



FIND OUT MORE

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



BUPA GLOBAL MAJOR MEDICAL HEALTH PLAN

PART OF OUR NEW RANGE
OF GLOBAL HEALTH PLANS



NAVIGATOR
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A photograph of a young couple smiling and laughing together outdoors. The woman is in the foreground, looking towards the man, and the man is slightly behind her, also smiling. They are both wearing casual clothing. The background is a soft-focus green landscape.

WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

Our Bupa Global Major Medical Health Plan has been developed from listening and understanding that there is a need for simplicity in global healthcare for globally minded people.

WHY CHOOSE BUPA GLOBAL MAJOR MEDICAL?

This plan is for people who may not want or need a traditional health plan. It gives you worldwide cover for major illnesses and conditions such as cancer up to a \$3m annual limit.

Bupa Global Major Medical ensures that should you need it, you will get the best private care available, so you can concentrate on getting better.

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 3,000,000, HKD 23,400,000
Deductible The deductible applies to all benefits	Mandatory: USD 4,000 or HKD 31,200 Optional: USD 10,000 or HKD 78,000
IN-PATIENT CARE: FOR ALL IN-PATIENT AND DAY-PATIENT TREATMENT COSTS	
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	
Advanced imaging	
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	Per device up to USD 6,000 or HKD 46,800
Prosthetic devices	
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	Up to 20 nights each policy year, up to USD 250 or HKD 1,950 per night
Hospital cash benefit	

BENEFIT AND EXPLANATION	
PRE- AND POST-HOSPITALISATION	
Pre-examinations	Paid in full up to 30 days prior to hospitalisation
Check-ups	Paid in full up to 60 days prior to 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
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 45 days each policy year
Prescribed medicines and dressings	Up to USD 1,000 or HKD 7,800 each policy year
Durable medical equipment	Prescribed at the hospital following in-patient or day-patient
IN-PATIENT AND/OR OUT-PATIENT CARE	
Cancer treatment	Paid in full
Transplant services	Each condition up to USD 750,000 or HKD 5,850,000
Kidney dialysis	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	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
Compassionate transport costs and compassionate visit living allowance	
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	Mechanical or animal donor organs
Advance payments / deposits	Experimental treatment	Obesity
Artificial life maintenance	Foetal surgery	Persistent vegetative state (PVS) and neurological damage
Birth control	Footcare	Sexual problems
Complementary therapists	Genetic testing	Sleep disorders
Conflict and disaster	Gender issues	Stem cells
Convalescence, nursing home and admission for general care, or staying in hospital or other establishment	Harmful or hazardous use of alcohol, drugs and/or medicines	Surrogacy
Cosmetic treatment	Health hydros, nature cure clinics etc	Temporomandibular joint (TMJ) disorders
Developmental problems	Infertility treatment	Unrecognised medical practitioner, provider and facility
Epidemics and pandemics	Maternity and childbirth	

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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.

