

Worldwide Health Options



Membership Guide

This booklet explains the terms and conditions of the Worldwide Health Options plan. Detailed information such as prior approval, making a claim and moving country can be found in this booklet.

From 1 November 2024

bupaglobal.com

Welcome

Within this membership guide, **you'll** find easy to understand information about **your** plan.

What's included

You should read this guide with **your** insurance certificate and application for cover. These set out the terms and conditions of **your** cover. To make the most of the plan, please read these sections:

- 'What is covered' and 'What is not covered', along with 'Explaining **your** benefits' to understand **your** cover and any benefit limits that might apply
- 'Pre-authorisation' and 'Making a claim' for advice on what to do when **you** need **treatment**
- 'Managing **your** plan' to understand the rules about **your** cover including when it will start, renew and end, and how **you** can change it
- The 'Glossary' to help understand the meaning of some of the terms used

Please keep this guide in a safe place. If **you** need another copy, **you** can call **us**, or view and download a copy any time in MembersWorld.

Bold words

Some words in this guide appear in bold type. These are words that have special meanings in this guide.

You can find these meanings in the 'Glossary'.

Sight or hearing difficulties?

Please let **us** know if **you** would like a copy of **your** documents in either braille, large print or audio format.

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Where you are covered

As long as it is covered by **your** health plan, **you** can have **your treatment** from any **recognised medical practitioner, provider or healthcare facility**. To confirm **your** level of cover please see **your** insurance certificate.

You can find a summary of **hospitals** at www.bupaglobal.com/facilitiesfinder

Contact us

Available at any time of the day or night

You can access details about **your** plan any time of the day or night through MembersWorld.

You can also call **us** at any time for advice and support from people who can help **you**.

Healthline: +44 (0) 1273 323 563

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

- o finding places and people to treat **you**. **We** try to do this within 48 hours
- o access to a second medical opinion

We get information from a number of sources. **You** should check this information as **we** do not verify it. **We** can't be held responsible for any errors or omissions, or any loss, damage, illness or injury that may occur as a result of this information.

You can ask **us** to arrange a medical evacuation if **you** have cover for this.

This **can** include:

- o air ambulance
- o commercial flights, with or without medical escorts
- o stretcher transport
- o transport for **your** body or ashes
- o travel for relatives and escorts.

We believe that every person and situation is different and **we** focus on finding answers and solutions that work for **you**.

Our team will help **you** from start to finish, so **you** always talk to someone who knows what is happening.

Contact details changed?

It's very important that **you** let **us** know when **you** change **your** contact details (postal or email address or phone number). **We** need to keep in touch with **you** so **we** can give **you** important information about **your** plan or **your** claims. To update **your** details, simply log into MembersWorld or call, email or write to **us**.

Question about your plan?

MembersWorld is the first place to go for information about:

- o Cover details
- o Pre-authorisation
- o Claims
- o Membership & payment queries

You can join at <https://membersworld.bupaglobal.com> or by downloading the MembersWorld mobile app. It's often the quickest way to contact **us**.

Other ways to contact **us**:

- o Email: info@bupaglobal.com
- o Phone: +44 (0) 1273 323 563
- o Post: **Bupa Global**, Victory House, Trafalgar Place, Brighton, BN1 4FY, United Kingdom

We may record or monitor **your** calls.

Welcome to MembersWorld

MembersWorld connects **you** to **Bupa Global** when **you** need **us**.

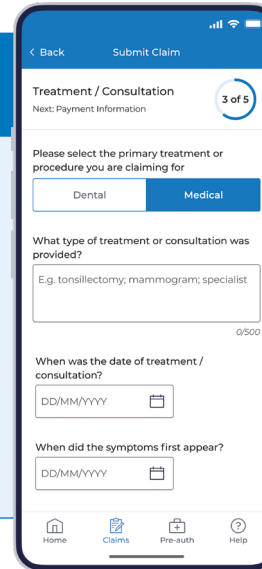
Overview

MembersWorld is for anyone on the plan aged 16 or over. If **you** are the **main member** and want to see details of **your dependants**, they will need to join MembersWorld and give their permission for **you** to do this.

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

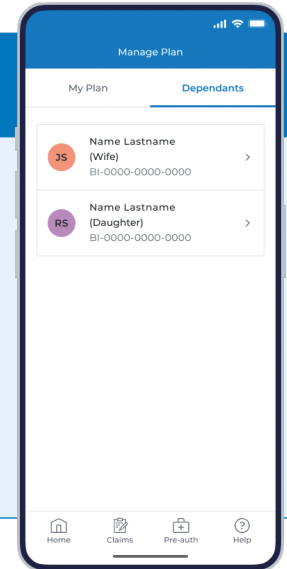
Claims and pre-authorisations

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



Dependants

- View **dependants'** plans, documents and membership cards
- Submit and view claims*
- **Main members** can manage a **dependant's** account



How to access MembersWorld

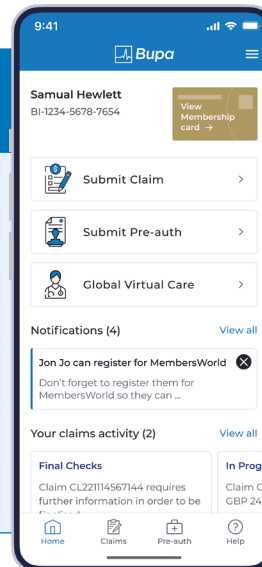
You can join at <https://membersworld.bupaglobal.com> or by downloading the MembersWorld mobile app.

Just search '**Bupa Global** MembersWorld' on the App Store or Google Play Store.



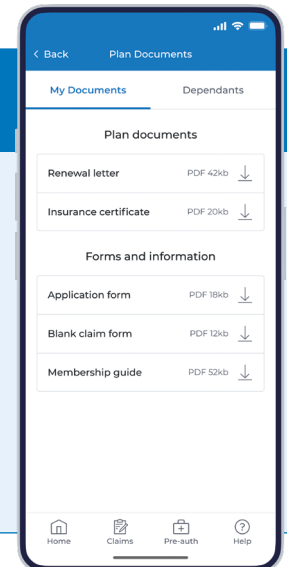
Membership cards

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



Policy documents

- View and download **your** plan documents



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

At **Bupa Global, we** care about more than just physical health. Blua digital health by **Bupa Global** supports **you** and **your** family in all the moments that matter including **your** physical and mental health.

These services are free to use as soon as **your** plan starts.

Using them does not use any of **your** benefit limits.

You can access these services through the Blua digital health page on the MembersWorld app.

If **you** have any questions, please contact **us**.

Your Wellbeing

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

You can find news, articles and simple 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 can give **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 by email at info@bupaglobal.com



Global Virtual Care*

You can request unlimited telephone or video consultations with international **doctors** at no extra cost, without affecting **your** benefits.

- Same day consultations are available
- A global team of general practitioners
- Multiple language options
- Consultation notes are stored securely in the app
- Prescriptions and referral letters are sent direct to **your** phone (where local regulations allow)
- Prescription delivery is available in selected locations

You can book appointments any time of the day or night in **your** MembersWorld app.



* These are not **Bupa Global** services - **we** have contracts with other companies to provide them to **you**. **We** can change or remove them at any time. **We** are not responsible for any information they give **you** or, if for any reason, they are not available.

The importance of pre-authorisation

We want everything to run smoothly when **you** need **treatment**. That way **you** can focus on getting better.

Why you should pre-authorise treatment

So that **you can** tell **us** about treatment that **you** need to have. **You** should contact **us** before **you** have **your treatment** to give **us** the details.

We can then:

- check if **we** cover **your** treatment
- check if the provider is part of **our network**
- help **you** find a provider within **our network**
- explain any limits that apply
- tell the provider that **you** are a **Bupa Global** member. **We** have agreements with **our network** providers for treatment charges
- case-manage complex treatment. The 'Table of benefits' clearly shows the complex treatments **we** want **you** to tell **us** about. Please contact **us** if **you** need any of these. **We** may ask for more information (for example to check if any policy exclusion applies)
- see if **we** can pay any bills directly to the provider. This will mean **you** don't have to pay and claim the costs from **us**.

If **you** have treatment with a provider that is not in **our network**, **we** may only pay costs that are reasonable and customary. This could leave **you** with a shortfall to pay.

Before **we** can approve **treatment** or pay a claim **we** may ask for more information, for example a medical report. If **we** don't receive this promptly, there may be a delay to pre-authorisation and to paying **your** claim. If **we** do not receive this at all, **we** may not be able to pay **your** claim.

We may appoint an independent medical professional and ask **you** to have a medical examination with them. If **we** do this, **we** will pay for it. They will then give **us** a medical report.

Pre-authorised treatment with our network providers

When **you** have pre-authorised **treatment** with a provider that is in **our network**, **we** will cover the costs if, when **you** have it:

- the plan is in force
- **you** are covered by the plan
- premiums are paid up to date
- the pre-authorisation is still valid.

When **we** approve **treatment**, **we** will tell **you** how long the pre-authorisation will be valid for. If **you** need more **treatment** after this, **you** can request a new pre-authorisation.

How to pre-authorise treatment

Log into the MembersWorld app, go to <https://membersworld.bupaglobal.com> or contact **us** by phone or email. When **we** have the details, **we** will send **you** and the provider a pre-authorisation statement.

If you need to go to hospital in an emergency

In an emergency there might not be time to contact **us**. If this happens, it is important that the **hospital** contacts **us** within 48 hours of **your** admission.

The claiming process

If you need assistance with a claim you can:

- o Go online at <https://membersworld.bupaglobal.com>
- o Call **us** at any time on +44 (0) 1273 323 563
- o Email info@bupaglobal.com

Our process

Whether **you** choose direct settlement 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, **we** can only arrange direct settlement 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 **hospital** or healthcare facility in **our network**.

How to make a claim

The quickest way to make a claim is by using **your** MembersWorld account. **You** have the choice of making an online claim or uploading a completed claim form.

Make sure **we've** got all the information **we** ask for. The biggest delays to paying a claim are incomplete, missing or unreadable information.

Make sure **you** give **us** **your** correct bank details. Bank transfer is by far the quickest way to receive **your** payment.

Direct settlement

Contact **us** for pre-authorisation through MembersWorld or by phone.

We check if **your** treatment is covered and confirm with **you** and the provider if direct settlement can be applied. **We** send the provider a pre-authorisation statement. **We** will also send **you** a copy if **you** ask **us**.

We pay the provider directly.

When **we** have assessed and paid **your** claim, **you** will be able to see a payment statement in MembersWorld. This will show when and how **your** claim was paid, and who received the payment. This will include the details of any **co-insurance** or **deductible** applied to the claim.

Pay and claim

After **your** treatment, **your** medical provider should provide **you** with an itemised invoice. They may also give **you** other supporting documents. This could be a medical report, consultation notes, or test results.

You should log into MembersWorld to submit the claim. **Our** claim submission portal will guide **you** through the claim. **You** can submit the invoice for assessment along with any supporting documents there too.

We will pay **you** to the bank account with the details **you** have given **us**. Please make sure that **your** bank accepts **your** preferred payment currency.

How your modules work

Whether **you** are at home or abroad, **we** know that everyone wants something different from their health plan. Worldwide Health Options gives **you** the choice to tailor **your** plan to fit **your** personal needs.



Things you need to know about your health plan

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About your membership

This plan is an insurance contract between **you** and **Bupa Global**. **Your** cover begins on the 'effective date' on **your** insurance certificate.

Please see 'Starting and renewing **your** cover' within the 'Managing **your** plan' section of this guide for information about renewing **your** plan.

There are three documents that set out the terms of **your** membership:

- **your** application for cover. This includes quote requests, forms for anyone covered, and anything declared when **you** applied for cover
- **your** rules and cover shown in this guide
- **your** insurance certificate. This shows the name of the insurer.

Although they're separate documents, **you** should read them together. Each time **your** plan renews, **we**'ll send **you** the updated versions of the membership guide and insurance certificate which will apply from **your** latest cover start date.

The agreement between you and us

As a member of the plan, **you**, the **main member** have formed an agreement with **Bupa Global** about **your** cover. Only **you**, the **main member** and **Bupa Global** have legal rights under this agreement.

This means that only **you**, the **main member** and no other party can enforce the terms of this agreement, whether under the Contacts (Rights of Third Parties) Act 1999 or otherwise. **We** will of course allow anyone who is covered under this membership complete access to **our** complaints and dispute resolution process.

Please read the 'Making a complaint' section of this guide.

Pre-authorisation

When **you** need **treatment we** want to make sure that everything runs as smoothly as possible. If **you** contact **us** before having **treatment, we** can explain **your** benefits and confirm if the **treatment** is covered by **your** plan. **We** can also offer any help or advice **you** may need, such as suggesting **hospitals, clinics and doctors**.

If **you** need **hospital treatment (in-patient treatment or day-case treatment)**, contacting **us** also means that **we** can get in touch with the **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.

Direct settlement is where **we** pay the provider of **your treatment** directly. This makes things easier for **you** as **you** do not have to pay and then claim the costs back from **us**. **We** try to do this whenever possible, and the provider of the **treatment** has to agree to it. Direct settlement is usually only available for **in-patient** or **day-case treatment**.

Direct settlement is easier for **us** to arrange if **you** pre-authorise **your treatment** first, or if **you** use a **hospital** or clinic that is in **our network**.

If direct settlement is not possible, **you** will need to pay for **your treatment** and claim the costs back from **us**.

There are certain benefits which **you** must receive pre-authorisation for. **You** can see these in the 'Table of benefits'. **We** may not pay for **your treatment** if **you** haven't pre-authorised it first.

How to pre-authorise

You can pre-authorise **your treatment** on the MembersWorld app, by email, or by phone. When **we** have the details **we** need, **we** send a pre-authorisation statement to **your hospital** or clinic. **We** will send **you** a pre-authorisation statement if **you** ask **us** to.

When **you** contact **us**, please have **your** membership number ready. **We** will ask **you** questions. These could include:

- do **you** know the condition **you** have?
- when did **your** symptoms first start?
- when did **you** first see **your family doctor** about them?
- what **treatment** do **you** need?
- when will **you** have the **treatment**?
- what is the name of **your specialist**?
- where will **your** proposed **treatment** take place?
- how long will **you** need to stay in **hospital**?

If **we** pre-authorise **your treatment, we** will pay up to the limits of **your** plan if:

- the plan covers the **treatment. We** may ask **you** for more details. This could be, for example, to rule out any link to a **pre-existing condition**
- **you** are covered when the **treatment** takes place
- the premiums are paid up-to-date
- the **treatment you** have matches the **treatment we** authorised
- **you** have given **us** all the details of the condition and **treatment you** need
- **you** have enough benefit to cover the cost of the **treatment**
- the **treatment** is not for a **pre-existing condition** (see the 'What is not covered' section)
- the **treatment** is **medically necessary**.

If **we** do not receive the information **we** need, this may delay pre-authorisation and claims payment. **We** may ask an independent **medical practitioner** to examine **you** and give **us** a report. **We** will pay for this.

Staying in hospital

The pre-authorisation will include the number of nights in **hospital** that **we** will cover for **your in-patient treatment**. If **you** need to stay longer, **you** or **your doctor** must contact **us** to extend the pre-authorisation.

Important

Pre-authorisation is only valid if all the details of the **treatment we** authorise match the **treatment you** have. This includes when and where **you** have the **treatment**. If any detail changes, or **you** need more **treatment, we** need to pre-authorise the change. This means that **you** or **your doctor** must tell **us** the details. **We** can only approve **your treatment** based on the information **we** receive.

We may change **our** decision if the information **we** receive differs from what **we** were told when **we** first assessed **your treatment**. If **we** do not receive details that **we** have asked for, **we** may treat this as a sign of fraud. If this happens, **we** may pass information to third parties, which may include other insurers. The aim of this to prevent and detect fraud.

Using our network

If **you** choose to have **treatment** from a person or place (for instance a **doctor** or clinic) that is in **our network, we** will pay the costs (after taking into account any benefit limits, co-insurance or a **deductible** that may apply to the plan).

We can help **you** find a person or place that is in **our network**. **You** can also find **our network** at bupaglobal.com/en/facilities/finder

If **you** choose to have **treatment** from someone or in a place that is not part of **our network, we** will only cover costs that are **reasonable and customary**. This applies whether **we** pay them directly, or **you** pay the costs and claim this back from **us**. To calculate this **we** look at:

- costs that are the usual, or accepted standard amount payable for the **treatment you** have
- the quality and experience of the person or place that treated **you**
- the region where **you** have the **treatment**.

We may look at the usual and most common charges that **we** pay in that region. Some governments, medical bodies or insurance industry groups publish guidelines for fees and medical practice. These can include standard **treatment** plans which outline the best course of care for a given illness or **treatment**.

We may refer to these global guidelines when **we** assess and pay claims.

We will not pay costs from a provider that is not part of **our network** and which are higher than what is **reasonable and customary**. This means that:

- **you** will have to pay any costs which are higher than what is **reasonable and customary**. **You** will need to pay the provider directly
- **we** cannot control what the provider will charge **you**.

There may be times when it is not possible for **you** to be treated by a provider in **our network**, for instance in an **emergency**. When this happens, **we** ask that **you** or the provider, contact **us** within 48 hours (or as soon as possible afterwards). **We** may arrange for **you** to move and have **treatment** from a provider that is in **our network**. **We** will only do this if it is safe for **you**. If **you** decide not to move, **we** will pay **reasonable and customary** costs for **your treatment**.

In some countries there may be other processes that apply if **you** have **treatment** from a provider that is not part of **our network**.

Treatment in the U.S. (optional if chosen)

If **you** chose to include U.S. cover, **we** have special arrangements in place if **you** need to have **treatment** or be hospitalised or visit a **doctor** while **you** are there. These include access to a select **network** of quality **hospitals** and other medical benefit providers with direct settlement of all covered expenses when **you** receive **treatment** in a **network hospital**. To access these benefits, and avoid penalties, pre-authorisation must be obtained for all **treatment** in **hospital** using the same simple process as before.

When **you** get pre-authorisation for **your treatment** and **you** go to a **network hospital**, all covered expenses are paid in full – direct to the providers of **your treatment**.

You must call **our** dedicated team on 800 554 9299 (from inside the U.S.), or +1 800 554 9299 (from outside the U.S.) to arrange any **treatment** in the U.S.

Treatment that has not been pre-authorised

If **you** choose not to get **your in-patient treatment** and **day-case treatment**, cancer **treatment** and MRI, CT or PET scans in the U.S. pre-authorised, **we** will pay 50% towards the cost of covered **treatment**.

We know that there are times when **you** can't pre-authorise **your treatment**, for example in an **emergency**. If **you** go to **hospital** in an **emergency**, it is important that the **hospital** contacts **us** within 48 hours. If this isn't possible, they should contact **us** as soon as they can. **We** can then make sure **you** are getting the right care and are in the right place. If **you** are in a **hospital** that is not part of **our network, we** may arrange for **you** to move and have **your treatment** in a **hospital** that is in **our network**. **We** would only do this when **you** are stable and if it is the best thing for **you**. If **you** decide to stay where **you** are, **we** will pay the **reasonable and customary** costs of any covered **treatment** or services that **you** have after the proposed date of the transfer.

If **we** have been notified within 48 hours of **your emergency** admission to a **hospital** that is in **our network, we** will not ask **you** to share the cost of **your treatment**.

Treatment outside our network

Even if **your treatment** in the U.S. has been pre-authorised, if **you** choose to use a **hospital**, clinic or **medical practitioner** that is not part of **our network, we** will pay **reasonable and customary** costs. Please see 'Using **our network**' in the 'Pre-authorisation' section of this membership guide.

There may be times when **you** cannot be treated at

a **hospital** in **our network**. These include:

- where there is no **hospital** in **our network** within 30 miles of **your** address, and
- when the **treatment you** need is not available in at a **hospital** in **our network**.

When this happens, **we** will not ask **you** to share the cost of **your treatment**.

Deductibles

Please read this section if **you** have a **deductible** on **your** plan.

What is a deductible?

The **deductible** is the total value that **your** covered claims must reach each **membership year** before **we** will start to pay any benefit.

For example, if **you** have a **deductible** of GBP 500, the total value of **your** covered claims must reach GBP 500 before **we** will pay any benefit.

The **deductible** applies to each person covered.

The amount of the **deductible** is shown on **your** insurance certificate. **You** can see this in MembersWorld. If **you** want to know the amount of **your** remaining **deductible**, please contact **us**.

If **you** chose to have a **deductible** on **your** Worldwide Medical Insurance cover, other **deductibles** will also apply if **you** opted for Worldwide Medical Plus or Worldwide Medicines and Equipment (**deductibles** do not apply to Worldwide Wellbeing or Worldwide Evacuation).

The amounts below explain the value of the **deductible** which applies to each option. **You'll** find details of **your deductibles** on **your** insurance certificate.

Worldwide Medical Insurance
GBP £ 250, 500, 1,000, 2,000, 5,000
EUR € 300, 625, 1,250, 2,500, 6,250
USD \$ 425, 850, 1,700, 3,400, 8,500

Option: Worldwide Medical Plus
GBP £ 100
EUR € 125

USD \$ 170

Option: Worldwide Medicines and Equipment

GBP £ 50

EUR € 60

USD \$ 80

Deductibles apply separately for **treatment you** have under each of the options. For example, if **you** have Worldwide Medical Insurance with a £500 **deductible** and have chosen Worldwide Medical Plus, the **deductible** for each would be applied as follows:

- **You** have **treatment** in **hospital** for a broken leg, which costs £1,000
- **Deductible** applied is £500 from Worldwide Medical Insurance (as this covers **hospital treatments**)
- Amount paid by **us** is £500

Then:

- **You** have physiotherapy for **your** broken leg (usually paid from **your** Worldwide Medical Plus option), which costs £300
- **Deductible** applied is £100 from Worldwide Medical Plus
- Amount paid by **us** is £200

How an annual deductible works

If a claim is smaller than any remaining **deductible**, **you** should still make a claim. **We** will not pay the claim, but it will count towards reaching **your deductible**. **We** will send **you** a statement to tell **you** how much is left.

If a covered claim is more than **your** remaining **deductible**, **we** will pay the amount of the claim minus the remaining **deductible**.

When **you** have paid the full **deductible**, **we** will pay all covered claims up to the limits of the plan.

How claims are paid to you

If **you** make a claim and have asked **us** to pay **you**:

- any payment **we** make will be less the amount of any **deductible**
- **we** will send **you** a statement showing how **your** claim has been settled, including any amounts set against the **deductible**

How we pay claims to a medical facility

If **you** have asked **us** to pay a **medical facility** directly:

- **we** will send payment to the provider for the full amount of the covered claim, without taking any **deductible**
- **we** will then collect any **deductible** from **you** using the credit card authority
- **we** will also send **you** a statement showing the amount of the **deductible** that **we** will be collecting from **your** account.

You must pay the **deductible** in all circumstances.

Important

- the **deductible** applies separately to each person covered
- even if **your treatment** cost is less than the **deductible**, **you** should still make a claim
- this **deductible** applies each **membership year**. If **your** first claim is towards the end of a **membership year** and continues after **your renewal date**, **you** must pay the **deductible** again for that **treatment**. This is because it will be a new **membership year**.

Making a claim

We want it to be simple for **you** to make a claim.

We recommend that **you** pre-authorise any **treatment** that **you** have. This is so **we** can confirm **you** have cover for it under **your** plan and tell **you** about any limits or restrictions that apply. Pre-authorising **your treatment** also makes it easier for **us** to pay the provider of **your treatment** through direct settlement.

There are some benefits which **you** must pre-authorise. **You** can see these in the 'Table of benefits'. **We** may not pay a claim if **we** have not pre-authorised it.

Claim forms

The claim form gives **us** the information **we** need to check that the plan covers **your** claim. Please make sure that **you** complete the form. If **we** may have to ask for more information, this can take time and delay any payment.

You can:

- complete a claim form on the MembersWorld app or website, or
- contact **us** and **we** will send **you** one.

You must make a separate claim for each:

- member
- condition
- **in-patient** or **day-case** stay, and
- currency of claim.

What we need for your claim

As well as **your** completed claim form, **we** need the itemised invoice from **your** medical provider. If they have given **you** other supporting documents such as a medical report, consultation notes, or test results, please send **us** these too. **You** can send **us** copies of these documents. **We** can't send original documents back to **you**. If **you** do send **us** an original document, **we** can send **you** a copy if **you** ask **us**.

You must make a claim within two years of having the **treatment**. **We** only pay claims for **treatment** after two years if there is a good reason why **you** couldn't make the claim earlier.

We may ask for more information about **your** claim. For example:

- medical reports or other information about **your treatment** or condition
- the results of any medical examination by a **medical practitioner** who **we** appoint and pay for.

If **we** don't have the information **we** ask for, **we** may not be able to pay **your** claim.

Important

We pay for **treatment**:

- **you** have while **you** are on the plan
- up to the benefit limits that apply at the time **you** have it
- costs that are **reasonable and customary**.

Tracking a claim

We will process **your** claim as quickly as **we** can. **You** can check MembersWorld to see the progress of a claim **you** have made.

Claim payment statement

When **we** have assessed and paid **your** claim, **you** will be able to see a statement in MembersWorld. This will show when and how **your** claim was paid, and who received the payment.

Paying your claim

Where possible, **we** follow the instructions in the 'Payment details' section of the claim form.

Who we will pay

We can make payments to the:

- member who received the **treatment**
- provider of the **treatment**
- **main member**
- executor or administrator of the member's estate.

We can pay a **dependant** if:

- they received the **treatment**
- they are aged 16 or over, and
- **we** have their bank details.

We do not make payments to anyone else.

If **you** are aged 16 or over, **we'll** explain to **you** how **we** have dealt with **your** claim. For **dependants** aged 15 and under, **we** will contact the **main member**.

Payment method

We can transfer payment to **your** bank account. This is quick and secure. However, **we** can send a payment only if **we** know details of where to send the payment, for example the full account number, SWIFT code, bank address and (in Europe only) IBAN number.

If **your** bank charges **you** for a transfer **we** make, **we** will try to refund this as well. **We** do not pay any other bank charges, for example currency exchange fees.

Payment currency

We will reimburse **you** in the currency:

- in which **we** receive the premium, or
- of the invoices **you** send **us**, or
- of **your** bank account.

Sometimes banking rules may not let **us** pay in the currency **you** would like. So, **we** will pay in the currency in which **we** receive the premium.

Very rarely, paying in a certain currency may be illegal or expose **us** (or the **Bupa Group**) to sanctions. If so, **we** may not be able to pay **you** straight away. Or **we** will pay **you** in a currency which **we** are able and allowed to use.

How we convert one currency to another

We use the rate that is in place in the **UK** on the invoice date. If there is no invoice date, **we** will use **your treatment** date. The exchange rate **we** use will be from a leading market provider of rates. Please call **us** if **you** would like more details.

Other claim information

Payment of claims in error

This is if **we** pay too much for a claim, or pay a claim that is not covered. **We** can deduct from future claims the extra amount **we** have paid, or ask **you** to pay **us** back.

Discretionary payments

If **we** make a payment for a benefit **your** plan doesn't cover, **we** don't have to pay the same or similar costs in the future. The payment will count towards the overall annual maximum that applies to **your** cover.

Claiming for treatment when others are at fault

You may need to claim for **treatment** that **you** need because something has happened that is someone else's fault, for example a road traffic accident. **You** will need to complete the relevant section of the claim form and take any reasonable steps **we** ask of **you**. This could be to help **us**:

- recover from the person at fault the cost of the **treatment we** paid for. This could be through their insurance company
- claim interest if **you** are entitled to do so.

We may make a claim in **your** name. **You** must give **us** any help **we** reasonably need to do this, for example:

- giving **us** any documents or witness statements
- signing court documents, and
- having a medical examination.

You must not:

- take any action
- settle any claim or
- do anything which has a negative effect on **our** right to claim in **your** name.

Claiming with joint or double insurance

If **you** have other insurance for costs **you** have claimed from **us**, **you** must:

- tell **us** about this when **you** make a claim from **us**
- complete the appropriate section of the claim form.

We will only pay **our** share of the costs.

Detecting and preventing fraud

We check **your** details with:

- fraud prevention agencies
- other insurers, and
- other relevant third parties.

If **you** give **us** false or inaccurate information, **we** may suspect fraud and **we** may record this with a fraud prevention agency. **We** and other organisations may also use these records to:

- help make decisions about cover for **you** and members of **your** plan
- help make decisions on other insurance proposals and claims for **you** and members of **your** plan or group
- trace debtors, recover debt, prevent fraud and manage **your** insurance plans
- find or confirm **your** identity
- run credit searches and other fraud searches.

Fraudulent claims

If a claim on the plan is fraudulent in any way, **we** can:

- refuse to pay it and any later claim
- recover any payments **we** have already made for it and for any later claim.

If the **main member** makes a fraudulent claim, **we** can cancel the plan from the date of that claim.

If a **dependant** makes a fraudulent claim, **we** can cancel their cover from the date of that claim.

In either case **we** don't have to refund any premium already paid to **us**.

Examples of fraudulent claims include:

- making a false or exaggerated claim
- giving **us** false information, for example forged, falsified or manipulated documents
- not giving **us** information which **we** need to assess a claim
- refusing to give **us** information which **we** have reasonably asked for to assess a claim. For example, medical history reports, proof of payment and original invoices.

Managing your plan

This section sets out the rules about **your** cover including when it will start, renew and end, and how **you** can change it.

Starting and renewing your cover

Your cover starts on the 'effective date'. This is shown on the first insurance certificate that **we** sent the **main member**, as long as there has been no break in cover since.

Your plan renewal falls on the anniversary of the effective date. **Your** membership will continue automatically each year, regardless of **your** age or current state of health, unless **you** tell **us** that **you** no longer require cover.

On **your renewal date**, a new insurance contract is formed on the same terms as the previous **membership year** but with a new premium and any amendments **we** notified the **main member** of at the time of renewal.

We will contact **you**, the **main member**, before **your renewal date** with details of the new premium, any changes to the renewed plan, and the reasons for those changes. Please contact **us** before the **renewal date** if **you**, the **main member**, do not want to renew **your** plan. If **you** do not contact **us** before the **renewal date**, **we** will continue to take payment of the new premium using the payment details **you** have given **us**.

Please note that after the **renewal date**, **you**, the **main member**, have a further 30 days to let **us** know if **you** do not want to renew **your** plan. Please see 'Ending **your** cover or removing **dependants** from cover' within the section 'Managing **your** plan' for more information.

When cover starts for others

A **dependant's** cover will start on their 'effective date'. This is shown on the first insurance certificate **we** sent for the current continuous period of cover which includes them. They can be covered for as long as the **main member** is covered on the plan.

If cover for the **main member** ends, their **dependants** can apply for cover in their own right.

Making changes to your cover

This plan lasts one year, and most changes to the plan can only be made at renewal. Only the **main member** can ask **us** to make changes to the plan. The **main member** can add or remove **dependants** at any time. The **main member** can also apply to add U.S. cover at any time.

If the **main member** wants to increase the cover at renewal, **we** may ask for a medical history form before **we** agree to the change. This means that **we** may apply personal terms to the new cover (these could be exclusions or restrictions).

The **main member** can ask to make changes which will affect the amount **you** pay. These changes can only be made at renewal.

The premium will be lower if they:

- add or increase a **deductible**, or
- remove an option.

The premium will be higher if they:

- remove or reduce a **deductible**, or
- add an option.

Please contact **us** to discuss any changes **you** wish to make.

Please note: only **we** can make or confirm a change to **your** membership or cover. This will only be valid if **we** confirm it in writing. Only **we** can decide not to enforce any of **our** rights.

We will contact **you** using the details **we** hold for **you**. If **your** phone number, email or contact address changes, please tell **us** as soon as possible.

Your insurance certificate

We will send the **main member** a new insurance certificate if:

- they add a new **dependant** to the plan

- **we** need to record any other changes that **you** ask for or that **we** make.

The new insurance certificate will replace the previous one. It will take effect from the issue date (**you** can see this on the new certificate).

If we make changes

We may change the benefits and rules of **your** plan on **your renewal date**.

Please read the 'Paying premiums and other charges' section for information about changes to **your** premiums.

We will not add any personal restrictions or exclusions to someone's cover for medical conditions that started after they joined the plan, provided:

- they gave **us** the information **we** asked them for before joining, and
- they have not applied for an increase in their cover.

If **we** do make any changes to **your** plan, **we** will tell the **main member** about the changes. If **you**, the **main member** do not want to accept them, **you** can end **your** cover without the changes being introduced, provided that **you** do so:

- within 30 days of the date on which the changes take effect, or
- within 30 days of **us** telling **you** about the changes, whichever is later.

We may make changes to the plan before renewal:

- if laws or regulators say **we** must, or
- to improve cover for all members with the same product.

If this happens, **we** will write to tell **you** about the changes.

If you move to a new country or change your country of nationality

The **main member** must tell **us** straight away if **your country of residence** or **country of nationality** changes. **We** may need to end **your** cover if the change results in a breach of rules which govern the provision of health cover to local nationals, residents or citizens.

Rules vary from country to country and may change at any time.

In some countries **we** have local partners who are licensed to provide cover which is administered by **Bupa Global**. If **you** change **your country of residence** to a country where **we** have a local partner, in most cases **you** will be able to transfer to **our** partner's plan without any more medical underwriting. **You** may also be able to continue **your** cover; which means that for those benefits which have a waiting period, the time **you** were a member with **us** will count towards that. If **you** request a transfer to a local partner, **we** will have to share **your** personal information and medical history with them.

Adding people to the plan

You, the **main member** can apply to include **dependants** on this health plan. The **main member** will need to complete an application form. **You** can find this in MembersWorld or **you** can contact **us** and **we** will send one to **you**.

We will review the medical history for the person **you** wish to add. This may result in special restrictions or exclusions which are personal to them. These will be shown on **your** insurance certificate. **We** may decline to offer cover. Their cover will start on the date **our** medical team accept **your** application to join.

Adding your newborn baby

If **you** are adding **your** newborn please complete a newborn application form. Newborn children are eligible for newborn care from their date of birth up to their 90th day when:

- at least one parent has been covered on this membership or another **Bupa Global** plan for 10 months or more prior to the child's birth

- the application form is received within 30 days of birth.

If the application form is not received within 30 days of birth, the newborn care benefit will be eligible from the date of receipt up until the 90th day.

Any exclusions or restrictions will be applied from their 91st day of birth, or **we** may decline to offer 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 child is born as a result of **Assisted Reproduction Technologies, ovulation induction treatment**, adopted, or born to a surrogate, or
- the baby was born in the U.S.

any exclusions or restrictions will be applied from the date **we** receive **your** application to join.

Adding U.S. cover

You can apply to include coverage in the U.S. at any time following **your** original date of joining. To apply **you** will need to complete an application form. **You** can find this in MembersWorld or **you** can contact **us** and **we** will send one to **you**. **Your** application will be reviewed by **our** medical underwriters and may result in exclusions or restrictions specific to coverage in the U.S.

Please note that **your** premiums will be affected by changes made to **your** plan.

Ending your cover

Ending your cover or removing dependants from cover

The **main member** can at any time:

- cancel the entire plan, which will end cover for everyone; or
- cancel cover for a **dependant**.

To do this, the **main member** must tell **us** by telephone, email or post.

The change will take effect 14 days after the **main member** tells **us** about the change. Please note:

- **we** will not back-date the cancellation date, and
- **we** will not pay claims for **treatment** which takes place after **your** cover ends.

Refund timeframes

The refund of any premium will depend on the date the **main member** cancels the entire plan or the plan of a **dependant**. There are two scenarios:

- A. Cancellation within the first 30 days of the plan; or**
- B. Cancellation after the first 30 days of taking out the plan.**

A. Cancellation within the first 30 days of cover

If the **main member** cancels the entire plan:

- within the first 30 days of cover starting for that **membership year**, and
- there have been no claims for **treatment** which took place in that 30-day period

we will refund all premiums paid for that **membership year**.

If the **main member** cancels cover for a **dependant**:

- within the first 30 days of cover starting for that **dependant** for that **membership year**, and
- there have been no claims for **treatment** for that **dependant** which took place in that 30-day period

we will refund all premium paid for that **dependant** for that **membership year**.

Important: If a claim has been made in the first 30 days of cover either by the **main member** or any **dependants**, **we** will treat this as acceptance to have a membership with **us**. This means if **you** wish to cancel the membership, it will be treated as

cancellation taking place after the first 30 days (section B below).

B. Cancellation after the first 30 days of cover

If the **main member** cancels the entire plan:

- after the first 30 days of cover for that **membership year**, or
- there have been claims for **treatment** which took place in the first 30 days of cover

we will cancel the plan 14 days after the **main member** contacts **us**.

We will also refund any premiums already paid for after the 14-day cancellation period. For example, if the **main member** cancels the entire plan on 1 March, **we** will refund any premium paid for 15 March onwards.

If the **main member** cancels cover for a **dependant**:

- after the first 30 days of cover for that **membership year**, or
- there have been claims for **treatment** for that **dependant** which took place in those first 30 days of cover

we will refund any premium already paid for that **dependant** for after the 14-day cancellation period. For example, if the **main member** cancels the cover for a **dependant** on 1 March, **we** will refund any premium paid for 15 March onwards.

Refund of premiums

We will refund **you** using the same method and currency **you** used to pay premiums. This means the refund will go back into **your** bank account, credit card, debit card or **you** will receive a cheque.

Please be aware that if **you** have any outstanding payments with **us**, **we** may deduct this from the refund.

If:

- the **main member** dies, a **dependant** or **family member** should tell **us** within 30 days
- a **dependant** dies, the **main member** should tell **us** within 30 days.

We will need a copy of the death certificate in both cases.

We will then backdate the cancellation to match the date on the certificate. If that member had made no claims that **membership year**, **we** will refund any premium paid after the date on the certificate.

We may decide to end **your** plan. If this happens, it will be at **your** next renewal. **We**:

- will notify **you** of **our** decision at least 3 months before **your** next renewal; and
- may offer **you** membership of another of **our** plans with the current insurer.

If **you** accept **our** proposed alternative plan, this new plan will take effect from **your renewal date** without a break in cover and without any new underwriting terms.

You may wish to discuss this with **us** before **your renewal date** or **you** may decide not to continue **your** cover with **us**.

Making a complaint

Occasionally things go wrong and when this happens, **we'll** do **our** best to put things right quickly. **You** can:

- contact **us** through MembersWorld (this is the quickest way)
- email: info@bupaglobal.com
- call **us**: +44 (0) 1273 323 563
- write to: Bupa Global, Victory House, Trafalgar Place, Brighton, BN1 4FY, UK.

You can also ask for a copy of **our** complaints process.

Taking it further

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 Services and Pensions Ombudsman:

- write to: Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29
- call them: +353 1 567 7000
- email: info@fspo.ie

For more details go to: www.fspo.ie

Explaining your benefits

The 'Table of benefits' explains what is covered on **your** health plan and any limits. **We** will pay for the cost of any **covered benefits** in accordance with the terms of this policy.

What is covered

Treatment covered by this health plan must be:

- consistent with accepted standards of medical practice in the country in which **you** have it,
- clinically appropriate in terms of the type of **treatment**, how long it lasts, where **you** have it and how often **you** have it.

We do not pay for **treatment** which, in **our** reasonable view, is not appropriate. **We** base **our** view on established practice. **We** may conduct a review of **your treatment** when it is reasonable for **us** to do so.

Table of benefits

The table of benefits shows the benefits, limits and the detailed rules that apply to the plan. **You** also need to read the 'What is not covered' section. This explains the exclusions that apply to **your** cover.

How to read the 'Table of benefits'

Worldwide Medical Insurance is the core cover that is available to everyone on the plan. **You** may have chosen this cover on its own, or together with any combination of **our** options. Please check **your** insurance certificate for **your** chosen cover.

Benefit limits

The 'Table of benefits' has different types of limits:

1. the overall annual maximum. This is the amount up to which **we** will pay for all benefits in total for each member, every **membership year**.

2. some benefits (or groups of benefits) also have a limit. These limits can be the amount up to which **we** will pay, or how many times **we** will pay for something. There are two types:

- **membership year** limits. When a limit has been reached, **we** will no longer pay for that benefit until the next **membership year**. This will be after the plan renews
- lifetime limits. A lifetime limit applies to all Bupa plans **you** have been a member of in the past, or may be a member of in the future. The limit applies even if **you** have a break in cover. When a lifetime limit is reached, **we** will not pay for that benefit again.

All limits apply to each member.

Waiting periods

The plan doesn't cover **treatment you** have during a waiting period. **We** clearly show which benefits these apply to.

Currencies

All of the benefit limits in this 'Table of benefits' and notes are set out in more than one currency. The currency in which **we** receive premiums is the one that applies to **your** cover for the purpose of the benefit limits.

For example, if **your** sponsor pays **us** in USD, then the limits given in USD apply to **your** cover. The other limits do not apply to **you**.

Your insurance certificate will show:

- which level of cover **you** have
- the currency that applies to **your** cover
- if **you** have a **deductible** or co-insurance.

You can see this in MembersWorld. If **you** are not sure, please contact **us**.

Table of benefits

The table of benefits shows the benefits, limits and the detailed rules that apply to the plan. **You** also need to read the 'What is not covered' section. This explains the exclusions that apply to **your** cover.

Core cover: Worldwide Medical Insurance - everyone has this cover

For treatment received while staying in hospital, either overnight or as a day-case

Worldwide Medical Insurance gives **you** the reassurance of covering essential **hospital treatment you** may need, whether in an **emergency** or a planned visit. All **surgery**, cancer **treatment** and advanced imaging, whether received while staying in **hospital** or as an **out-patient**, are also included.

This also includes **surgical operations** that do not require a **hospital** stay, for example **surgical operations/procedures** in a **specialist's** or **doctor's treatment** room as well as **surgical operations**, in **hospital** overnight, as a **day-case** or as an **out-patient**.

You may have chosen this cover on its own, or together with any combination of **our** options.

Please contact **us** for pre-authorisation before proceeding with all **in-patient** and **day-case treatment**. Benefits may not be paid unless pre-authorisation has been provided.

| Benefits | Level | Explanation of benefits |
|---|--------------|---|
| Overall annual maximum - GBP 1,700,000 / USD 2,890,000 / EUR 2,125,000* | | * It is possible that not all currencies will be available to you . Please see your insurance certificate for the currency applicable to your contract. |
| Staying in hospital overnight or as a day-case | Paid in full | <p>We pay hospital room and board costs when:</p> <ul style="list-style-type: none"> ○ there is a medical need to stay in hospital ○ your treatment is given or managed by a specialist ○ you are staying in hospital ○ the length of your stay is medically appropriate for the procedure that you are admitted for. For example, unless medically essential, we do not pay for day-case accommodation for out-patient treatment, and we do not pay for in-patient accommodation for day-case treatment. ○ you occupy a standard single room with private bathroom. (This means we will not pay the extra costs of a deluxe, executive or VIP suite) ○ if treatment fees are charged in line with the room type, we will pay for treatment at the cost which would have been charged if you had stayed in a standard single room with private bathroom <p>If you need to stay in hospital for longer than we have given prior approval, or if your treatment plan changes, your specialist must send us a medical report as soon as possible telling us:</p> <ul style="list-style-type: none"> ○ your diagnosis ○ treatment you have already had ○ treatment that you need to have ○ how long you need to stay in hospital <p>We will also pay up to GBP 10/USD 17/EUR 13 each day for personal expenses such as newspapers, television rental and guest meals when you have had to stay overnight in hospital.</p> <p>We do not pay hospital room and board charges if you are staying in hospital for any of the following reasons:</p> <ul style="list-style-type: none"> ○ convalescence ○ general supervision ○ pain management ○ general nursing care without specialist treatment, except when in a hospice and receiving palliative care ○ services from a therapist or complementary therapist, physiotherapist, osteopath, chiropractor, dietitian or speech therapist ○ domestic services such as help in walking, bathing or preparing meals, or ○ receiving treatment that could have taken place as an out-patient |

Core cover: Worldwide Medical Insurance - everyone has this cover (continued)

| Benefits | Level | Explanation of benefits |
|--|--------------|---|
| Parent accommodation | Paid in full | <p>We pay room and board costs for a parent staying in hospital with their child when:</p> <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 |
| Nursing care | Paid in full | <p>We pay for reasonable costs of a qualified nurse for your treatment if the hospital does not provide nursing staff.</p> <p>We do not pay for nurses hired as well as the hospital's own staff.</p> |
| Operating room, medicines and surgical dressings | Paid in full | <p>We pay for the costs of the:</p> <ul style="list-style-type: none"> ○ operating room ○ recovery room ○ medicines and dressings used in the operating or recovery room ○ medicines and dressings for use during your hospital stay <p>We do not pay medicines and dressings prescribed for use at home unless you have bought the Worldwide Medicines and Equipment option.</p> |
| Intensive care , intensive therapy, coronary care and high dependency unit | Paid in full | <p>We pay room and board costs if you are treated in an intensive care/intensive therapy unit, high dependency or coronary care unit (or their equivalents) when it is the most appropriate place for you to receive treatment and:</p> <ul style="list-style-type: none"> ○ it is an essential part of your treatment and is routinely needed by patients undergoing the same type of treatment as you, or ○ it is medically necessary in the event of unexpected circumstances, for example if you have an allergic reaction during surgery |
| In-patient, day-case and out-patient surgical operations , including surgeons' and anaesthetists' fees | Paid in full | <p>We pay for in-patient, day-case and out-patient surgical operations and procedures including surgeons' and anaesthetists' fees, as well as treatment and consultations needed immediately before and after the surgery on the same day. This includes surgical operations/procedures such as dialysis performed whether staying in hospital overnight, as a day-case or as an out-patient.</p> <p>We also pay for investigative procedures (e.g. endoscopy) that use instruments and equipment and are provided at a hospital /consulting room, doctors office, out-patient clinic facility, whether staying in hospital overnight, as a day-case or as an out-patient.</p> <p>We do not pay for out-patient treatment received prior to surgery or as a follow-up afterwards unless you have bought the Worldwide Medical Plus option.</p> <p>Note: If you are not admitted as a day-case or as in-patient then pathology (e.g. checking blood and urine samples), radiology (e.g. x-rays) and diagnostic tests (e.g. ECGs) are only covered if you have bought the Worldwide Medical Plus option.</p> |
| Specialists' consultation fees | Paid in full | <p>We pay for specialists' consultation fees during your stay in hospital when you have:</p> <ul style="list-style-type: none"> ○ medical treatment, for example if you have pneumonia ○ meetings with your specialist, for example to discuss your surgery ○ specialist attendance when medically necessary, for example in the unlikely event that you have a heart attack during surgery |

Core cover: Worldwide Medical Insurance - everyone has this cover (continued)

| Benefits | Level | Explanation of benefits |
|--|---|---|
| Pathology, X-rays and diagnostic tests | Paid in full | <p>We pay for:</p> <ul style="list-style-type: none"> ○ pathology, such as checking blood and urine samples ○ radiology, such as X-rays ○ diagnostic tests such as electrocardiograms (ECGs) <p>if recommended by your specialist to help diagnose or assess your condition when you are in hospital</p> |
| Physiotherapy, chiropractor and osteopathy, therapists , complementary therapists , dietitian and speech therapist | Paid in full | <p>We pay for treatment provided by therapists (such as occupational therapists), complementary therapists (such as acupuncturists), physiotherapy, osteopathy, chiropractor and dietitian or speech therapist if it is needed as part of your treatment in hospital, as long as this treatment is not the primary reason for your hospital stay.</p> |
| Rehabilitation | <p>We pay in full for up to 42 days each condition (which may be in-patient treatment or daycase treatment) each membership year</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 42 days treatment for each separate condition requiring rehabilitation. For treatment in hospital one day is each overnight stay and for day-case 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 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 membership (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>Please contact us for pre-authorization before proceeding with treatment. Benefit may not be paid unless pre-authorization has been provided.</p> <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> |
| Advanced imaging | Paid in full | <p>We pay for advanced imaging 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, whether you need this during a hospital stay overnight, as a day-case or as an out-patient.</p> |
| Mental health treatment overnight in hospital , including room, board and treatment costs | Paid in full | <p>We pay for mental health treatment overnight in hospital or as a day-case, to include room, board and treatment costs related to the mental health condition.</p> <p>We also pay for mental health treatment received as a day-case in hospital.</p> |
| Mental health treatment as a day-case , including room, board and treatment costs | Paid in full | |

Core cover: Worldwide Medical Insurance - everyone has this cover (continued)

| Benefits | Level | Explanation of benefits |
|------------------------------------|--|---|
| Prosthetic implants and appliances | Paid in full | <p>We pay for 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 ○ to remove excess fluid from the brain ○ cochlear implant – provided the initial implant was provided to the member when under the age of five, we will pay ongoing maintenance and replacements ○ breast reconstruction following surgery for cancer when the reconstruction was carried out as part of the original treatment for the cancer and you have obtained our written consent before receiving the treatment ○ 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 ○ an air cast walker boot / pneumatic boot when used instead of surgery or following surgery or to stabilise a fracture |
| Prosthetic devices | Each device, up to GBP 2,000, USD 3,400 or EUR 2,500 | <p>We pay for 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 required at the time of your surgical procedure. We do not pay for any regular maintenance or replacement prosthetic devices for adults including any replacement devices or regular maintenance required in relation to a pre-existing condition. We will pay for the initial and up to two replacements per device for children under the age of 16 years.</p> |

Core cover: Worldwide Medical Insurance - everyone has this cover (continued)

| Benefits | Level | Explanation of benefits |
|--|---|--|
| Childbirth and treatment in hospital | Each membership year , up to GBP 8,000, USD 13,600 or EUR 10,000 | <p>We pay for maternity treatment and childbirth after the mother has been a member of this plan for 10/24 months (depending on the level of cover purchased. Please check your insurance certificate to confirm your waiting period), including:</p> <ul style="list-style-type: none"> ○ hospital charges, obstetricians' and midwives' fees for normal childbirth ○ post-natal care needed by the mother immediately following normal childbirth, such as stitches <p>Treatment for</p> <ul style="list-style-type: none"> ○ abnormal cell growth in the womb (hydatiform mole) ○ foetus growing outside the womb (ectopic pregnancy) <p>are not covered from this benefit but may be covered by your other benefits.</p> <p>(Other conditions arising from pregnancy or childbirth which could also develop in people who are not pregnant are not covered by this benefit but may be covered by your other benefits).</p> <p>Note: routine care for your baby We pay for routine care for the baby, for up to seven days following birth, from the mother's maternity benefit. Any non-routine care, if covered, is paid from the baby's newborn care benefit, not from the mother's maternity benefit.</p> <p>Your baby is also covered for up to seven days routine care following birth if your baby was born to a surrogate mother and you, as the intended parent, have been covered on the plan for 10/24 months (depending on the level of cover purchased. Please check your insurance certificate to confirm your waiting period) when the baby is born.</p> <p>Please see surrogate parenting in the 'What is not covered' section.</p> <p>Please also see 'Adding your newborn baby' in the 'Managing your plan' section.</p> <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p> |
| Childbirth at home or birthing centre | Each membership year , up to GBP 650, USD 1,105 or EUR 810 | <p>We pay for midwives' or other specialists' fees for childbirth at home or birthing centre after the mother has been a member for 10 or 24 months, depending on the level of cover purchased. Please check your insurance certificate to confirm your waiting period.</p> <p>Please see surrogate parenting in the 'What is not covered' section.</p> <p>Please also see 'Adding your newborn baby' in the 'Managing your plan' section.</p> <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p> |

Core cover: Worldwide Medical Insurance - everyone has this cover (continued)

| Benefits | Level | Explanation of benefits |
|---|---|--|
| Complications of maternity and childbirth | Paid in full | <p>Once you have been covered on this health plan for 10 or 24 months (depending on the level of cover purchased. Please check your insurance certificate to confirm your waiting period):</p> <p>Treatment which is medically necessary as a direct result of pregnancy and childbirth complications.</p> <p>By complications we mean those conditions which only ever arise as a direct result of pregnancy or childbirth for example pre-eclampsia, threatened miscarriage, gestational diabetes, still birth.</p> <p>Please contact us for pre-authorisation where possible. If you require an emergency admission as a direct result of pregnancy and childbirth complications, please contact us within 48 hours of your admission.</p> <p>Please see surrogate parenting in the 'What is not covered' section.</p> <p>Please also see 'Adding your newborn baby' in the 'Managing your plan' section.</p> <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p> |
| Medically essential Caesarean section | Each membership year , up to GBP 13,000, USD 22,100 or EUR 16,250 | <p>We pay for hospital, obstetricians' and other medical fees for the cost of the delivery of your baby by Caesarean section, after the mother has been a member of this plan for 10 or 24 months (depending on the level of cover purchased. Please check your insurance certificate to confirm your waiting period), when it is medically essential for a Caesarean section for example as a result of non progression during labour (eg dystocia, foetal distress, haemorrhage).</p> <p>Note: if we are unable to determine that your Caesarean section was medically essential, it will be paid from your maternity and childbirth benefit limit.</p> <p>We do not pay for treatment received as an out-patient before or after the birth unless you have bought the Worldwide Medical Plus option.</p> <p>Please see surrogate parenting in the 'What is not covered' section.</p> <p>Please also see 'Adding your newborn baby' in the 'Managing your plan' section.</p> |
| Newborn care | <p>Each membership year up to GBP 75,000 USD 127,500 or EUR 93,750</p> <p>maximum benefit for all treatment received during the first 90 days following birth</p> | <p>All treatment (including routine preventive care, check-ups and immunisations) needed for a newborn during the first 90 days' following birth shall be covered by this newborn care benefit.</p> <p>The newborn care benefit is paid instead of any other benefit.</p> <p>Newborn children must have their own membership and must be registered on a Bupa Global plan before this benefit can be claimed.</p> <p>Please also see 'Adding your newborn baby' in the 'Managing your plan' section.</p> <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p> |

Core cover: Worldwide Medical Insurance - everyone has this cover (continued)

| Benefits | Level | Explanation of benefits |
|--|--|---|
| Cancer treatment | Paid in full | <p>If you are diagnosed with cancer, we will pay for costs related specifically to planning and carrying out treatment for the cancer. This includes:</p> <ul style="list-style-type: none"> ○ surgery (including any prostheses needed) ○ specialists' fees ○ diagnostic tests ○ consultations with a specialist ○ chemotherapy ○ radiotherapy ○ treatment you need to relieve the side effects of cancer treatment <ul style="list-style-type: none"> ○ examples include antibiotics, anti-sickness drugs, pain relief, blood transfusions, cold cap treatment needed as a result of cancer treatment. ○ bone marrow and peripheral blood stem cell transplants (see the 'transplant services' benefit for details of what we cover) ○ one wig ○ consultations and diagnostic tests to monitor your condition after your cancer treatment has finished and you are still under the care of your cancer specialist <p>We will also pay for you to have a chemotherapy at home where this is possible.</p> <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p> <p>Treatment for cancer using ATMPs will be covered separately from the ATMP benefit.</p> |
| Advanced therapy medicinal products (ATMPs) | Paid in full, one course of treatment for each condition per lifetime | <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-authorisation before proceeding with treatment.</p> |

Core cover: Worldwide Medical Insurance - everyone has this cover (continued)

| Benefits | Level | Explanation of benefits |
|-----------------------------|--|---|
| Transplant services | Each condition, up to GBP 150,000, USD 255,000 or EUR 187,500 | <p>We pay medical expenses 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"> <input type="radio"/> cornea <input type="radio"/> small bowel <input type="radio"/> kidney <input type="radio"/> kidney/pancreas <input type="radio"/> liver <input type="radio"/> heart <input type="radio"/> lung, or <input type="radio"/> heart/lung transplant <p>We will also pay medical expenses for bone marrow transplants (either using your own bone marrow or that of a compatible donor) and peripheral stem cell transplants, with or without high dose chemotherapy when carried out for conditions other than cancer.</p> <p>We pay donor expenses, for each condition needing a transplant whether the donor is a member or not, including:</p> <ul style="list-style-type: none"> <input type="radio"/> the harvesting of the organ, whether from live or deceased donor <input type="radio"/> all tissue matching fees <input type="radio"/> hospital/operation costs of the donor, and <input type="radio"/> any donor complications, but to a maximum of 30 days post-operatively only <p>We do not pay for treatment received as an out-patient before or after the transplant for either you or your donor unless you have bought the Worldwide Medical Plus option.</p> <p>We do not pay for anti-rejection medicines unless you have bought the Worldwide Medicines and Equipment option three or more years before needing these medicines.</p> <p>We do not pay medical costs for you to have an organ harvested, when the intended recipient is not a member of a Bupa Global administered plan.</p> <p>Please read about transplant services under Worldwide Medical Plus.</p> <p>Please also read about donor organs in the 'What is not covered' section.</p> <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p> |
| Hospice and palliative care | Lifetime limit of GBP 20,000, USD 34,000 or EUR 25,000 | <p>We pay for the following 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"> <input type="radio"/> hospital or hospice accommodation <input type="radio"/> nursing care <input type="radio"/> prescribed medicines <input type="radio"/> physical, psychological, social and spiritual care <p>The amount shown here is the total amount we shall pay for these expenses during the whole of your lifetime of Bupa, whether continuous or not.</p> |

Core cover: Worldwide Medical Insurance - everyone has this cover (continued)

| Benefits | Level | Explanation of benefits |
|------------------------------|---|--|
| Local road ambulance | Paid in full | <p>We pay for a local road ambulance:</p> <ul style="list-style-type: none"> <input type="radio"/> from the location of an accident to a hospital <input type="radio"/> for a transfer from one hospital to another, or <input type="radio"/> from your home to the hospital <p>When a local road ambulance is:</p> <ul style="list-style-type: none"> <input type="radio"/> medically necessary, and <input type="radio"/> related to treatment that is covered that you need to receive in hospital |
| Local air ambulance | Each membership year , up to GBP 5,000, USD 8,500 or EUR 6,250 | <p>We pay for a local air ambulance:</p> <ul style="list-style-type: none"> <input type="radio"/> from the location of an accident to a hospital, or <input type="radio"/> for a transfer from one hospital to another <p>When a local air ambulance is:</p> <ul style="list-style-type: none"> <input type="radio"/> medically necessary <input type="radio"/> used for short distances of up to 100 miles/160 kilometres, and <input type="radio"/> 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.</p> <p>We do not pay for mountain rescue.</p> <p>We do not pay for evacuation or repatriation if the treatment you need is not available locally unless you have bought the Worldwide Evacuation option.</p> |
| Home nursing | Paid in full for 30 days each membership year | <p>We pay for home nursing if you have had treatment in hospital which is covered under this plan, when it:</p> <ul style="list-style-type: none"> <input type="radio"/> is prescribed by your specialist <input type="radio"/> starts immediately after you leave hospital <input type="radio"/> reduces the length of your stay in hospital <input type="radio"/> is provided by a qualified nurse in your home and <input type="radio"/> is needed to provide medical care, not personal assistance <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p> |
| Hospitalisation cash benefit | Up to 30 nights each membership year , up to GBP 100, USD 170 or EUR 125 per night | <p>We pay hospital cash benefit if you:</p> <ul style="list-style-type: none"> <input type="radio"/> have received treatment in hospital which is covered under this plan <input type="radio"/> have not been charged for your room and board, and <input type="radio"/> have not been charged for your treatment |

Core cover: Worldwide Medical Insurance - everyone has this cover (continued)

| Benefits | Level | Explanation of benefits |
|--|--|--|
| Emergency dental treatment | Paid in full | <p>We pay for emergency dental treatment when:</p> <ul style="list-style-type: none"> ○ the treatment is needed as part of your overall treatment following a serious accident causing you to stay in hospital, and ○ it is not the primary reason for you to be in hospital <p>This benefit is paid instead of any other dental benefits you may have, when you need treatment as a result of a serious accident requiring hospitalisation.</p> |
| Treatment of congenital and hereditary conditions | Each membership year , up to GBP 20,000, USD 34,000 or EUR 25,000 | <p>We pay for treatment of congenital and hereditary conditions:</p> <ul style="list-style-type: none"> ○ by congenital conditions we mean any abnormalities, deformities, diseases, illnesses or injuries present at birth, ○ by hereditary conditions we mean any abnormalities, deformities, diseases or illnesses that are only present because they have been passed down through the generations of your family <p>If you have bought Worldwide Medical Plus, Worldwide Medicines and Equipment, Worldwide Wellbeing or Worldwide Evacuation the stated limits will apply for benefits included under those options. If you are unsure whether your condition may be classed as congenital or hereditary, please contact us for more information.</p> |
| Kidney dialysis | Paid in full | <p>We pay for kidney dialysis - provided as In-patient, day-case or as on out-patient.</p> |

Optional cover: Worldwide Medical Plus - please check your insurance certificate for your chosen cover

For specialist treatment where you do not need to stay in hospital

Worldwide Medical Plus covers **you** for consultations with a **doctor** or **specialist** and medical **treatments** that do not require a **hospital** stay. These may include osteopathy or complementary therapies, for example. Some of these **treatments** or consultations may take place before or after a **hospital** stay, but many will be totally independent.

Please note: some **out-patient treatment** is paid for from the Core cover: Worldwide Medical Insurance and not from this option. These include newborn care, **out-patient surgical operations/procedures** and Dialysis. Please see benefit explanations in Worldwide Medical Insurance for details of these benefits.

These benefits are only available if you have chosen this option and it is listed on your insurance certificate.

| Benefits | Level | Explanation of benefits |
|---|--|--|
| Overall annual maximum - GBP 25,000 / USD 42,500 / EUR 31,250* (excluding transplant services benefits) | | * It is possible that not all currencies will be available to you . Please see your insurance certificate for the currency applicable to your contract. |
| Specialists' consultation and doctors' fees | Paid in full up to 35 visits each membership year | <p>We pay for consultations or meetings with your specialist or doctor to:</p> <ul style="list-style-type: none"> <input type="radio"/> receive treatment <input type="radio"/> arrange treatment <input type="radio"/> as a follow-up to treatment already received, or <input type="radio"/> diagnose your illness or interpret your symptoms <p>Such meetings may take place in the specialist's or doctor's office, by telephone or using the internet.</p> |
| Physiotherapy, osteopathy and chiropractor treatment | Paid in full up to 30 visits each membership year | We pay for physiotherapy, osteopathy and chiropractor treatments , which are physical therapies aimed at restoring your normal physical functions. |
| Consultations and treatment with therapists , complementary therapists and qualified nurses | Paid in full up to 15 visits each membership year | <p>We pay for nursing charges for general nursing care, for example injections or wound dressings by a qualified nurse and consultations and treatment with therapists and complementary therapists when they are appropriately qualified and registered to practice in the country where treatment is received.</p> <p>This includes the cost of both consultation and treatment, including any complementary medicines prescribed or administered as part of your treatment.</p> <p>Example: should any complementary medicines or treatments be supplied or carried out on a separate date to a consultation, these costs will be treated as a separate visit.</p> |
| Psychiatrists', psychologists' and psychotherapist fees | Paid in full up to 35 visits each membership year | <p>We pay for psychiatrists', psychologists' and psychotherapist fees for:</p> <ul style="list-style-type: none"> <input type="radio"/> meeting with your specialist to assess your condition, or <input type="radio"/> treatment provided by a psychiatrist or psychologist or psychotherapist |
| Speech therapy | Paid in full | <p>We pay for speech therapy only when it is:</p> <ul style="list-style-type: none"> <input type="radio"/> short term for a condition such as a stroke and <input type="radio"/> part of the treatment for that condition <input type="radio"/> taking place during or immediately following treatment for that condition, and <input type="radio"/> recommended by your specialist <p>We do not pay for treatment of speech or language disorders such as stammering or resulting from learning difficulties or developmental studies.</p> |

Optional cover: Worldwide Medical Plus - please check your insurance certificate for your chosen cover (continued)

| Benefits | Level | Explanation of benefits |
|---|---|--|
| Pathology, X-rays and diagnostic tests | Paid in full | <p>We pay for the following if recommended by your specialist or doctor to help diagnose or assess your condition:</p> <ul style="list-style-type: none"> <input type="radio"/> pathology, such as checking blood and urine samples <input type="radio"/> radiology (such as X-rays) <input type="radio"/> diagnostic tests such as electrocardiograms (ECGs) or hearing tests <p>Note: Advanced Imaging (such as MRI, CT or PET scans) is covered from the Worldwide Medical Insurance module, and not from this module</p> |
| Young child care | Each membership year , up to GBP 1,000, USD 1,700 or EUR 1,250 | <p>We pay the following young child benefits for children from the age of 91 days up to the age of five covered under this plan:</p> <ul style="list-style-type: none"> <input type="radio"/> routine preventive care and check-ups, and <input type="radio"/> immunisations |
| Maternity | Each membership year , up to GBP 3,000, USD 5,100 or EUR 3,750 | <p>We pay for maternity care and treatment after you, the mother, have been covered on this option for 10 or 24 months (depending on the level of cover purchased. Please check your insurance certificate to confirm your waiting period) including:</p> <ul style="list-style-type: none"> <input type="radio"/> treatment before and after the birth, <input type="radio"/> home nurse following delivery <p>We also pay for pregnancy and childbirth complications, by which we mean those conditions which only ever arise as a direct result of pregnancy or childbirth.</p> <p>These include:</p> <ul style="list-style-type: none"> <input type="radio"/> pre-eclampsia <input type="radio"/> miscarriage <input type="radio"/> threatened miscarriage, gestational diabetes, when the foetus has died and remains with the placenta in the womb <input type="radio"/> still birth <input type="radio"/> heavy bleeding in the hours and days immediately after childbirth (post partum haemorrhage) <input type="radio"/> afterbirth left in the womb after delivery of the baby (retained placental membranes) <input type="radio"/> complications following any of the above conditions <p>Treatment for</p> <ul style="list-style-type: none"> <input type="radio"/> abnormal cell growth in the womb (hydatiform mole) <input type="radio"/> foetus growing outside the womb (ectopic pregnancy) <input type="radio"/> are not covered from this benefit but may be covered by your other benefits. <p>(Other conditions arising from pregnancy or childbirth which could also develop in people who are not pregnant are not covered by this benefit but may be covered by your other benefits).</p> <p>Note: routine care for your baby We pay for routine care for the baby, for up to seven days following birth, from the mother's maternity benefit. Any non-routine care, if covered, is paid from the baby's newborn care benefit, not from the mother's maternity benefit.</p> <p>Your baby is also covered for up to seven days routine care following birth if your baby was born to a surrogate mother and you, as the intended parent, have been covered on the plan for 24 months when the baby is born.</p> <p>Please see surrogate parenting in the 'What is not covered' section.</p> <p>Please also see 'Adding your newborn baby' in the 'Managing your plan' section.</p> |

Optional cover: Worldwide Medical Plus - please check your insurance certificate for your chosen cover (continued)

| Benefits | Level | Explanation of benefits |
|--|---|--|
| Accident-related dental treatment | Each membership year , 80% up to GBP 500, USD 850 or EUR 625 | <p>We pay for accident-related dental treatment that you receive from a dental practitioner for treatment during an emergency visit following accidental damage to any tooth.</p> <p>We only pay any accident-related dental treatment which takes place up to 30 days after the accident.</p> |
| Transplant services | Each condition, up to GBP 50,000, USD 85,000 or EUR 62,500 | <p>We pay for all costs for treatment received by you or your donor for, or related to, a covered transplant which has not been provided during a stay in hospital, such as:</p> <ul style="list-style-type: none"> ○ specialists' and doctors' fees ○ pathology, X-rays and diagnostic tests ○ physiotherapy, osteopathy and chiropractor treatment, or ○ any donor complications, but to a maximum of 30 days post-operatively only <p>We do not pay for anti-rejection medicines unless you have bought the Worldwide Medicines and Equipment option three or more years before needing these medicines.</p> <p>Please read about transplant services under Worldwide Medical Insurance.</p> |

Optional cover: Worldwide Medicines and Equipment - please check your insurance certificate for your chosen cover

For prescribed medicines and medical equipment

Often, **treatment** doesn't end when **you** leave the **hospital** or clinic or after **you** have seen a **specialist**. This option covers **you** for prescription medicines and the rental or purchase of medical appliances, such as oxygen supplies or wheelchairs. **Our** benefit for long-term prescriptions will also pay for any medicine needed to manage chronic conditions such as asthma.

These benefits are only available if you have chosen this option and it is listed on your insurance certificate.

| Benefits | Level | Explanation of benefits |
|------------------------------------|---|--|
| Prescribed medicines and dressings | Each membership year , up to GBP 2,000, USD 3,000 or EUR 2,500 | <p>We pay for medicines and dressings:</p> <ul style="list-style-type: none"> <input type="radio"/> prescribed by your medical practitioner, and <input type="radio"/> that are only used if you have a disease, illness or injury <p>If you are staying in hospital, medicines and dressings will be covered under your Worldwide Medical Insurance benefits - read note 'Operating room, medicines and surgical dressings'.</p> <p>Note: this benefit does not include costs for complementary medicine prescribed or administered, as these are paid under the benefit 'Consultations and treatment with therapists and complementary therapists'.</p> |
| Durable medical equipment | | <p>We pay for durable medical equipment that:</p> <ul style="list-style-type: none"> <input type="radio"/> can be used more than once <input type="radio"/> is not disposable <input type="radio"/> is used to serve a medical purpose <input type="radio"/> is not used in the absence of a disease, illness or injury, and <input type="radio"/> is fit for use in the home |
| Long-term prescription medicines | <p>Each membership year, 80% up to GBP 12,000, USD 20,000 or EUR 15,000</p> <p>Lifetime limit of GBP 72,000, USD 120,000 or EUR 90,000</p> | <p>We pay for long-term prescribed medicines:</p> <ul style="list-style-type: none"> <input type="radio"/> after you have been covered on this option for two years, and <input type="radio"/> which have been prescribed for a period of at least six months <p>A medical report from your specialist or doctor is needed confirming:</p> <ul style="list-style-type: none"> <input type="radio"/> the condition you need the medicines for, and <input type="radio"/> that you need to take these medicines for at least six months |

Optional cover: Worldwide Wellbeing - please check your insurance certificate for your chosen cover

For a range of health screenings, vaccinations, dental and optical treatment

Our Worldwide Wellbeing option is designed to help **you** protect and maintain **your** health. It covers medical screenings that can provide valuable early detection of conditions such as cancer. It covers dental and optical **treatments**, which can play an important role in keeping **you** healthy by identifying underlying problems such as mouth cancer or diabetes.

These benefits are only available if you have chosen this option and it is listed on your insurance certificate.

| Benefits | Level | Explanation of benefits |
|---|---|---|
| Overall annual maximum - GBP 5,000 / USD 8,500 / EUR 6,250* | | * It is possible that not all currencies will be available to you . Please see your insurance certificate for the currency applicable to your contract. |
| Full health screen | Each membership year , up to GBP 600, USD 1,020 or EUR 750 | <p>We pay for a full health screening after you have been covered on this option for one membership year.</p> <p>A full health screening generally includes various routine tests performed to assess your state of health and could include tests such as high cholesterol, high blood pressure, diabetes, anaemia and lung function, liver and kidney function and cardiac risk assessment. You may also have the specific screenings as part of a full health screening. The actual tests you have will depend on those supplied by the benefit provider where you have your screening.</p> |
| Mammogram | | <p>We pay for mammogram, PAP (also known as a smear test), prostate cancer screening (which may include a prostate-specific antigen (PSA) test and/or physical examination), colon cancer screening and bone densitometry.</p> <p>These tests and/or screenings:</p> <ul style="list-style-type: none"> <input type="radio"/> do not have a waiting period, and <input type="radio"/> may take place independently of full health screening |
| Papanicolaou (PAP) test | | |
| Prostate cancer screen | | |
| Colon cancer screen | | |
| Bone densitometry | | |
| Four dietetic consultations | | <p>We pay for dietetic consultations when needed for dietary advice relating to a diagnosed disease or illness, such as diabetes.</p> <p>We do not pay for slimming classes, slimming aids and weight management.</p> |
| Vaccinations | | <p>We pay for vaccinations and immunisations such as:</p> <ul style="list-style-type: none"> <input type="radio"/> travel vaccinations <input type="radio"/> malaria tablets <input type="radio"/> pneumococcal vaccinations, or <input type="radio"/> vaccinations to aid the prevention of cancer, such as human papilloma virus (HPV), as and when these are complete medical trials and are approved for use in the country of treatment <p>We do not pay for immunisations for newborns or for children up to the age of five from this benefit.</p> <p>If you have bought the Worldwide Medical Plus option we will pay immunisations for children aged 91 days up to the age of 5 from the young child care benefit. Immunisations within the first 90 days are paid from the newborn care benefit (if covered).</p> <p>Please read about newborn care under Worldwide Medical Insurance.</p> |

Optional cover: Worldwide Wellbeing - please check your insurance certificate for your chosen cover (continued)

| Benefits | Level | Explanation of benefits |
|--|---|---|
| Dental benefits | | <p>We pay for treatment you receive from your dental practitioner. Certain dental/oral treatments will not be paid from this benefit, but from the Worldwide Medical Insurance and/or Worldwide Medical Plus benefits if you bought this option (please read notes under those benefits).</p> <p>These conditions are those which are more specialised and need to be performed by a maxillofacial or oral specialist in hospital, such as:</p> <ul style="list-style-type: none"> ○ put a natural tooth back into a jaw bone after it is knocked out or dislodged in an accident ○ surgically remove a complicated, buried or impacted tooth, teeth or root ○ benign gum cysts/jaw cysts ○ chronic (large) mouth ulcers ○ facial deformity such as cleft palate or lip ○ facial injuries such as after an accident or cancer, or ○ salivary gland diseases <p>This benefit is paid instead of any other dental benefits you may have, when you need preventive, routine or orthodontic treatment. Treatment must be provided by a dental practitioner.</p> |
| Dental - Preventive - 100% | Each membership year , up to GBP 3,500, USD 5,950 or EUR 4,375 | <p>Dental – preventive, after you have been covered on this option for six months includes:</p> <ul style="list-style-type: none"> ○ two check-ups/exams each membership year ○ X-rays/bitewing/single view/Orthopantomogram (OPG) ○ scale and polish ○ gum shield/mouth guard, and ○ night guard |
| Dental - Routine and major restorative - 80% | | <p>Dental – routine and major restorative, after you have been covered on this option for six months includes:</p> <ul style="list-style-type: none"> ○ all fillings—either amalgam (silver) or composite (white) ○ root canal treatment ○ crowns/bridge ○ dental implant, and ○ anaesthesia costs |
| Dental - Orthodontic - 50% | | <p>Dental – orthodontic treatment up to the age of 19, after you have been covered on this option for two years includes:</p> <ul style="list-style-type: none"> ○ consultations and monthly check-ups ○ removal of deciduous/baby teeth/milk teeth/primary teeth ○ treatment planning ○ models/gum impressions ○ extractions ○ anaesthesia ○ X-rays including single/bitewing/periapical (root X-ray)/full-mouth X-rays/Orthopantomogram (OPG) and Cephalometric (CEPH) ○ digital photography, and ○ metal braces/retainers |
| Eye test (including consultation) | One each membership year , 100% | <p>We pay for one eye test each membership year, which includes the cost of your consultation and sight/vision testing.</p> |
| Spectacle lenses | 80% | <p>We pay for spectacle and contact lenses which are prescribed to correct a sight/vision problem such as short or long sight.</p> |

Optional cover: Worldwide Wellbeing - please check your insurance certificate for your chosen cover (continued)

| Benefits | Level | Explanation of benefits |
|------------------|--|---|
| Contact lenses | 80% | Please see previous page for shared limit. |
| Spectacle frames | Once every two membership years , 80% up to GBP 150, USD 255 or EUR 185 | <p>We pay for spectacle frames. This benefit is payable:</p> <ul style="list-style-type: none"> <input type="radio"/> once every two membership years <input type="radio"/> only if you have been prescribed spectacle lenses <p>Your spectacle lens prescription or invoice will be needed in support of your claim for spectacle frames.</p> |

Optional cover: Worldwide Evacuation - please check your insurance certificate for your chosen cover

For when you cannot get the treatment you need in a local hospital

This section contains the rules and information for medical transfers, which help **you** if the **treatment you** need is not available locally.

We can arrange a transfer if the **treatment you** need is:

- recommended by **your specialist** or **doctor**
- covered under **your** plan. It must be **in-patient** or **day-case treatment**.

Evacuation covers **you** for reasonable transport costs to the nearest appropriate place of **treatment**.

Repatriation also gives **you** the option to travel to **your country of nationality** or **your country of residence**.

We may authorise evacuation if **you** need a CT, MRI or PET scan, or cancer **treatment** such as radiotherapy or chemotherapy.

You must contact **us** before **you** travel, and **we** must agree the arrangements with **you**. If **you** do not, **we** may not pay the costs of **your** transport and **treatment**.

How to arrange your medical transfer

If **you** need a medical transfer, call **us** on +44 (0) 1273 323 563. **We** will arrange the medical transfer. **You** must give **us** any information or proof that **we** may reasonably ask **you** for to support **your** request. **We** will only pay if **we** arrange and agree everything in advance.

Notes:

- **We** will only pay for Evacuation when the **treatment you** need is not available where **you** are. **We** will help **you** get to the nearest place where the **treatment you** need is available. This could be to another part of the country that **you** are in. It might not be **your** home country.
- **We** will not cover a medical transfer if **you** were aware of the symptoms of **your** condition before **you** applied for assistance cover.
- **You** must have assistance cover in place before **you** need the **treatment**. **You** must also have cover for **treatment** in the country **you** need to be transferred from. **We** will arrange a transfer to a country where **you** have cover. For example, if **you** do not have U.S. cover, **we** will not transfer **you** to the U.S.
- **We** will not arrange a medical transfer if it is too dangerous to do so, or not practical to enter the area. This could be because of the local situation, or geography. Examples include war zones, or an oil rig.
- Transport depends on local or international resources. This can include equipment and crew. It must also remain within the scope of all law and regulations which apply. **We** may have to obtain authorisation from authorities. This is outside **our** control.
- **We** cannot be held liable for any delays or connection problems caused by the weather, mechanical problems, restrictions imposed by public authorities or by the pilot or any other condition beyond **our** control.
- **We** do not provide the transport and other services set out in the assistance cover section. **We** will arrange those services on **your** behalf. In some countries **we** may use service partners to arrange these services.
- **We** do not pay for extra nights in **hospital** when **you** are no longer having **active treatment** which **you** need to be in **hospital** for. An example would be if **you** are waiting for **your** return flight.
- Please be aware that for medical reasons the member receiving **treatment** may travel in a different class from their companion.

Optional cover: Worldwide Evacuation - please check your insurance certificate for your chosen cover (continued)

| Benefits | Level | Explanation of benefits |
|--------------|--------------|--|
| Evacuation | Paid in full | <p>We pay the Reasonable and Customary transport costs for an evacuation:</p> <ul style="list-style-type: none"> <input type="radio"/> to the nearest place where the treatment needed is available when the treatment is not available locally. (This could be to another part of the country that you are in or to another country), and <input type="radio"/> for the return journey to the place you were transferred from <p>when this is authorised in advance by our service partners.</p> <p>The costs we pay for the return journey will be either:</p> <ul style="list-style-type: none"> <input type="radio"/> the reasonable cost of the return journey by land or sea, or <input type="radio"/> the cost of an economy class air ticket <p>whichever is the lesser amount.</p> <p>We do not pay any other costs related to the evacuation such as travel costs outside of the actual evacuation which are not authorised by us or hotel accommodation.</p> |
| Repatriation | Paid in full | <p>We pay the Reasonable and Customary transport costs for a repatriation:</p> <ul style="list-style-type: none"> <input type="radio"/> to your specified country of nationality as given on your application form, or your specified country of residence, when the treatment is not available locally, and <input type="radio"/> the return journey to the place you were transferred from <p>when this is authorised in advance by Bupa Global's service partners.</p> <p>The costs we pay for the return journey will be either:</p> <ul style="list-style-type: none"> <input type="radio"/> the reasonable cost of the return journey by land or sea, or <input type="radio"/> the cost of an economy class air ticket <p>whichever is the lesser amount.</p> <p>We do not pay any other costs related to the repatriation such as taxis 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 repatriation when contacting Bupa Global's service partners for authorisation, but this may not be medically appropriate. In these cases, we will first evacuate you to the nearest 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> |

Optional cover: Worldwide Evacuation - please check your insurance certificate for your chosen cover (continued)

| Benefits | Level | Explanation of benefits |
|--|---|---|
| Travel cost for an accompanying person | Paid in full | <p>We pay reasonable travel costs for a relative or partner to accompany you:</p> <ul style="list-style-type: none"> <input type="radio"/> if there is a reasonable need for you to be accompanied, and <input type="radio"/> the return journey to the place you were transferred from <p>when:</p> <ul style="list-style-type: none"> <input type="radio"/> this is authorised in advance by Bupa Global's service partners, and <input type="radio"/> the return journey is within 14 days of the end of the treatment <p>The costs we pay for the return journey will be either:</p> <ul style="list-style-type: none"> <input type="radio"/> the reasonable cost of the return journey by land or sea, or <input type="radio"/> the cost of an economy class air ticket <p>whichever is the lesser amount.</p> <p>We do not pay for someone to travel with you when the evacuation is for you to receive out-patient treatment.</p> <p>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"> <input type="radio"/> you need assistance to board or disembark from transport <input type="radio"/> you need to be transferred over a long distance (1000 miles or 1600 KM) <input type="radio"/> there is no medical escort <input type="radio"/> you are very seriously ill <p>The accompanying person may travel in a different class from the member receiving treatment depending on medical requirements.</p> |
| Travel cost for the transfer of minor children | Paid in full | <p>We pay reasonable travel costs for minor 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"> <input type="radio"/> it is medically necessary for you as their parent or guardian to be evacuated or repatriated <input type="radio"/> your spouse, partner, or other joint guardian is accompanying you, and <input type="radio"/> they would otherwise be left without a parent or guardian |
| Living allowance | For a maximum of 10 days each membership year , each day up to GBP 100, USD 170 or EUR 125 | <p>We pay towards living expenses for the relative or partner who is authorised to travel with you:</p> <ul style="list-style-type: none"> <input type="radio"/> following an evacuation only, and <input type="radio"/> 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 is for out-patient treatment only.</p> |
| Repatriation of mortal remains | Maximum benefit of GBP 6,500, USD 11,050 or EUR 8,125 | <p>We pay for reasonable costs for the transportation only 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"> <input type="radio"/> in the event of your death while you are away from home, and <input type="radio"/> depending on airline requirements and restrictions <p>We do not pay for burial or cremation, the cost of burial caskets or the transport costs for someone to collect or accompany your mortal remains.</p> |

Optional cover: Worldwide Evacuation - please check your insurance certificate for your chosen cover (continued)

| Benefits | Level | Explanation of benefits |
|--------------------------------------|--|---|
| Compassionate visit and return | <p>For a maximum of five trips per lifetime.</p> <p>Each visit up to GBP 800, USD 1,360 or EUR 1,000</p> | <p>We pay for economy class travel costs for one 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 the equivalent of economy class costs of your relative's return journey to their home country.</p> <p>We pay:</p> <ul style="list-style-type: none"> <input type="radio"/> a maximum of five trips for the lifetime of your membership <input type="radio"/> only when authorised in advance by Bupa Global's service partners <p>We also pay towards living expenses for your relative:</p> <ul style="list-style-type: none"> <input type="radio"/> following a covered compassionate visit only, and <input type="radio"/> for up to 10 days while away from their usual specified country of residence <p>We do not pay this benefit 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 minor children' or 'Living allowance' will be payable.</p> |
| Compassionate visit living allowance | <p>For a maximum of 10 days each visit, each day up to GBP 100, USD 170 or EUR 125</p> | |

What is not covered

The 'General exclusions' section is a list of what **we** do not cover as part of **your** plan. **You** may also have personal terms that apply to **you** (these could be exclusions or restrictions).

Personal exclusions

Before **you** joined the plan **you we** may have asked **you** to give **us** details about any disease, illness or injury which **you** ever:

- had **treatment** for
- had advice about, or
- had symptoms of.

We call these **pre-existing conditions**.

We reviewed **your** answers to decide the terms on which **you** joined this plan. **We** may have offered to cover or exclude a **pre-existing condition**, or applied other restrictions to **your** plan. This means **we** will not cover costs for:

- **treatment** of,
- any related symptoms of, or
- any condition that results from or is related to this **pre-existing condition**.

We will not cover any **pre-existing condition** that **you** did not tell **us** about when **you** applied to join the plan.

Any personal terms **we** apply to **your** plan will be shown on **your** insurance certificate.

General exclusions

For all exclusions in this section, and for any personal terms shown on **your** insurance certificate, **we** do not pay for **treatment** of conditions which are directly related to excluded conditions or **treatments**. **We** also do not pay for complications of, or any more or increased costs as a result of excluded conditions or **treatments**.

Please note that if **you** choose to have **treatment** or services with a **treatment** provider who is outside **our network**, **we** will only cover costs that are **reasonable and customary**. Other rules may apply in respect of **covered benefits** received from a **treatment** provider who is outside **our network** in certain specific countries.

If **you** have not bought Worldwide Medical Plus, Worldwide Medicines and Equipment, Worldwide Wellbeing or Worldwide Evacuation **we** do not pay for any of the **treatments** or benefits included under those options.

The following exclusions apply to **our** core cover and each of the options. Where **we** have stated that **we** will pay for **treatment** in some circumstances, this depends on **you** having bought the appropriate options.

| Exclusion | Notes | Rules |
|------------------------------------|-------|--|
| Antenatal classes | | We will not pay for antenatal classes from your maternity benefits or any other benefits. |
| Artificial life maintenance | | 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 continuous days. |
| Birth control | | <ul style="list-style-type: none">○ 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 |

| Exclusion | Notes | Rules |
|---|-------|--|
| Conflict and disaster | | <p>We shall not have to pay 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:</p> <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 general care, or staying in hospital for | | <ul style="list-style-type: none"> ○ convalescence, pain management, supervision ○ receiving only general nursing care ○ therapist or complementary therapist services ○ domestic/living assistance such as bathing and dressing, and ○ treatment that could take place as a day-case or out-patient |
| Cosmetic treatment | | <p>Treatment to improve your appearance such as:</p> <ul style="list-style-type: none"> ○ facelift or re-modelled nose, abdominoplasty ○ cosmetic dentistry such as the replacement of a sound, natural tooth with an implant, veneers ○ orthodontic treatment over the age of 19 (we pay for orthodontic treatment under the age of 19 if you have bought the Worldwide Wellbeing option) ○ treatment related to or arising from the removal of non-diseased, or surplus or fat tissue, such as liposuction, whether or not it is needed for medical or psychological reasons ○ hair transplants for any reason ○ surgery to change the shape, enhance or reduce your breast(s) for any reason, except reconstruction following treatment for cancer <p>Examples:</p> <ul style="list-style-type: none"> ○ we do not pay for breast reduction for backache or gynaecomastia (the enlargement of breasts in men) ○ 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. <p>We may pay for 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) when:</p> <ul style="list-style-type: none"> ○ there is a significant family history of the disease, for example ovarian cancer, which is part of a genetic cancer syndrome, and/or ○ you have positive results from genetic testing (please note that we will not pay for the genetic testing) <p>Please contact us for prior approval before proceeding with treatment. It may be necessary for us to seek a second opinion as part of our approval process. Benefit will not be paid unless prior approval has been received. The limit shown under Worldwide Medical Insurance will apply for prophylactic surgery for congenital and hereditary conditions other than cancer.</p> |
| Developmental problems | | <ul style="list-style-type: none"> ○ learning difficulties, such as dyslexia. ○ developmental problems treated in an educational environment or to support educational development. |
| Donor organs | | <ul style="list-style-type: none"> ○ 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 and storage of stem cells, when this is carried out as a preventive measure against possible future disease |

| Exclusion | Notes | Rules |
|---|-------|---|
| Experimental or unproven treatment | | <p>Experimental or unproven treatment</p> <p>Clinical tests, treatments, equipment, medicines, devices or procedures that are 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 in standard clinical use but is (or should, in Bupa Global'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. U.S. 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 treated as 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 Global's reasonable clinical opinion, demonstrate safety and efficacy, the criteria for standard clinical use shall prevail. |
| Eyesight | | <p>Treatment, equipment or surgery to correct eyesight, such as laser treatment, refractive keratotomy (RK) and photorefractive keratotomy (PRK).</p> <p>Exceptions: If you have bought Worldwide Wellbeing cover, your optical benefits will be shown.</p> |
| Footcare | | <p>Treatment for:</p> <ul style="list-style-type: none"> ○ corns ○ calluses, or ○ thickened or misshapen nails |
| Genetic testing | | <p>Genetic tests, when such tests are solely 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> |

| Exclusion | Notes | Rules |
|---|-------|---|
| Harmful or hazardous use of alcohol, drugs and/or medicines | | <p>Treatment for or arising:</p> <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 | | <p>Treatment or services received in a:</p> <ul style="list-style-type: none"> ○ health hydro ○ nature cure clinic ○ spa, or ○ any similar establishment that is not a hospital |
| Illegal activity | | <p>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.</p> |
| Infertility 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>We pay for investigations into the cause of infertility when your specialist believes there are symptoms and/or evidence to suggest a medical cause. We will only pay when:</p> <ul style="list-style-type: none"> ○ you have been a member of this plan (or any Bupa administered plan which includes this cover) for two years before the investigations start, and ○ you were unaware and had not been suffering any symptoms prior to joining |
| Obesity and weight management | | <p>Treatment for or as a result of obesity and weight management such as:</p> <ul style="list-style-type: none"> ○ slimming aids or drugs, or ○ slimming classes, or ○ obesity surgery |
| Persistent vegetative state (PVS) and neurological damage | | <p>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.</p> |

| Exclusion | Notes | Rules |
|--------------------------------|-------|--|
| Personal exclusions | | <p>Please check your insurance certificate to see if you have any personal exclusions or restrictions on your plan. The exclusions in this section apply as well as and alongside any such personal exclusions and restrictions.</p> <p>For all exclusions in this section, and for any personal exclusions or restrictions shown on your insurance certificate, please note that:</p> <ul style="list-style-type: none"> ○ we do not pay for conditions which are directly related to excluded conditions or treatments ○ we do not pay for any extra or increased costs arising from excluded conditions or treatments ○ we do not pay for complications arising from excluded conditions or treatments. <p>Example:</p> <p>You have a personal exclusion for diabetes</p> <ul style="list-style-type: none"> ○ If your diabetes were to cause kidney problems, we would not pay for the treatment of such kidney problems. ○ If while receiving treatment for another condition, you need to stay extra nights in hospital because of your diabetes we would not pay for these extra nights. <p>Exceptions</p> <p>This section describes some circumstances where exceptions can be made to exclusions or restrictions. Where this is the case, benefit is payable up to the limits set out in your Table of Benefits.</p> |
| Pre-existing conditions | | <p>Any treatment for a pre-existing condition, related symptoms, or any condition that results from or is related to a pre-existing condition.</p> <p>Please contact us before your renewal date if you or your dependants have personal exclusion(s) and would like us to review a personal exclusion. We may remove your exclusion if, in our opinion, no other treatment will be either directly or indirectly needed for the condition, or for any related condition.</p> <p>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 specialist. Any costs incurred in obtaining these details are not covered under your plan and are your responsibility</p> |
| Preventive treatment | | <p>Health screening, including routine health checks and vaccinations, or any preventive treatment, except if you have bought the Worldwide Wellbeing option.</p> <p>We may pay for prophylactic surgery when:</p> <ul style="list-style-type: none"> ○ there is a significant family history of the disease, for example ovarian cancer, which is part of a genetic cancer syndrome, and/or ○ you have positive results from genetic testing (please note that we will not pay for the genetic testing) <p>The limit shown under Worldwide Medical Insurance will apply for prophylactic surgery for congenital and hereditary conditions other than cancer.</p> <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided. It may be necessary for us to seek a second opinion as part of our pre-authorisation process.</p> |
| Professional sports activities | | <p>Treatments and services arising as a result of professional sports activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any other professional sports activities.</p> |

| Exclusion | Notes | Rules |
|---|---|--|
| Reconstructive or remedial surgery | | <p>Treatment to restore your appearance after an illness, injury or surgery.</p> <p>We may pay for surgery when the original illness, injury or surgery and the reconstructive surgery take place during your current continuous membership.</p> <p>Please contact us for prior approval before proceeding with treatment. It may be necessary for us to seek a second opinion as part of our approval process. Benefit will not be paid unless prior approval has been received.</p> |
| Sexual problems/gender issues | | <ul style="list-style-type: none"> ○ sexual problems, such as impotence, whatever the cause, or ○ sex changes or gender reassignments |
| Sleep disorders | | <ul style="list-style-type: none"> ○ insomnia ○ snoring ○ sleep-related disorders including sleep apnoea, or ○ participation in sleep studies beyond the initial study <p>We may pay for treatment of sleep apnoea when your specialist believes this to be life-threatening. We will only pay for:</p> <ul style="list-style-type: none"> ○ an initial sleep study ○ surgery, if medically appropriate, and ○ equipment hire, such as a Continuous Positive Airway Pressure (CPAP) machine (only if you have bought the Worldwide Medicines and Equipment option) <p>Please contact us for prior approval before proceeding with treatment. It may be necessary for us to seek a second opinion as part of our approval process. Benefit will not be paid unless prior approval has been received.</p> |
| Stem cells | | <p>We do not pay for the harvesting or storage of stem cells. For example ovum, cord blood or sperm storage.</p> |
| Surrogate parenting | Please also see maternity cover in the table of benefits. | <p>Treatment directly related to surrogacy. This applies:</p> <ul style="list-style-type: none"> ○ to you if you act as a surrogate, and ○ to anyone else acting as a surrogate for you |
| Temporomandibular joint (TMJ) disorders | | Temporomandibular joint (TMJ) disorders |
| Travel costs for treatment | | <p>Any travel costs related to receiving treatment.</p> <p>Examples:</p> <ul style="list-style-type: none"> ○ we do not pay for taxis or other travel expenses for you to visit a medical practitioner ○ we do not pay for travel time or the cost of any transport expenses charged by a medical practitioner to visit you <p>Exceptions:</p> <ul style="list-style-type: none"> ○ Road Ambulance cover ○ Air Ambulance cover ○ you have bought Worldwide Evacuation cover and your travel meets the qualifying conditions of that cover |

| Exclusion | Notes | Rules |
|--|-------|---|
| U.S. treatment | | <p>If you have not bought cover for the U.S., then we will not pay for treatment or services, received in the U.S.</p> <p>If you have bought cover for the U.S., we will not pay for treatment or services, received there:</p> <ul style="list-style-type: none"> ○ when arrangements were not pre-authorized by our intermediaries in the U.S. where needed (see "Treatment in the U.S." section of this membership guide); or ○ when we know or have reasonable grounds to conclude, that you purchased cover for and travelled to the U.S. for the purpose of receiving treatment or services for a condition, including pregnancy when the symptoms of the condition were apparent to you before buying the cover. This applies whether or not your treatment or services were the main or sole purpose of your visit and even if the treatment or services were pre-authorized. <p>Our Service Partner in the U.S. operates a national network of hospitals, clinics and medical practitioners. This is the U.S. provider network. You must contact our dedicated team before you have treatment, and they can help to find a suitable network provider for you.</p> <p>For covered treatment that takes place in the U.S. using the U.S. provider network, benefit is paid at 100 percent, once any co-insurance or deductible amount which may apply, and which you are responsible to pay, has been taken from the claimed amount. When covered treatment takes place in the U.S. but outside the provider network, benefit is paid at Reasonable and Customary costs. Please see the "Treatment in the U.S." section of this membership guide.</p> <p>Please note: If you have chosen to include cover for pre-existing conditions, this is not extended to treatment received in the U.S., even when you have bought cover for treatment in the U.S. Therefore, you will see a specific exclusion on your insurance certificate for the costs of treatment in the U.S. for these pre-existing conditions.</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 |

General information

Giving us true and complete information

The rules in this section apply if **you** give **us** information, or someone gives it to **us** on **your** behalf.

You must make sure that all information **you** give **us** is accurate and complete. This applies when **you** join the plan, and when it renews or changes. **You** must also tell **us** if anything **you** have told **us** in the application form changes before **your** cover starts. If **you** do not, **we** may treat **your** cover and claims as **we** would have done if **we** had received accurate and complete information. **We** can do this if **you** are reckless, negligent or careless when **you** give **us** information which is not accurate or complete, or **you** do it on purpose. This means:

- **we** may treat **your** cover as if it had never existed (if **you** have been negligent or careless, **we** can do this if **we** would have refused to cover **you**)
- **we** may apply different terms to **your** cover. **We** can do this if **we** would have covered **you** on those terms. For example **your** cover may contain new personal exclusions or restrictions. This means **we** will only pay a claim if it is covered by those different terms
- **we** may reduce the amount payable for any claim. **We** can do this if **we** would have charged a higher premium. **We** then compare the higher premium to the original premium. For example, **we** will only pay half a claim if **we** would have charged twice the premium.

If **we** need to do this, it would take effect from the date **you** joined, or the cover renewed or changed (this depends on when **we** received the information).

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 membership which applies to the **dependant**, or to claims made by that **dependant**.

Sanctions

We will not provide cover and **we** will not pay any claim or provide any benefit under this insurance, if doing so would:

- break any United Nations resolution, or any trade or economic sanctions, laws or regulations that apply to **us** (including those of the European Union, the **UK**, and / or the U.S.), or
- put **us** at risk of being sanctioned by any relevant authority or competent body, or
- put **us** at risk of being involved (directly or indirectly) in something which any relevant authority, banks **we** use, or competent body would consider to be banned or restricted.

If any resolutions, sanctions, laws or regulations referred to in this clause apply (or start to apply), **we** can take any action **we** consider necessary, to make sure **we** continue to work within them. If this happens, **you** acknowledge that this may restrict, delay or end **our** obligations under **your** plan, and **we** may not be able to pay any claim.

Sharing documents

We only return official documents such as birth or death certificates. If **you** send any other original documents to **us** (such as a receipt), **you** can ask **us** to send **you** a copy of it.

Financial crime

The group agree to keep to all **UK** laws relating to detecting and preventing financial crime (including the Bribery Act 2010 and the Proceeds of Crime Act 2002).

U.S. Patient Protection and Affordable Care Act

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.

The law which applies to this plan

This plan is governed by Irish law. If **we** cannot resolve a dispute, only the courts in Ireland can decide it.

Liability

Our role under this plan is to provide **you** with insurance cover and sometimes to arrange (on **your** behalf) for **you** to receive any **covered benefits**. It is not **our** role to provide **you** with the actual **covered benefits**.

The **main member**, on behalf of themselves and their **dependants**, appoints **us** to act as agent for **you** to make appointments or arrange for **you** to receive the **treatment** or service which **you** need. **We** will use reasonable care when acting as **your** agent.

We (and the **Bupa Group**) shall not be liable to **you** or anyone else for any loss, damage, illness or injury that may occur as a result of **you** receiving any **treatment** or service, nor for any action or failure to act of any provider or other person providing **you** with any **treatment** or service. **You** should be able to bring a claim directly against such provider or other person.

This does not affect **your** statutory rights.

You the **main member**, on behalf of yourself and the **dependants**, authorise **us**, if for any reason **you** cannot give **us** instructions about any **covered benefits** (for example if **you** are incapacitated), to:

- act as **we** reasonably believe to be in **your** best interests (in accordance with the cover **you** have under this plan);
- share any information about **you** to **your** benefits provider as **we** reasonably believe to be necessary 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).

When acting on **your** behalf **we** may act through **our Bupa group** of companies and administrators.

Paying premiums and other charges

All references to '**you**' and '**your**' in this section refer to the **main member** only, unless stated otherwise.

How are my premiums calculated?

We calculate **your** premiums according to **your country of residence**. Other factors including **your** age, area of cover, level of benefits, **deductibles** and any underwriting are also taken into account.

We group countries into zones based on factors such as the costs and frequency of **treatment** in those countries. **We** apply any decision to vary premiums to all members in the zone. On renewal **you** would receive the price impact that applies to the zone with **your** rating factors.

The total amount **you** have to pay on **your** invoice is inclusive of any taxes, charges or levies, such as Insurance Premium Tax (IPT).

How do I pay premiums and other charges?

The premiums for **your** membership must be paid by the 'due date' shown on the invoice. All premiums are payable in advance. **Your** invoice will also show **you**:

- the amount **you** need to pay
- the method **you** have chosen to pay by (direct debit, credit card)
- the currency **you** have chosen to pay in, and how often **you** need to make a payment (monthly, quarterly or yearly).

You should pay **your** premiums directly to **Bupa Global**. If **you** pay **your** premiums to anyone else, then that person is acting on **your** behalf as **your** intermediary. **Bupa Global** will not be responsible for any premiums paid to a third party.

Bupa Insurance Services Limited collects premiums. They act as **our** intermediary for receiving and holding premiums, and making claims and refunds. **Your** premiums are protected by an agreement between **us** and Bupa Insurance Services Limited.

You can see the amount and method of payment on **your** insurance certificate. **We** keep bank, credit/debit card and direct debit details for the duration of **your** policy in accordance with data protection and privacy regulations. If **you** cannot pay **your** premiums for any reason, please contact the customer services helpline.

What happens if I don't pay?

We may suspend **your** membership if **you** do not pay premiums and other charges when they are due. **We** may also suspend it if **you** do not pay in full any annual **deductible** that is payable by **you** for a claim **we** have paid directly to **your** benefit provider.

We will not pay claims submitted while **your** membership is suspended. Once **you** have paid **your** premium and **your** membership suspension has ended, **we** will be happy to consider **your** claim.

Worried about your premiums or payments?

Please contact **us** and **we** can see how **we** can help.

Will the amount I pay change?

It is likely that the amount **we** charge **you** will change from **your renewal date**. One of the factors that affects this is the rising cost of medical **treatments**. **We** aim to control this by negotiating cost control measures with **hospitals** and clinics. Other factors that may affect **your** premium are **your** age, **your country of residence**, and changes to **your** cover such as adding, changing or removing options or **deductibles**.

Other charges including IPT or other taxes, levies and charges may change at any time if there is a change in the rate or if any new tax, levy or charge is introduced in the country where **you** live.

We will contact **you** before **your renewal date** with details of the new premium, any changes to the renewed plan, and the reasons for those changes. If **you** do not want to renew this plan **you** must contact **us** within 30 days following the start of the renewed plan.

Unless **you** tell **us** not to, **we** will continue to take payment of the new premium using the payment details **you** have given **us**.

Bank charges

You are responsible for any administration charges and fees that **your** bank may make for the payment of **your** premiums.

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**" mean the Bupa companies trading as **Bupa Global**. For details of these companies, visit www.bupaglobal.com/legal-notice

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. **We** are regulated by the Data Protection Commissioner (www.dataprotection.ie) who can be contacted at, 21 Fitzwilliam Square South, Dublin 2, D02 RD28, Ireland. Tel +353 (0)761 104 800 or +353 (0)57 868 4800.

Glossary

Certain words appear in the guide in bold type. These are defined words and have special meanings in this guide. **You** can find these meanings in the Glossary.

| Defined term | Description |
|--|---|
| Active treatment | Treatment from a medical practitioner of a disease, illness or injury. This must aim to lead 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. An example is 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. |
| Assisted reproduction technologies | Technologies including but not limited to in-vitro fertilisation (IVF) with or without intra-cytoplasmic sperm injection (ICSI) gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), egg donation and intra-uterine insemination (IUI) with ovulation induction. |
| Birthing centre | A medical facility designed for childbirth in a homelike setting. It is often a part of a hospital . |
| Bupa Global | Bupa Global Designated Activity Company or any other insurance subsidiary or insurance partner of the British United Provident Association Limited. |
| 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 plan on behalf of Bupa Global . |
| Complementary medicine practitioner | An acupuncturist, homeopathist or Traditional Chinese medicine practitioner who is fully trained and legally qualified and permitted to practice by the relevant authorities in the country in which the treatment is received. |

| Defined term | Description |
|-------------------------------|---|
| Country of nationality | The country of your nationality. You told us this when you applied to join the plan, or later told us in writing. |
| Country of residence | The country where you live. You told us about this when you applied to join the plan or later told us in writing. It is shown on your insurance certificate. The country where you live must be the country in which the relevant authorities (such as tax authorities) consider you to be resident while you have cover under the plan. |
| Covered benefits | The treatment and benefits shown as covered in this membership guide for your level of cover. |
| Day-case treatment | 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-case mental health treatment . |
| Deductible | The amount you have to pay in each membership year before we will pay for any covered benefits . The amount you have to pay in each membership year before we will pay for any covered benefits . The amount of your deductible is shown on your insurance certificate. The annual deductible applies separately to each person covered under your membership. |
| Dental practitioner | A person who: <ul style="list-style-type: none">○ is legally qualified to practice dentistry,○ following attendance at a recognised dental school is recognised by the relevant authorities in the country in which the treatment takes place as having a specialised qualification. Examples may include periodontics or paediatric dentistry, and○ is licensed to practice dentistry by the relevant authorities in the country where the dental treatment takes place. |

| Defined term | Description |
|-------------------------|--|
| Dependants | <p>The main member's spouse or partner.</p> <p>Any children whose biological parent or legal guardian is the main member, and who are eligible to join the plan. This includes newborn children.</p> <p>Only dependants named on the insurance certificate are covered by the plan.</p> |
| Diagnostic tests | Investigations, such as X-rays or blood tests, to find the cause of your symptoms. |
| Dietitian | Practitioners must be fully trained and legally qualified and permitted to practice by the relevant authorities in the country where the treatment is received. |
| Doctor | <p>A person who:</p> <ul style="list-style-type: none"> 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. <p>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.</p> |
| Emergency | A serious medical condition or symptoms of one. It must result from a disease, illness or injury which arises suddenly. In the judgment of a reasonable person it must need immediate treatment , generally within 24 hours of starting, and not having that treatment would put your health at risk. |

| Defined term | Description |
|-----------------------------|---|
| Family doctor | <p>A person who:</p> <ul style="list-style-type: none"> is licensed to practice medicine in the country where you have the treatment, and is legally qualified in medical practice to provide medical treatment which does not need a specialist's training. They must have attended a recognised medical school. This is one listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation. |
| Family member | Someone related to you by blood or by law (or otherwise). We can send you a full list of the family members falling within this definition if you ask us . |
| Hospital | <p>A centre of treatment which is registered, or recognised under the local country's laws. It mainly exists to:</p> <ul style="list-style-type: none"> carry out major surgical operations, or give treatment which only specialists can give. |
| In-patient treatment | Treatment which for medical reasons normally means that you have to stay in a hospital bed overnight or longer. |
| Intensive care | <p>Intensive care includes:</p> <ul style="list-style-type: none"> High Dependency Unit (HDU). A unit that gives a higher level of medical care and monitoring. For instance you might need this in single organ system failure Intensive Therapy Unit / Intensive Care Unit (ITU/ ICU). A unit that gives the highest level of care. For instance you might need this in multi-organ failure or in case of intubated mechanical ventilation Coronary Care Unit (CCU). A unit that gives a high level of cardiac monitoring Special care baby unit. A unit that gives the highest level of care for babies. |

| Defined term | Description |
|--------------------------------|---|
| Main member | The first person named on the insurance certificate. |
| Medical facility | A hospital or other facility providing medical treatment . |
| Medical practitioner | A complementary medicine practitioner, specialist, doctor, psychologist, psychotherapist, osteopath, chiropractor, dietitian, speech therapist or therapist who provides active treatment of a known condition. |
| Medically necessary | <p>Treatment, medical service or prescribed drugs which are:</p> <ul style="list-style-type: none"> consistent with the diagnosis and treatment for the condition; consistent with generally accepted standards of medical practice; necessary for such a diagnosis or treatment; is not given mainly for the convenience of the member or the treating medical practitioner. |
| Membership year | The time during which your cover is in place. This is shown on your insurance certificate. If this plan renews, a new membership year will begin on the renewal date . |
| Mental health treatment | Treatment of mental health conditions. This can include eating disorders. |
| Network | A hospital, pharmacy , or other facility, or medical practitioner which will treat you at rates agreed with Bupa Global or a service partner . |
| Nurse | A qualified 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 takes place. |
| Out-patient treatment | Treatment given at a hospital, consulting room, doctors' office or out-patient clinic where you do not go in for in-patient treatment or day-case treatment . |

| Defined term | Description |
|---------------------------------------|---|
| Ovulation induction treatment | Treatment including medication to stimulate production of follicles in the ovary. This includes but is not limited to clomiphene and gonadotrophin therapy. |
| Persistent vegetative state | <p>A deep state of unconsciousness. Someone in a persistent vegetative state will:</p> <ul style="list-style-type: none"> show no sign of being aware or that their mind functions, even if they can open their eyes and breathe without help, and not respond when touched or their name is called. <p>The state of unconsciousness must have remained for at least four weeks with no sign of improvement, when all reasonable attempts have been made to alleviate this condition.</p> |
| Pharmacy | A facility where prescribed drugs are prepared or sold. |
| Pre-existing condition | <ul style="list-style-type: none"> any medical condition declared in your application for cover which has been noted as a 'personal exclusion' under your insurance certificate; or 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 under 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 refer to your original application for cover under that previous insurance product.</p> |
| Professional sports activities | Any sport the member takes part in and is compensated for, whether when participating in training practice or in competitive practice. |
| Prophylactic surgery | Surgery to remove an organ or gland that shows no signs of disease. This must be an attempt to prevent development of disease of that organ or gland. |

| Defined term | Description |
|---|--|
| Psychologist and psychotherapist | A person who is legally qualified and is permitted to practise as such in the country where they treat you . |
| Reasonable and customary | The 'usual', or 'accepted standard' amount charged in a particular geographical region. This applies to a specific treatment or service given by providers of comparable quality and experience. Government or official medical bodies' guidelines in that region may govern the amount charged. Where there are no guidelines, we may use our experience of usual, and most common, charges in that region to decide it. |
| Recognised medical practitioner, hospital or healthcare facility | Any provider who is not an unrecognised medical practitioner, hospital or healthcare facility. |
| Rehabilitation | Treatment that aims to restore full function after an acute event. Examples include a stroke, or major trauma. It must combine treatments such as physical, occupational and speech therapy. |
| Renewal date | Each anniversary of the date you , the main member joined the plan. |
| Service partner | A company or organisation that acts for us . This may include services to approve cover and finding local medical facilities . |
| Sound natural tooth / sound natural teeth | A natural tooth that is free of active clinical decay, has no gum disease associated with bone loss, no caps, crowns, or veneers, that is not a dental implant and that functions normally in chewing and speech. |
| Specialist | A surgeon, anaesthetist or physician who: <ul style="list-style-type: none"> ○ is legally qualified to practise medicine or surgery. They must have attended a recognised medical school. This is one listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation ○ the relevant authorities in the country where you have the treatment recognise as having specialised qualification in the field of, or expertise in, the treatment of the disease, illness or injury being treated. |

| Defined term | Description |
|---|---|
| Speech therapist | Practitioners must be fully trained and legally qualified and permitted to practise by the relevant authorities in the country where the treatment is received. |
| Surgery / surgical operation: | A medical procedure that involves the use of instruments or equipment. |
| Therapist | 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 a condition, disease, illness or injury. |
| UK | The United Kingdom of Great Britain and Northern Ireland. |
| 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 www.bupaglobal.com/en/facilities/finder |

| Defined term | Description |
|----------------------|--|
| You / your | Anyone covered by the plan, as shown on the insurance certificate. |
| We / our / us | Bupa Global. |

