

International Health Insurance

Insurance Product Information Document



Company: Bupa Insurance Limited
Product: Elite Global Health Plan

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

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

What is this type of insurance?

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



What is insured?

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

Hospital treatment

- ✓ Cancer treatment
- ✓ Advanced Therapy Medicinal Products (ATMPs)
- ✓ Intensive care
- ✓ Surgical operations (including specialist surgery such as obesity, cancer preventing and reconstructive)
- ✓ Hospital accommodation
- ✓ Doctors' and anaesthetists' fees and medicines and dressings
- ✓ Diagnostic tests, including CT, MRI and PET scans
- ✓ Organ transplants (£600,000 / €750,000 / \$1.02 million)
- ✓ Prosthetics
- ✓ Home nursing after in-patient treatment
- ✓ Rehabilitation
- ✓ Hospice and palliative care (£25,000 / €31,000 / \$42,000)
- ✓ Mental health treatment
- ✓ Treatment from physiotherapists, speech therapists, dietitians
- ✓ Kidney dialysis
- ✓ Newborn care
- ✓ Gender dysphoria (£61,000 / €76,000 / \$104,000)

Out-patient treatment

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

- ✓ Specialists' consultation and doctors' fees
- ✓ Out-patient surgery, including diagnostic tests
- ✓ Qualified nurses
- ✓ Pre- and post-hospitalisation
- ✓ Prescribed medicines and dressings (£4,000 / €5,000 / \$6,800) and durable medical equipment
- ✓ Physiotherapy, osteopathy and chiropractic treatment, orthopaedics and footcare
- ✓ Acupuncture, reflexology, homeopathy, naturopathy and Chinese medicine
- ✓ Dietetic guidance
- ✓ Mental health treatment
- ✓ Gender dysphoria

Pregnancy and childbirth

- ✓ Normal birth, birthing centre or home birth (£10,000 / €12,500 / \$17,000)
- ✓ Medically necessary Caesarean section (£10,000 / €12,500 / \$17,000)
- ✓ Pregnancy and childbirth complications (£20,000 / €25,000 / \$34,000) and newborn care (£5,000 / €6,000 / \$6,250)
- ✓ Assisted fertility treatment (£6,000 / €7,500 / \$10,200)
- ✓ Pre- and post-natal treatment (included as part of out-patient treatment) (£5,000 / €6,250 / \$8,500)



What is insured? (continued)

Wellbeing

- ✓ Health screening (£1,500 / €1,875 / \$2,550) and vaccinations (£1,000 / €1,250 / \$1,700)
- ✓ Preventive dental treatment

Dental treatment, hearing aids and optical

Annual maximum of £2,500 / €3,100 / \$4,200 for each person

- ✓ Accident-related, routine and major restorative dental treatment and orthodontics
- ✓ Hearing aids, glasses frames and lenses

Transportation

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

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

Optional cover

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

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



What is not insured?

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

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



Are there any restrictions on cover?

- ! Cover depends on eligibility criteria
- ! Limitations for each person every policy year unless stated otherwise:
 - 60 days: rehabilitation
 - 30 days: home nursing after in-patient treatment
 - 60 visits: specialists' consultations, doctors' fees, qualified nurses, physiotherapists, osteopaths, chiropractors, occupational therapists, orthoptists, footcare, acupuncture and reflexology
 - 20 visits: homeopathy, naturopathy, Chinese medicine
 - Four visits: dietetic guidance
 - Two visits: preventive dental treatment
- ! Waiting periods (the policy does not cover treatment you have during a waiting period):
 - first 24 months: obesity surgery
 - first 18 months: pregnancy and childbirth, assisted fertility treatment
 - first 12 months: orthodontics (for members aged 18 and under only)
 - first 10 months: health screening
 - first six months: preventive, routine, or major restorative dental treatment
- ! There are different types of limits to your cover. These are:
 - each membership year - normal childbirth, birthing centre, home birth, caesarean section, prescribed medicines and dressings, durable medical equipment, health screening, vaccinations, dental treatment, hearing aids and optical treatment
 - each device - prosthetics
 - during your lifetime - hospice and palliative care
 - each condition - organ transplant services
 - one course of treatment for each condition during your lifetime - Advanced therapy medicinal products (ATMPs)
- ! Pre-existing conditions - we may agree to cover these for a higher premium. We'll discuss this with you before you buy
- ! When adding a newborn baby, we may agree to cover pre-existing conditions, or add special restrictions or exclusions, or may decline to offer cover, if neither parent has been a Bupa Global member for at least 18 months before the baby's birth; or if the baby was born in the U.S or the child is born as a result of Assisted Reproduction Technologies, ovulation induction treatment, adopted, or born to a surrogate
- ! The policy covers only medically necessary treatment and wellbeing care listed in the membership guide
- ! If you choose a deductible or co-insurance, you will have to pay for treatment up to the value of the deductible or co-insurance. The policy does not cover those costs
- ! If you choose to have treatment or services with a healthcare provider outside our Bupa Global network, we will only cover costs which we consider the 'reasonable and customary' amount for that treatment or services. This means that if you choose an 'out of network' provider, you are responsible for paying any costs above reasonable and customary levels.

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



Where am I covered?

- ✓ You are covered for treatment in the area of cover that you choose when you buy the policy



What are my obligations?

- You must:
 - pay the premium and any co-insurance or deductible which applies to your cover,
 - give us your medical history when you apply, if required,
 - let us know if you are admitted to hospital, request pre-authorisation for any treatment that requires it, as shown in the membership guide, and for any treatment in the U.S.,
 - let us know straight away if you move to a different country or your specified country of residence or nationality changes,
 - let us know if you have other insurance which also covers your treatment.



When and how do I pay?

- You can choose to pay the premium annually, semi-annually, quarterly or monthly.
- You can pay by credit card, cheque or bank transfer in your chosen currency. If you are in the UK, you can also pay by Direct Debit.



When does the cover start and end?

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



How do I cancel the contract?

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

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