 15.1 | <p>How can I make a complaint?</p> <ul style="list-style-type: none"> ◦ call us: +44 (0) 1273 323 563 ◦ email: info@bupaglobal.com ◦ write to: Bupa Global, Victory House, Trafalgar Place, Brighton, BN1 4FY, UK. <p>You can also ask for a copy of our complaints process.</p> |
| 15.2 | <p>If we can't settle your complaint within eight weeks or you don't agree with our final decision, you may be able to refer it to the Financial Ombudsman Service:</p> <ul style="list-style-type: none"> ◦ write to them: <ul style="list-style-type: none"> ◦ Financial Ombudsman Service, Exchange Tower, London, E14 9SR, UK ◦ call them: <ul style="list-style-type: none"> ◦ 0800 023 4 567 (free from most landlines) ◦ 0300 123 9 123 ◦ from outside the UK +44 (0) 20 7964 0500 ◦ for text relay (18002) 020 7964 1000 ◦ Email them: <ul style="list-style-type: none"> ◦ complaint.info@financial-ombudsman.org.uk <p>For more details go to: www.financial-ombudsman.org.uk</p> |
| 16. | Financial Services Compensation Scheme |
| 16.1 | We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the FSCS, if you are usually resident in the EEA (European Economic Area), the Channel Islands or the Isle of Man. More information is available from the FSCS by calling the Freephone number: 0800 678 1100 or 020 7741 4100 or on its website fscs.org.uk . |
| 17. | The law of this policy and where you can bring court action |
| 17.1 | This policy is governed by English law. Any dispute that cannot otherwise be resolved may be dealt with by courts in England and Wales. |

| No | CLAUSE |
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| 17.2 | If any dispute arises as to the interpretation of this policy as between different language versions, then the English version shall be treated as conclusive and take precedence over any other versions. |

PRIVACY NOTICE

Last updated: September 2023

We are committed to protecting your privacy when dealing with your personal information. This privacy notice provides an overview of the information we collect about you and how we use and protect it. It also provides information about your rights. The information we process about you, and our reasons for processing it, depends on the products and services you use. You can find more details in our full privacy notice available at:

www.bupaglobal.com/privacypolicy. If you do not have access to the internet and would like a paper copy of the full privacy notice, or if you have any questions about how we handle your information, please contact the Bupa Global service team on +44 (0) 1273 323 563. Alternatively, you can email or write to the team via info@bupaglobal.com or Bupa Global, Victory House, Trafalgar Place, Brighton BN1 4FY, United Kingdom.

Information about Bupa Global

In this privacy notice, "we" "us" and "our" means the Bupa companies trading as Bupa Global. For details of these companies visit www.bupaglobal.com/legal-notices

The Bupa companies that process your information will depend on which of our products and services you ask us about, buy or use. For our insurance policies, your information will be processed by the insurer and the lead administrator of your policy who may share it with other Bupa companies as set out in the 'Sharing your information section'. Please refer to your policy documentation for confirmation of the insurer and lead administrator.

1. What this privacy notice covers

This privacy notice applies to anyone who interacts with us about our products and services ("you", "your"), in any way (for example email, website, phone, app and so on).

2. How we collect personal information

We collect personal information from you and from other organisations (for example those acting on your behalf, like brokers, healthcare providers and so on). If you give us information about other people, you must make sure that they have seen a copy of this privacy notice and are comfortable with you giving us their information.

3. Categories of personal information

We process the following categories of personal information about you and, if it applies, your dependants. This is standard personal information (for example information we use to contact you, identify you or manage our relationship with you), special categories of information (for example health information, information about race, ethnic origin and religion that allows us to tailor your care), and information about any criminal convictions and offences (we may get

this information when carrying out anti-fraud or anti-money-laundering checks or other background screening activity).

4. What we use personal information for and our legal reasons for doing so

We process your personal information for the purposes set out in our full privacy notice, including to deal with our relationship with you (including for claims and complaints handling), for research and analysis, to monitor our expectations of performance (including of health providers relevant to you) and to protect our rights, property, or safety, or that of our customers, or others. The legal reason we process personal information depends on what category of personal information we process. We normally process standard personal information on the basis that it is necessary so we can perform a contract, for our or others' legitimate interests or it is needed or allowed by law. We process special categories of information because it is necessary for an insurance purpose, because we have your permission or as described in our full privacy notice. We may process information about your criminal convictions and offences (if any) if this is necessary to prevent or detect a crime.

5. Profiling and automated decision making

Like many businesses, we sometimes use automation to provide you with a quicker, better, more consistent and fair service, as well as with marketing information we think will interest you (including discounts on our products and services). This may involve evaluating information about you and, in limited cases, using technology to provide you with automatic responses or decisions. You can read more about this in our full privacy notice. You have the right to object to direct marketing and profiling relating to direct marketing. You may also have rights to object to other types of profiling and automated decision-making.

6. Sharing your information

We share your information within the Bupa group of companies, with relevant policyholders (including your employer if you are covered under a group scheme), with funders who arrange services on your behalf, those acting on your behalf (for example brokers and other intermediaries) and with others who help us provide services to you (for example healthcare providers) or who we need information from to handle or check claims or entitlements (for example professional associations). We also share your information in line with the law. You can read more about what information may be shared in what circumstances in our full privacy notice.

7. International transfers

We work with companies that we partner with, or that provide services to us (such as healthcare providers, other Bupa companies and IT providers) that are located in, or run their services from, countries across the world. As a result, we transfer your personal information to different countries including transfers from within the UK to outside the UK, and from within the EEA (the EU member states plus Norway, Liechtenstein and Iceland) to outside the EEA, for the purposes set out in this privacy notice. We take steps to make sure that when we transfer your personal information to another country, appropriate protection is in place, in line with global data protection laws.

8. How long we keep your personal information

We keep your personal information in line with periods we work out using the criteria shown in the full privacy notice.

9. Your rights

You have rights to have access to your information and to ask us to correct, erase and restrict use of your information. You also have rights to object to your information being used, to ask us to transfer information you have made available to us, to withdraw your permission for us to use your information and to ask us not to make automated decisions which produce legal effects concerning you or significantly affect you. Please contact us if you would like to exercise any of your rights.

10. Data protection contacts

If you have any questions, comments, complaints or suggestions about this notice, or any other concerns about the way in which we process information about you, please contact us at info@bupaglobal.com. You can also use this address to contact our Data Protection Officer.

You also have the right to make a complaint to your local privacy supervisory authority. Our main office is in the UK, where the local supervisory authority is the Information Commissioner's Office (www.ico.org.uk) who can be contacted at, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom. Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate).

GLOSSARY

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| Active treatment | Treatment from a medical practitioner of a disease, illness or injury that leads to your recovery, conservation of your condition or to restore you to your previous state of health as quickly as possible. |
| Advanced therapy medicinal products (ATMPs) | Treatments that are based on genes, tissues or cells, for example Chimeric Antigen Receptor (CAR) T-cell treatment . |
| Artificial life maintenance | Any medical procedure, technique, medication or intervention delivered to a patient in order to prolong life. |
| Benefits provider | The recognised medical practitioner, hospital or clinic, or any other service provider, which provides you with any covered benefits . |
| Blue Cross Blue Shield Association / Blue Cross Blue Shield Global / BCBSA | The Blue Cross and Blue Shield Association is an association of independent, community-based and locally-operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross Blue Shield Association . |
| Bupa | The British United Provident Association Limited, a UK limited liability company limited by guarantee, registered in England and Wales with company number 00432511, with registered office at Bupa , 1 Angel Court, London, EC2R 7HJ, England. |
| Bupa Global, we, us, our | Bupa Insurance Limited (a company registered in England and Wales, with company no. 3956433) of Bupa , 1 Angel Court, London, EC2R 7HJ, England. - the sole insurer of this plan. |
| Bupa Group | Bupa Global, Bupa Insurance Services Limited and all other companies in the Bupa Group , and those companies which provide any administration of this policy on behalf of Bupa Global . |
| Complementary therapist | Such as an acupuncturist, homeopath, reflexologist, naturopath or Chinese medicine practitioner who is fully trained and legally qualified and permitted to practise by the relevant authorities in the country in which the treatment is received. |
| Covered benefits | The treatment and benefits shown as covered in the Guide to your Bupa Global health plan . |
| Day-patient | Treatment which for medical reasons requires you to stay in a bed in hospital during the day only. We do not require you to occupy a bed for day-patient mental health treatment . |
| Deductible | The amount payable by you in any policy year before we will pay for any covered benefits . |
| Dependants | Any other people covered by this policy , as named on the insurance certificate. |
| Diagnostic tests | Investigations, such as X-rays or blood tests, to find the cause of your symptoms. |
| Dietician | Practitioners must be fully trained and legally qualified and permitted to practice by the relevant authorities in the country where the treatment is received. |

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| Doctor | A person who: is legally qualified in medical practice following attendance at a recognised medical school to provide medical treatment , does not need a specialist's training, and is licensed to practise medicine in the country where the treatment is received. By recognised medical school we mean a medical school which is listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation. |
| Emergency | A serious medical condition or symptoms resulting from a disease, illness or injury which arises suddenly and, in the judgment of a reasonable person, requires immediate treatment , generally within 24 hours of onset, and which would otherwise put your health at risk. |
| Family Members | Persons of a family relationship (related to you by blood or by law or otherwise). A full list of the family relationships falling within this definition is available on request. |
| Guide to your Major Medical Global health plan | The booklet entitled "Guide to your Major Medical Global health plan " for the health plan which is stated to apply to you on your insurance certificate. This sets out which treatments and benefits are included under and any exclusions that apply to this policy . Where you the policyholder have a different health plan to the dependants , a different "Guide to your health plan " will apply to each of you . |
| Health plan | Any insurance plans made available by Bupa Global from time to time. |
| Hospital | A centre of treatment which is registered, or recognised under the local country's laws, as existing primarily for carrying out major surgical operations , or providing treatment which only specialists can provide. |
| In-patient | Treatment which for medical reasons normally means that you have to stay in hospital bed overnight or longer. |
| Intensive care | Intensive care includes; High Dependency Unit (HDU): a unit that provides a higher level of medical care and monitoring, for example in single organ system failure. Intensive Therapy Unit/ Intensive Care Unit (ITU/ICU): a unit that provides the highest level of care, for example in multi-organ failure or in case of intubated mechanical ventilation. Coronary Care Unit (CCU): a unit that provides a higher level of cardiac monitoring. Special care baby unit: a unit that provides the highest level of care for babies. |
| Medical practitioner | A specialist, doctor, psychologist, psychotherapist, physiotherapist, osteopath, chiropractor, dietician, speech therapist, complementary therapist or therapist who provides active treatment of a known condition. |
| Medically necessary: | treatment , medical service or prescribed drugs/medication which is: (a) consistent with the diagnosis and medical treatment for the condition; (b) consistent with generally accepted standards of medical practice; (c) necessary for such a diagnosis or treatment ; (d) not being undertaken primarily for the convenience of the member or the treating medical practitioner |
| Mental health treatment | Treatment of mental conditions, including eating disorders. |
| Network | Hospitals , pharmacies or similar facilities, or Medical practitioner's that have an agreement in effect with Bupa Global or a service partner to provide you with covered treatment . |
| Out-patient | Treatment given at a hospital , consulting room, doctor's office or out-patient clinic where you do not stay overnight or as a day-patient to receive treatment . |
| Ovulation induction treatment | Treatment including medication to stimulate production of follicles in the ovary including but not limited to clomiphene and gonadotrophin therapy. |

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| Persistent vegetative state: | A state of profound unconsciousness, with no sign of awareness or a functioning mind, even if the person can open their eyes and breathe unaided, and the person does not respond to stimuli such as calling their name, or touching. The state must have remained for at least four weeks with no sign of improvement, when all reasonable attempts have been made to alleviate this condition. |
| Pharmacy | A facility where prescribed drugs are prepared or sold. |
| Physiotherapists, osteopaths and chiropractors | Practitioners must be fully trained and legally qualified and permitted to practise by the relevant authorities in the country where the treatment is received. |
| Policy | Your contract of insurance with Bupa Global as described in Clause 1 of the Terms and Conditions. |
| Policy year | The 12 month period for which this policy is effective, as first shown on your insurance certificate and, if this policy is renewed, each 12 month period which follows the renewal date. |
| Policyholder | The main applicant set out in the application form and who will be the first person named on the insurance certificate. |
| Pre-existing condition | <ul style="list-style-type: none"> ◦ Any medical condition declared in your application for cover which has been noted on your insurance certificate as a 'personal exclusion' or covered pre-existing condition. ◦ Any medical condition declared in your application for cover which has been accepted with no 'personal exclusion' or underwriting loading applied ◦ Any disease illness or injury for which you received medication, advice or treatment, or you had experienced symptoms of whether the condition was diagnosed or not, prior to becoming a member which was not disclosed on your application for cover <p>Where we have accepted your transfer to this plan from another insurance product on a continuous cover basis, the above reference to 'application for cover' shall mean your original application for cover under that previous insurance product.</p> |
| Prophylactic surgery | Surgery to remove an organ or gland that shows no signs of disease, in an attempt to prevent development of disease of that organ or gland. |
| Psychologist and psychotherapist | A person who is legally qualified and is permitted to practice as such in the country where the treatment is received. |
| Qualified nurse | A nurse whose name is currently on any register or roll of nurses maintained by any statutory nursing registration body in the country where the treatment is received. |
| Reasonable and Customary | Reasonable and Customary means the 'usual', or 'accepted standard' amount payable for a specific healthcare treatment , procedure or service in a particular geographical region, and provided by benefits providers of comparable quality and experience. |
| Recognised medical practitioner, hospital or healthcare facility | Any provider who is not an unrecognised medical practitioner, hospital or healthcare facility . |
| Rehabilitation (Multidisciplinary rehabilitation) | Treatment in the form of a combination of therapies such as physical, occupational and speech therapy aimed at restoring full function after an acute event such as a stroke. |
| Renewal | Each anniversary of the date you joined the health plan . |

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| Serious acute illness | A medical condition, or symptoms resulting from a disease, illness or injury which arises suddenly and in the reasonable opinion of the attending specialist and our medical consultants, requires immediate treatment , generally within 24 hours of onset, and which would otherwise put your health at serious risk. |
| Service partner | A company or organisation that provides services on behalf of Bupa Global . These services may include pre-authorisation of cover and location of local medical facilities. |
| Specialist | A surgeon, anaesthetist or specialist who: is legally qualified to practise medicine or surgery following attendance at a recognised medical school, is recognised by the relevant authorities in the country in which the treatment is received as having specialised qualification in the field of, or expertise in, the treatment of the disease, illness or injury being treated. By 'recognised medical school' we mean a medical school which is listed in the World Directory of Medical Schools, as published from time to time by the World Health Organisation. |
| Specified country of nationality | The country of nationality specified by you in your application form or as advised to us in writing, which ever is the later. |
| Specified country of residence | The country of residence specified by you in your application and shown in your insurance certificate, or as advised to us in writing, whichever is the later. The country you specify must be the country in which the relevant authorities (such as tax authorities) believe you to be resident for the duration of the policy . |
| Speech therapist | Practitioners must be fully trained and legally qualified and permitted to practice by the relevant authorities in the country where the treatment is received. |
| Surgical operation | A medical procedure that involves the use of instruments or equipment. |
| Therapists | An occupational therapist or orthoptist, who is legally qualified and is permitted to practise as such in the country where the treatment is received. |
| Treatment | Surgical or medical services (including diagnostic tests) that are needed to diagnose, relieve or cure disease, illness or injury. |
| UK | Great Britain and Northern Ireland. |
| Unrecognised medical practitioner, provider or facility | <ul style="list-style-type: none"> ◦ Treatment provided by a medical practitioner, hospital or healthcare facility which are not recognised by the relevant authorities in the country where the treatment takes place as having specialist knowledge, or expertise in, the treatment of the disease, illness or injury being treated. ◦ Self treatment or treatment provided by anyone with the same residence, Family Members (persons of a family, related to you by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request. ◦ Treatment provided by a medical practitioner, hospital or healthcare facility which are to whom we have sent a written notice that we no longer recognise them for the purposes of our health plans. You can contact us by telephone for details of benefit providers we have sent written notice to or visit Facilities Finder at bupaglobal.com/en/facilities/finder |
| We/us/our | Bupa Global |
| You the policyholder | Just the policyholder . |
| You/your | The policyholder and/or any dependants . |

General services:

+44 (0) 1273 323 563

Medical related enquiries:

+44 (0) 1273 333 911

Your calls may be recorded or monitored.

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Victory House
Trafalgar Place
Brighton
BN1 4FY
United Kingdom

Bupa Global offers you:

Global medical plans for
individuals and groups
Assistance, repatriation and
evacuation cover
24-hour multi-lingual helpline
bupaglobal.com

For services in the U.S.

Blue Cross Blue Shield Global

U.S. Service Center
Palmetto Bay Village Center
17901 Old Cutler Road, Suite #400
Palmetto Bay, FL 33157

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