

BUPA GLOBAL ELITE HEALTH PLAN

PART OF OUR NEW RANGE
OF GLOBAL HEALTH PLANS

NAVIGATOR
Insurance Brokers Ltd.
Unit 8E, Golden Sun Centre, 223 Wing Lok St, Sheung Wan, Hong Kong
Tel : +852 2530 2530 | Fax : +852 2530 2535
Email : crew@navigator-insurance.com | www.navigator-insurance.com



WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

We have never wanted to be the same as the rest. That's why we asked over 3,000 globally minded people to help us create our new range of global health plans.

The simple tiered range brings the same great service expected from us, but it's more than just insurance, we also look out for our customers' all-round health with a number of wellness services included.

So whether in times when you need us most, like when you're ill or facing a serious health condition, or when you're healthy, we'll be there.

With clearly segmented benefits, our range brings simplicity and freedom to global healthcare so that globally minded people can choose the plan that's right for them.

In here you'll find more information about our Bupa Global Elite Health Plan which is part of the new range.

EXCEPTIONAL SERVICE ON EVERY LEVEL

Across all of our global health plans we deliver the exceptional high level of service we are renowned for and we provide cover for:

- In hospital and out-patient care
- Health checks – helping to prevent as much as cure
- Mental and holistic therapies – caring for mind as well as body
- Evacuation and repatriation – so if emergency treatment isn't available locally, we'll get you to where it is, and one other person could come too
- Treatment for cancer and other serious illnesses, for as long as needed while you are a Bupa customer
- Hereditary, congenital and chronic conditions
- Transplants and rehabilitation

WHY CHOOSE BUPA GLOBAL ELITE?

This plan gives you exceptional global health cover wherever you are or wherever you choose to receive your treatment including dental and optical cover, home nursing and many complementary therapies, such as reflexology.

Bupa Global Elite is great for families too, with its extensive maternity package available after you've been with us for 10 months, and cover for two children under the age of 10 at no extra cost subject to underwriting from the day your plan starts.

To find out more about our other plans in the range visit bupaglobal.com

SUMMARY OF BENEFITS

BENEFIT AND EXPLANATION	
All benefits below, even those paid in full, will contribute to the overall annual maximum limit.	Overall annual maximum USD 10,000,000 or HKD 78,000,000
In-patient deductible: Optional USD 10,000 or HKD 78,000 Please see your insurance certificate for details of the deductible that applies to your in-patient and day-patient benefits.	
OUT-PATIENT DAY TO DAY CARE	
*paid in full up to the annual maximum of out-patient day to day care limit of USD 75,000 or HKD 585,000	USD 75,000 or HKD 585,000
Out-patient surgical operations	Paid in full*
Pathology, radiology and diagnostic tests	Paid in full*
Specialist consultations and doctors' fees	Paid in full* up to 60 consultations each policy year
Qualified nurses	
Mental health	
Physiotherapists, osteopaths and chiropractors	
Occupational therapist and orthoptist	
Footcare	
Complementary therapies: Acupuncture and reflexology	Up to 30 visits each policy year
Complementary medicines: Homeopathy, naturopathy and Chinese medicine	
Prescribed medicines and dressings	Paid in full*
Durable medical equipment	
Dietetic guidance	Up to 4 visits each policy year
PREVENTIVE TREATMENT	
Health screening (waiting period 10 months)	Up to USD 1,500 or HKD 11,700 each policy year
Vaccinations	Up to USD 1,500 or HKD 11,700 each policy year
Eye test	Paid in full 1 test each policy year
Preventive dental (waiting period 6 months)	Paid in full 2 visits each policy year

BENEFIT AND EXPLANATION	
DENTAL TREATMENT/HEARING AIDS/OPTICAL	
Dental treatment	Up to USD 4,000 or HKD 31,200 each policy year
Accident related dental treatment	
Routine dental (waiting period 6 months)	
Major restorative (waiting period 6 months)	
Orthodontics (waiting period 12 months)	
Hearing aids/Optical	
Hearing aids	
Spectacle frames and lenses and contact lenses	
IN-PATIENT CARE: FOR ALL IN-PATIENT AND DAY-PATIENT TREATMENT COSTS	
Your chosen deductible applies to all the following benefits. Please see your insurance certificate for details of the deductible that applies to your in-patient and day-patient benefits.	
Hospital accommodation, room and board	Paid in full – standard private room
Parent accommodation in hospital	Paid in full
Operating room, medicines and surgical dressings	
Intensive care	
Surgery, including surgeons' and anaesthetists' fees	
Physicians' fees	
Pathology, radiology and diagnostic tests	
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	
Prosthetic devices	Per device up to USD 6,000 or HKD 46,800
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	
In-patient hospital cash benefit	Up to 20 nights each policy year, up to USD 250 or HKD 1,950 per night
PRE- AND POST-HOSPITALISATION	
Home nursing	Paid in full Up to 30 days each policy year
Hospice and palliative care	Up to USD 40,000 or HKD 312,000 per lifetime

BENEFIT AND EXPLANATION	
IN-PATIENT AND/OR OUT-PATIENT CARE	
Advanced imaging	Paid in full
Cancer treatment	
Transplant services	Each condition up to USD 900,000 or HKD 7,020,000
Kidney dialysis	Paid in full
MATERNITY/CHILDBIRTH (AFTER 10 MONTHS)	
Normal delivery/Birthing centre/Home delivery	Up to USD 15,000 or HKD 117,000 each policy year
Medically essential Caesarean section	Up to USD 30,000 or HKD 234,000 each policy year
Pre- and post-natal treatment	Covered under out-patient day-to-day care benefits
Complications of maternity and childbirth	Paid in full
TRANSPORTATION/TRAVEL	
Medical evacuation	Paid in full
Medical repatriation	
Travel cost for an accompanying person	
Travel cost for the transfer of children	
Compassionate transport costs and compassionate visit living allowance	Visit and return: 5 trips per lifetime USD 1,500 or HKD 11,700 per trip Visit living allowance: USD 150 or HKD 1,170 per day Up to 10 days each policy year
Living allowance	10 days each policy year up to USD 150 or HKD 1,170 per day
Local air ambulance	Paid in full
Local road ambulance	
Repatriation of mortal remains	

Full details of the benefits, limitations and exclusions can be found on bupaglobal.com or in the health plan guide.

GENERAL EXCLUSIONS		
Administration / registration fees	Eyesight	Obesity
Advance payments / deposits	Epidemics and pandemics	Persistent vegetative state (PVS) and neurological damage
Artificial life maintenance	Experimental treatment	Sexual problems
Birth control	Genetic testing	Sleep disorders
Chinese medicine (specific types)	Gender issues	Stem cells
Conflict and disaster	Harmful or hazardous use of alcohol, drugs and/or medicines	Surrogacy
Convalescence, nursing home and admission for general care, or staying in hospital or other establishment	Health hydros, nature cure clinics etc	Temporomandibular joint (TMJ) disorders
Cosmetic treatment	Infertility treatment	Unrecognised medical practitioner, provider and facility
Developmental problems	Mechanical or animal donor organs	

THE BUPA GLOBAL DIFFERENCE

Over 65 years of medical expertise and dedication to health – a global team of advisers and health experts who, between them, speak multiple languages – and a service that exceeds expectations. These are just a few of the things that make Bupa Global simply better.

GLOBAL NETWORK

Allowing access to a network of over 800,500 medical providers around the world, we give globally minded customers the flexibility to choose where and how they receive treatment.

FINANCIAL REASSURANCE

Health insurance isn't just about your health. It's also about not worrying about unexpected costs. With us by your side – one of the world's leading international health insurers – you can simply focus on enjoying life.

MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring. It's key. For this reason, our team of advisers are able to offer help in multiple languages.

PRE-EXISTING CONDITIONS

We don't believe past health issues should stop you from enjoying your future. That's why, when you join our global health plans, many pre-existing conditions can be covered.



FIND OUT MORE

If you'd like more information,
then we're here to help.

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