

# BUPA WORLDWIDE HEALTH OPTIONS

**Product Summary**  
From 1 April 2015

[bupaglobal.com](http://bupaglobal.com)



# INTERNATIONAL MEDICAL INSURANCE FOR THE GLOBALLY MINDED

Bupa Global is the worldwide part of the Bupa Group – a healthcare company with over 65 years' medical experience and a range of facilities that include care homes, hospitals, primary care centres and dental clinics.

At Bupa Global, we're giving globally minded customers access to appropriate medical care and exceptional coverage – whether at home or away. Our range of global health plans are designed for those wanting the highest level of cover available within Bupa and access to the best healthcare anywhere in the world.

Our comprehensive range of health plans include a renowned level of service available in many languages, and access to thousands of medical facilities and experts worldwide. Offering a range of wellness benefits that go beyond insuring you in case of emergency, our plans are designed to help keep you in the best of health.

We support 1.9 million customers worldwide through access to over 800,000 medical providers, across 190 countries, yet our purpose is very simple; longer, healthier, happier lives.



# PRODUCT OVERVIEW

Bupa Worldwide Health Options is our menu-based plan for individuals and families. Whether you're living at home, working abroad or constantly on your travels, it allows you to match your health insurance to your location and lifestyle.

Starting with our core in-patient cover, you simply build a plan by selecting the healthcare modules that are right for you. This could be additional out-patient benefits and health assessments, to cover for worldwide medicines and evacuation.

Each module has its own specific healthcare focus. But they all come with 24/7 support, expert advice and access to some of the best healthcare facilities in the world. So regardless of what you choose, you can relax knowing that you'll be in safe hands.

The flexibility isn't restricted to features and benefits. If you want to keep costs to a minimum, you can choose from a range of deductible options. By contributing to your treatment you can reduce your premiums without having to compromise on your cover.



## BUPA WORLDWIDE HEALTH OPTIONS - SUMMARY OF BENEFITS

<b>Core cover: Worldwide Medical Insurance</b>	Speech therapy
Staying in hospital overnight or as a day-case	Pathology, X-rays and diagnostic tests
Parent accommodation	Young child care
Nursing care	Maternity
Operating room, medicines and surgical dressings	Accident-related dental treatment
Intensive care, intensive therapy, coronary care and high dependency unit	Transplant services
Surgery, including surgeons' and anaesthetists' fees	Option: Worldwide Medicines and Equipment
Specialists' consultation fees	Prescribed medicines and dressings
Pathology, X-rays and diagnostic tests	Durable medical equipment
Physiotherapy, chiropractor and osteopathy, therapists, complementary therapists, dietician and speech therapist	Long-term prescription medicines
Rehabilitation	Option: Worldwide Wellbeing
Advanced imaging	Screening and prevention:
Psychiatric treatment overnight in hospital, including room, board and treatment costs	Full health screen
Psychiatric treatment as a day-case, including room, board and treatment costs	Mammogram
Prosthetic implants and appliances	Papanicolaou (PAP) test
Prosthetic devices	Prostate cancer screen
Childbirth and treatment in hospital	Colon cancer screen
Childbirth at home or birthing centre	Bone densitometry
Complications of maternity and childbirth	Four dietetic consultations
Medically essential Caesarean section	Vaccinations
Newborn care	Dental:
Cancer treatment	Preventive
Transplant services	Routine and major restorative
Hospice and palliative care	Orthodontic
Local road ambulance	Optical:
Local air ambulance	Eye test (including consultation)
Home nursing	Spectacle lenses
Hospitalisation cash benefit	Contact lenses
Emergency dental treatment	Spectacle frames
Treatment of congenital and hereditary conditions	Option: Worldwide Evacuation
Option: Worldwide Medical Plus	Medical evacuation
Specialists' consultation and doctors' fees	Medical repatriation
Physiotherapy, osteopathy and chiropractor treatment	Travel cost for an accompanying person
Consultations and treatment with therapists, complementary therapists and qualified nurses	Travel cost for the transfer of minor children
Psychiatrists', psychologists' and psychotherapist fees	Living allowance
	Repatriation of mortal remains
	Compassionate visit and return
	Compassionate visit living allowance

## BUPA WORLDWIDE HEALTH OPTIONS - SUMMARY OF EXCLUSIONS

<b>We do not pay for:</b>
Artificial life maintenance
Birth control
Conflict and disaster
Convalescence and admission for general care
Cosmetic treatment
Developmental problems
Donor organs
Epidemics and pandemics
Experimental treatment
Eyesight
Foetal surgery
Footcare
Harmful or hazardous use of alcohol, drugs and/or medicines
Health hydros, nature cure clinics, etc
Infertility treatment
Obesity
Persistent vegetative state (PVS) and neurological damage
Personal exclusions
Personality disorders
Pre-existing conditions
Preventive treatment
Reconstructive or remedial surgery
Self-inflicted injuries
Sexual problems and gender issues
Sleep disorders
Stem cells
Temporomandibular joint (TMJ) disorders
Travel costs for treatment
Unrecognised medical practitioner, provider or facility
USA treatment

Please note: This table provides a high-level summary only about the types of cover provided on the Core cover and Options. Full details of the benefits, limitations and exclusions can be found on [bupaglobal.com](http://bupaglobal.com) or in the health plan guide. Cover for pre-existing conditions is subject to underwriting. Please ask your sales adviser for further information.

# WHY US?

## 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 us different.

### **Global network**

Allowing access to a network of over 800,500 medical providers around the world, we give 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, we know you want support from people who understand you and your needs. That's why we have a multi-lingual team who are able to speak with you in many languages and can support you, wherever you are every single minute of every day.

### **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, we can cover many pre-existing conditions.

### **Passionate about your quality of care**

When it comes to your health we understand you want the best. That's why we are the only global health insurance company to drive quality improvement in key hospitals and clinics across the world through our unique Hospital Quality Programme.

### **Your health is at the heart of everything we do.**

To maintain this focus, we continue to remain free of shareholders, re-investing profits back into our business. It fuels our drive to improve our services to you and offer access to cutting-edge care.

### **Confidence in your diagnosis**

The solution to health problems isn't always black and white. That's why we offer you the opportunity to get another opinion from a world-class specialist. A second medical opinion service is available to all customers looking for confidence and peace of mind in their medical diagnosis.

BUT DON'T JUST TAKE  
OUR WORD FOR IT, LISTEN  
TO WHAT SOME OF OUR  
CUSTOMERS HAVE TO SAY  
AT [BUPAGLOBAL.COM](http://BUPAGLOBAL.COM)

