

BUPA GLOBAL SELECT HEALTH PLAN

PART OF OUR NEW RANGE
OF GLOBAL HEALTH PLANS

NAVIGATOR
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Bupa 

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 Select Health Plan which is part of the new range.

SELECT PREMIER ELITE ULTIMATE

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:

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

WHY CHOOSE BUPA GLOBAL SELECT?

It's good to know that should you ever need it, this plan provides up to \$3m annual cover worldwide outside of USA. The Bupa Global Select Health Plan gives you access to in hospital and out-patient care, however big or small, from tests and diagnostics to surgery and aftercare.

You'll benefit from complimentary annual health checks and having accident-related dental treatment as part of your cover.

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 or HKD 23,400,000
In-patient deductibles: Mandatory USD 1,500 or HKD 11,700 Optional USD 4,000 or HKD 31,200 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 12,500 or HKD 97,500	Annual maximum USD 12,500 or HKD 97,500
Co-insurance	
Mandatory 15% co-insurance Please see your insurance certificate for details of the co-insurance that applies to your out-patient day to day care benefits. Please note that the deductible and not the co-insurance apply to the out-patient treatment undertaken in connection with the advanced imaging, cancer treatment, transplant services and kidney dialysis benefits.	
Out-patient surgical operations	Paid in full*
Pathology, radiology and diagnostic tests	
Specialist consultations and doctors' fees	Paid in full* Up to 15 consultations each policy year
Qualified nurses	
Mental health	
Prescribed medicines and dressings	Up to USD 1,500 or HKD 11,700 each policy year
Durable medical equipment	
PREVENTIVE TREATMENT	
Health Screening (waiting period - 10 months)	Up to USD 400 or HKD 3,100 each policy year

BENEFIT AND EXPLANATION	
IN-PATIENT CARE	
Your mandatory 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. Semi-private room
Parent accommodation in hospital	Paid in full
Operating room, medicines and surgical dressings	
Intensive care	
Surgery, including surgeons' and anaesthetists' fees	
Physicians' consultation fees	
Pathology, radiology and diagnostic tests	Paid in full up to 90 days lifetime limit
Mental health	
Physiotherapists, occupational therapists, speech therapists and dieticians	Paid in full
Obesity surgery (waiting period of 24 months)	
Prophylactic surgery	
Prosthetic devices	Per device up to USD 4,000 or HKD 31,200
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	
Accident-related dental treatment	Up to 20 nights each policy year, up to USD 150 or HKD 1170 per night
In-patient hospital cash benefit	
HOSPICE AND REHABILITATION	
Hospice and palliative care	Up to USD 40,000 or HKD 312,000 per lifetime
Rehabilitation (multidisciplinary rehabilitation)	Paid in full up to 30 days each policy year

BENEFIT AND EXPLANATION	
IN-PATIENT AND/OR OUT-PATIENT CARE	
Advanced imaging	Paid in full
Cancer treatment	
Transplant services	Each condition up to USD 300,000 or HKD 2,340,000
Kidney dialysis	Paid in full
TRANSPORTATION/TRAVEL	
Medical Evacuation	Paid in full
Travel cost for an accompanying person	
Travel cost for the transfer of children	
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	Experimental treatment	Persistent vegetative state (PVS) and neurological damage
Artificial life maintenance	Footcare	Sexual problems
Birth control	Genetic testing	Sleep disorders
Complementary therapists	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	Treatment outside area of cover
Developmental problems	Maternity and childbirth	Unrecognised medical practitioner, provider and facility
Epidemics and pandemics	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

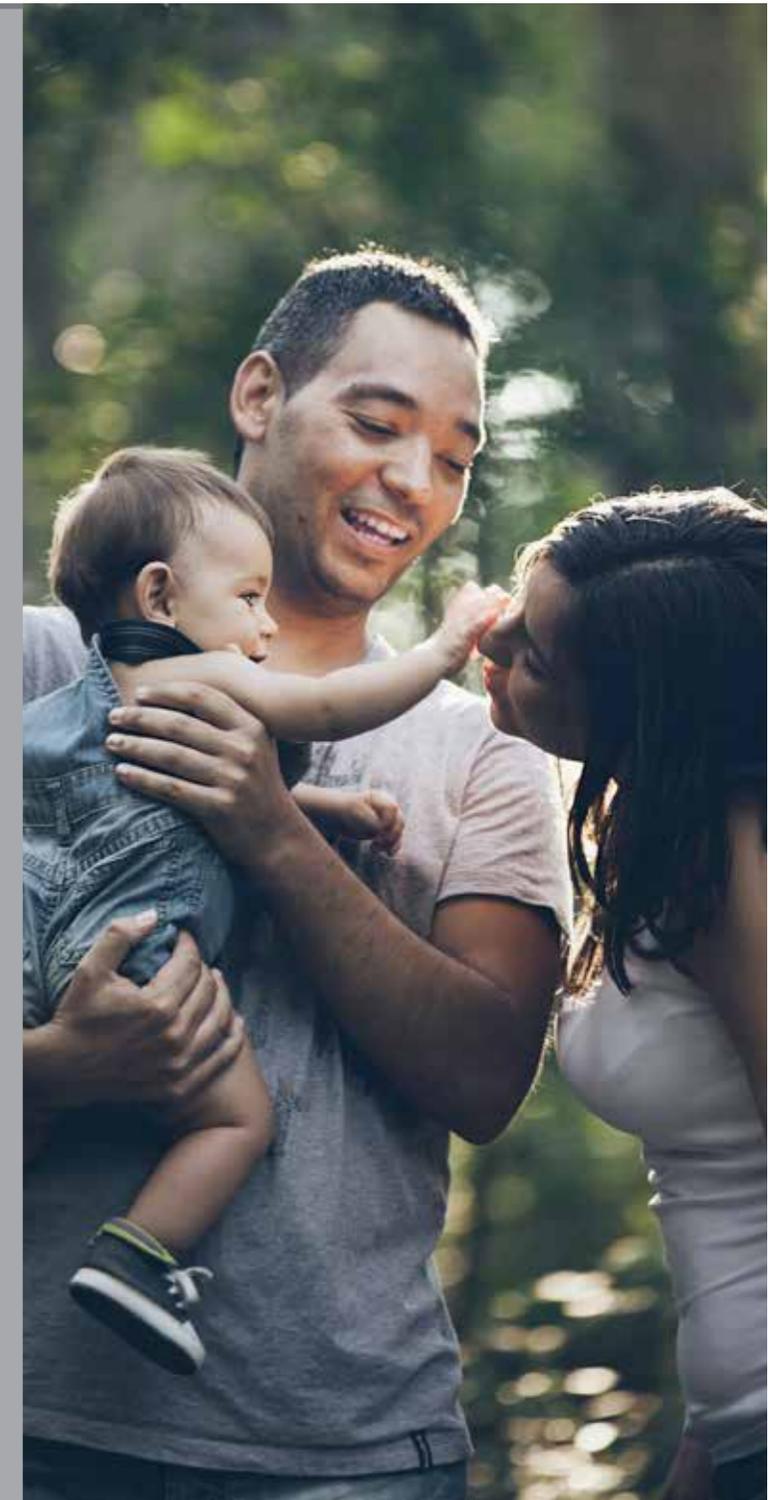
Health insurance isn't just about your health. It's also about not worrying about unexpected costs. With us by your side – one of the world's leading international health insurers – you can simply focus on enjoying life.

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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