

# International Health Insurance

## Insurance Product Information Document



**Company:** Bupa Global Designated Activity Company

**Product:** Business Health Plan - Elite

Bupa Global Designated Activity Company (Bupa Global DAC), trading as Bupa Global, registered in Ireland under company no. 623889, is regulated by the Central Bank of Ireland.

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 a policy 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?

#### Out-patient

Annual policy maximum of £6,000,000 / €7,800,000 / \$7,800,000 for each person

- ✓ Out-patient surgical operations
- ✓ Full health screen
- ✓ Consultants' fees for consultations
- ✓ Diagnostic tests, including CT, MRI and PET scans
- ✓ Costs for treatment by therapists, complementary medicine practitioners and qualified nurses
- ✓ Consultants' fees, psychologists' and psychotherapists' fees for mental health treatment
- ✓ Vaccinations
- ✓ Costs for treatment by a family doctor
- ✓ Physiotherapy
- ✓ Prescribed drugs and dressings
- ✓ Accident-related dental treatment

#### Pregnancy / childbirth

- ✓ Maternity and childbirth cover
- ✓ Infertility treatment

#### In-patient

- ✓ Hospital accommodation
- ✓ Surgical operations, including pre- and post-operative care
- ✓ Nursing care, drugs and surgical dressings
- ✓ Specialists' fees
- ✓ Theatre charges
- ✓ Intensive care, intensive therapy, coronary care and high dependency unit
- ✓ Pathology, X-rays, diagnostic tests and therapies
- ✓ Newborn care
- ✓ Mental health treatment
- ✓ Obesity surgery (after two years' membership)

#### Further benefits

- ✓ Cancer treatment
- ✓ Advanced therapy medicinal products (ATMPs)
- ✓ Healthline services
- ✓ Bupa LifeWorks, your Global Employee Support Programme
- ✓ HIV/AIDS drug therapy including ART
- ✓ Home nursing after in-patient treatment
- ✓ Genetic cancer screening
- ✓ Hospice and palliative care
- ✓ In-patient cash benefit

Please refer to the 'What is not covered?' section

**You can choose one or more of the optional modules listed here. Your insurance certificate will show the modules you have chosen.**



### What is insured? (continued)

#### Optional

- U.S. cover (100 percent of covered costs in network)
- Dental treatment £5,775 / \$9,000 / €7,500
- Optical (dental treatment and optical must be purchased together) £385 / \$600 / €500

**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 and disaster
- ✗ Cosmetic treatment
- ✗ Experimental or unproven treatment
- ✗ Harmful or hazardous use of alcohol, drugs and/or medicines
- ✗ Pre-existing conditions
- ✗ Travel costs for treatment
- ✗ Treatment you need as a result of illegal activity
- ✗ Treatment for obesity
- ✗ Treatment from medical practitioners, hospitals or healthcare facilities that we do not recognise (refer to membership guide)
- ✗ U.S. treatment (unless purchased)

**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:
  - 70 visits: Treatment by therapists, complementary medicine practitioners and qualified nurses
  - 196 days: Home nursing
  - 120 days: Rehabilitation
  - 20 nights: In-patient cash benefit
  - 10 days: Living allowance

**This section is continued on page 2**



## Are there any restrictions on cover? (continued)

- ! Waiting Periods (the policy does not cover treatment you have during a waiting period)
  - 2 years: Obesity surgery
- ! There are different types of limits to your cover. These are:
  - Each membership year – home-nursing, rehabilitation, in-patient cash benefit, local air ambulance, living allowance, dental treatment, optical treatment
  - For the whole of your lifetime – advanced therapy medicinal products (ATMPs), hospice and palliative care
- ! We may exclude pre-existing conditions - we'll discuss this with you before you buy
- ! Conditions apply when adding newborn children on your policy
- ! The policy covers only medically necessary treatment and wellbeing care as listed in the membership guide
- ! 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. You can find more information in the membership guide.

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



## Where am I covered?

- ✓ This plan covers you worldwide, but treatment in the U.S. is only covered if you have bought U.S. cover



## What are my obligations?

- You must give us your medical history when you apply
- For some treatments we ask you to contact us before you have the treatment. The membership guide clearly shows which treatments we ask you to contact us about.
- Treatment in the U.S. generally requires pre-authorisation
- You must provide the information we ask for to assess your claim
- You must make sure that other people on the policy are comfortable with you providing us with their information
- You must make sure that you have provided a copy of our privacy notice to any other people whose information has been provided to us
- You must tell your sponsor straight away if you move to a different country or your specified country of residence or specified country of nationality changes
- You must let your sponsor know if you have other insurance which also covers your treatment
- You must notify your sponsor in writing of any changes to you or your dependant's membership
- Your sponsor may have agreed variations to this benefit table with your insurer. If so, your sponsor will let you know of these variations.



## When and how do I pay?

- Your sponsor has to pay any and all premiums and any other payment due for your membership and that of your dependants and every other person covered under the agreement, together with any other charges (such as insurance premium tax) that may be payable.



## When does the cover start and end?

- The contract lasts 12 months.
- If you do not want your membership (and therefore that of your dependants) or the individual membership for any of your dependants to renew at the renewal date you must notify your sponsor at any time in advance of the renewal date.
- If you wish to end your membership (and therefore that of your dependants) the following terms apply:
- You may end your membership (and therefore the membership of your dependants) by informing the sponsor within 30 days of either:
  - the date you receive your terms and conditions (including your membership certificate) confirming your membership, or
  - the effective date of your membership
- Your sponsor can decide on the renewal of your membership as part of our agreement.
- Your membership will automatically end:
  - if the agreement between Bupa Global and your sponsor is terminated
  - if your sponsor does not renew your membership
  - if your sponsor does not pay subscriptions or any other payment due under the agreement for you or for any other person
  - if your membership ends
  - upon your death



## How do I cancel the contract?

- You can cancel the membership (and therefore the membership of your dependants) by informing the sponsor within 30 days of either:
  - the date you receive your terms and conditions (including your membership certificate) confirming your membership, or
  - the effective date of your membership
- Your sponsor can end your membership, or that of any of your dependants (if applicable), from the first day of a month by writing to us.
- We cannot backdate the cancellation of your membership.

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