



## A GUIDE TO YOUR COMPANY HEALTH PLAN

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

### Microsoft Middle East & Africa Company Gold Superior

This Membership Guide explains the terms and conditions of the Company Plan. Detailed information, such as pre-authorising **treatment**, making a claim and moving country, can be found in this guide. It also explains **your** benefits, limits and exclusions, with detailed rules on how to use them.

From 1 August 2021

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



# WELCOME TO YOUR HEALTH PLAN

Two of the most respected names in healthcare, **Bupa Global** and **Blue Cross Blue Shield Global**, are teaming up to deliver high-quality healthcare products and services. This partnership was born out of a shared ambition to champion and deliver access to world-class healthcare and meet the healthcare needs of globally minded and globally mobile customers.

Customers with U.S. cover will have access to one of the largest **networks** of healthcare providers and facilities worldwide, utilising both **Blue Cross Blue Shield networks** in the U.S. and **Bupa's networks** outside the U.S.

This combined strength, scale and expertise means customers can be confident in knowing that they have access to quality healthcare when and where they need it.

Within this **membership guide**, you'll find easy to understand information about **your** Company Health Plan.

This includes:

- guidance on what to do when **you** need **treatment**
- simple steps to understanding the claims process
- a 'Table of Benefits' and list of 'General Exclusions' which outline what is and isn't covered along with any benefit limits that might apply
- a 'Glossary' to help **you** understand the meaning of some of the terms used

This **membership guide** must be read alongside **your** insurance certificate and **your** application

for cover, as together they set out the terms and conditions of **your** membership and form **your health plan** documentation. To make the most of **your health plan**, please read the 'Table of Benefits', 'General Exclusions' and '**Your** Membership' sections carefully to get a full understanding of **your** cover.

Please keep **your** booklet in a safe place. If **you** need a another copy, **you** can view and print it online at [membersworld.bupaglobal.com](https://membersworld.bupaglobal.com) or **you** can call **us**.

Remember **we** can offer a second medical opinion service. The solution to health problems isn't always black and white. That's why **we** offer **you** the opportunity to get another opinion from leading international **specialists**.

**Bupa Global is the sole insurer of this plan.**

**Bupa Global** is a trade name of **Bupa**, the international health and care company. **Bupa** is an independent licensee of **Blue Cross and Blue Shield Association**. **Bupa Global** is not licensed by **Blue Cross and Blue Shield Association** to sell **Bupa Global/Blue Cross Blue Shield Global** co-branded products in Argentina, Canada, Costa Rica, Panama, Uruguay and US Virgin Islands. In Hong Kong, **Bupa Global** is only licensed to use the **Blue Shield** marks. Please consult your policy terms and conditions for coverage availability. **Blue Cross and Blue Shield Association** is a national federation of 36 independent, community-based and locally operated **Blue Cross and Blue Shield** companies. **Blue Cross Blue Shield Global** is a brand owned by **Blue Cross and Blue Shield Association**. For more information about **Bupa Global**, visit [bupaglobalaccess.com](https://bupaglobalaccess.com), and for more information about **Blue Cross** and **Blue Shield Association**, visit [BCBS.com](https://BCBS.com).

# BEFORE WE GET STARTED, THERE ARE A FEW THINGS WE WOULD LIKE TO BRING TO YOUR ATTENTION...

## YOUR INSURER

**Bupa Global** is the sole insurer of this plan

## YOUR GEOGRAPHICAL AREA FOR COVERAGE IS DEPENDENT ON YOUR LEVEL OF COVER

As long as it is covered by **your health plan**, you can have **your treatment** at any recognised **medical practitioner, provider** or **facility**. To confirm **your** level of cover please see **your** insurance certificate.

To view a summary of **hospitals** visit Facilities Finder at **bupaglobal.com/facilitiesfinder**

## BOLD WORDS

Any words written in bold are defined terms that are relevant to **your** cover. **You** can check their meaning in the 'Glossary'.

## TREATMENT THAT WE COVER

**Your health plan** covers the **treatment** cost for a disease, illness or injury that leads to the conservation of **your** condition, **your** recovery or **you** getting back to **your** previous state of health.

**Your treatment** is covered if it is:

- o covered under the **health plan**
- o at least consistent with generally accepted standards of medical practice in the country in which **treatment** is being received
- o clinically appropriate in terms of type, duration, location and frequency

**Your health plan** also provides preventive benefits to help keep **you** healthy. **You** can find these in the 'Table of Benefits'.

## ACCESSING CARE IN THE U.S.

If **you** have U.S. cover as part of **your health plan**, you have access to the broadest coverage in the U.S. via **Blue Cross Blue Shield networks**.

To find out more please visit **bupaglobalaccess.com**

Please call **our** dedicated team on +1 844 369 3797 (from inside or outside the U.S.) to arrange any **treatment** in the U.S.

## ANY QUESTIONS?

**We'll** be happy to help.  
Get in touch using the details printed on **your** membership cards.

# CONTENTS

- 4 Contact us
- 5 Welcome to MembersWorld
- 6 Wellbeing Services
- 7 Pre-authorisation
- 8 The claiming process
- 9 Things **you** need to know about **your health plan**

# CONTACT US

## Open 24 hours a day, 365 days a year

**You** can access details about **your** plan any time of the day or night through MembersWorld.  
Alternatively **you** can call **us** anytime for advice, support & assistance by people who understand **your** situation.

### Healthline\* +44 (0) 1273 333 911

**You** can ask **us** for help with:

- general medical information
- finding local medical facilities
- arranging and booking appointments
- access to a second medical opinion
- travel information
- security information
- information on inoculation and visa requirements
- **emergency** message transmission
- interpreter and embassy referral

**You** can ask **us** to arrange medical evacuations and repatriations, if covered under **your** plan, including:

- air ambulance transportation
- commercial flights, with or without medical escorts
- stretcher transportation
- transportation of mortal remains
- travel arrangements for relatives and escorts

**We** believe that every person and situation is different and focus on finding answers and solutions that work specifically for **you**.

**Our** assistance team will handle **your** case from start to finish, so **you** always talk to someone who knows what is happening.

### General enquiries

MembersWorld is the first place to go for information about:

- Cover details
- Pre-authorisation
- Claims
- Membership & payment queries

It's often the quickest way to contact us too, by using the web chat function.

**Web:** [membersworld.bupaglobal.com](http://membersworld.bupaglobal.com)

Alternatively:

**Phone:** +44 (0) 1273 323 563

**Fax:** +44 (0) 1273 820517

**Email:** [info@bupaglobal.com](mailto:info@bupaglobal.com)

**Post:** Bupa Global, Victory House, Trafalgar Place, Brighton, BN1 4FY, United Kingdom

Please note that we cannot guarantee the security of email as a method of communication. Some companies, employers and/or countries do monitor email traffic, so please bear this in mind when sending us confidential information.

**Your** calls may be recorded or monitored.

\* **We** obtain health, travel and security information from third parties. **You** should check this information as **we** do not verify it, and so cannot be held responsible for any errors or omissions, or any loss, damage, illness and/or injury that may occur as a result of this information.

### Contact details changed?

It's very important that **you** let **us** know when **you** change **your** contact details (correspondence address, email or telephone). **We** need to keep in touch with **you** so **we** can provide **you** with important information regarding **your** plan or **your** claims. Simply log onto MembersWorld or call, email or write to **us**.

### Easier to read information

#### Braille, large print or audio

**We** want to make sure that members with special needs are not excluded in any way. **We** also offer a choice of Braille, large print or audio for **our** letters and literature. Please let **us** know which **you** would prefer.

### Making a complaint

**We're** always pleased to hear about aspects of **your** plan that **you** have particularly appreciated, or that **you** have had problems with.

If something does go wrong, this membership guide outlines a simple procedure to ensure **your** concerns are dealt with as quickly and effectively as possible. Please see the 'Making a Complaint' section for more details.

If **you** have any comments or complaints, the quickest way to contact **us** is using web chat. Log into **your** MembersWorld account and click the web chat option in the menu.

Alternatively **you** can contact **us** via one of the following methods:

**Phone:** +44 (0) 1273 323 563

**Fax:** +44 (0) 1273 820 517

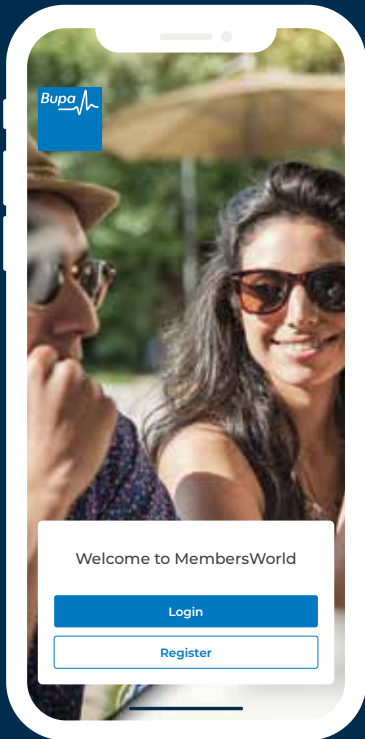
**Email:** [info@bupaglobal.com](mailto:info@bupaglobal.com)

**Post:** Bupa Global, Victory House, Trafalgar Place, Brighton, BN1 4FY, United Kingdom

# WELCOME TO MEMBERSWORLD

**Your** MembersWorld account gives you access to **Bupa Global** whenever **you** need it.

**You** can also contact **us** through webchat in MembersWorld, which is often the quickest way to get in touch.



**You** can register for MembersWorld at: **membersworld.bupaglobal.com** and download the **Bupa Global** MembersWorld App from **your** app store.

**MembersWorld is for everyone over the age of 16 on the policy.**

All **dependants** over 16 can access these services, so it's important they register too.

If **you** are the **principal member** and would like to access information about **your dependants** in MembersWorld, they will need to register for an account and give permission. They can do this by simply going to their account settings and updating their consent options.

If **you** are not the **principal member**, **you** will not be able to access information about other **dependants** in MembersWorld.



## How to access MembersWorld

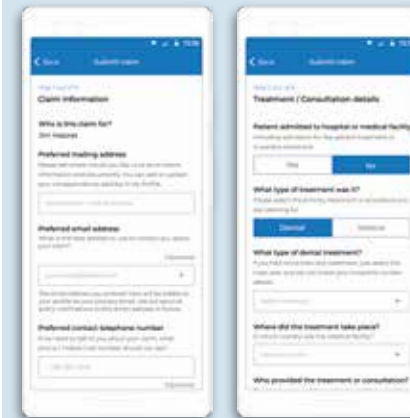
**You** can access and register online at **membersworld.bupaglobal.com** with **your** favourite web browser or via **our** app.

Search for "MembersWorld" on the App Store or Google Play and download to **your** device for access to **your** account on-the-go



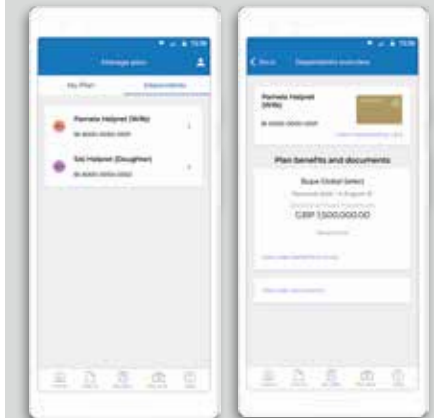
## Claims and pre-authorisations

- Submit claims\*
- Request pre-authorisation
- View and track progress\*
- Review and send additional or missing information



## Dependants

- View **dependants'** plans, documents and membership cards
- Submit and view claims\*
- Allow the **principal member** to manage a **dependants'** account



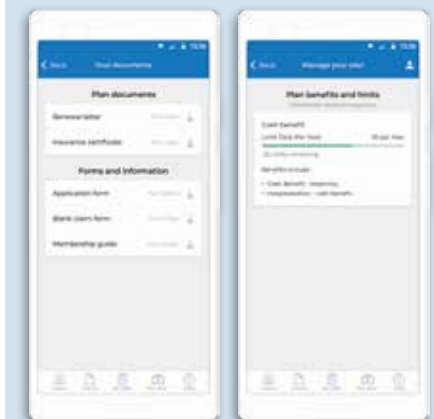
## Membership cards

- Access to **your** membership cards whenever **you** need them



## Policy documents

- View and download documents for your plan



\*MembersWorld may not track claims in the U.S. as **we** use a **service partner** here.



# WELLBEING SERVICES

At **Bupa Global**, we understand wellbeing means more than simply **your** physical health. **Our** wellbeing programmes support **you** and **your** family in all the moments that matter including **your** physical and mental health. **You** can start using these wellbeing programmes right away!

They are available to **you** from the very start of **your** policy at no additional cost. The use of the services listed on this page does not impact **your** policy premiums or erode benefits from **your** plan. For more information on any of these services please contact Customer Services.

## Wellbeing Quiz

**We** do not always have time to take care of **ourselves** properly. So, take a moment to understand **your** current state of wellbeing.

**Our** short Wellbeing Quiz will help **you** to understand and measure **your** overall wellbeing and create a personalised report with a range of suggestions to help **you** live a longer, healthier, happier life. Perhaps there is a change or two **you** could make today.

Try the wellbeing quiz today:  
[bupaglobal.com/en/wellbeing-quiz](https://bupaglobal.com/en/wellbeing-quiz)

## Your Wellbeing

Explore **Bupa Global's** ever-growing health and lifestyle webpages at [bupaglobal.com/en/your-wellbeing](https://bupaglobal.com/en/your-wellbeing)

Find a wealth of inspiring articles, practical information and easy to follow tips to help **you** and **your** family live longer, healthier, happier lives.

## Second Medical Opinion\*

As a **Bupa Global** customer, **you** can access a second medical opinion from leading international **specialists**.

This virtual service can give **you** added reassurance and confidence in **your** diagnosis or **treatment** recommendation to help **you** take the most appropriate steps with regards to **your** health. An independent team of **doctors** will review **your** previous medical history, along with any proposed **treatment** and issue **you** with a detailed report including recommendations for the best approach towards optimal recovery. Access to an online portal and dedicated case manager enables **you** to review **your** case every step of the way.

To request a second medical opinion, complete an online referral form via the MembersWorld website, or contact the **Bupa Global** Customer Service team on **+44 (0) 1273 323 563** [info@bupaglobal.com](mailto:info@bupaglobal.com)

## Bupa Family Plus\*

**Bupa Global** provides **you** and **your** partner with an engaging and accessible maternity and family health programme in the form of an easy to use phone app.

**Bupa** Family Plus supports **you** during pregnancy, the early years of parenting and right through to those tricky teen years. Receive daily pregnancy tips for every trimester, seamlessly track **your** baby's feedings, learn about **your** toddler's developmental milestones and stay on top of **your** teen's immunisations, all in one place.

To discover all the app has to offer, download **Bupa** Family Plus from either App Store or Google Play.



**Bupa**  
Family  
Plus

## Global Virtual Care\*

**Our** virtual consult app provides **you** and **your dependants** with on demand access to a **network** of highly qualified international doctors. The doctor can help **you** and **your** family to better understand **your** symptoms and how to get the best care available - wherever **you** are in the world.

Features include (subject to local regulations):

- Video and telephonic consults
- **Doctors** notes
- Selfcare
- Referrals
- Prescriptions

Logging into the app is easy, **you** can sign in using your MembersWorld email address and password. If **you** have yet to register for MembersWorld, follow **our** easy guide on page 5 to get started.

Download Global Virtual Care from either App Store or Google Play.



**Virtual Care**

**Bupa Global** retains the right to change the scope of these services.

Select services\* noted on this page of the membership guide are provided by independent third party service provider(s); access to these services is procured by **Bupa Global** for **your** use. These services are subject to third party availability. **Bupa Global** assumes no liability and accepts no responsibility for information provided by the services detailed above

# PRE-AUTHORISATION

## Please remember to pre-authorise your treatment

### What is pre-authorisation?

- An agreement between **us** and **you** that the **treatment you** are requesting is **medically necessary** and eligible under the terms of **your** policy.
- It isn't generally mandatory and doesn't guarantee payment but can speed up the claims process

### Why it's important:

- Pre-authorisation helps to facilitate more efficient claims processing as **we** are aware of the **treatment** in advance
- Pre-authorisation helps to ensure **you** are covered for the **treatment you** are requesting before **treatment** takes place and avoids surprises at the claims stage

### How do I request pre-authorisation?

Pre-authorisation can be requested up to 30 days prior to the **treatment** start date, by contacting Customer Services via:

- Completing the form in MembersWorld or the mobile app
- By using webchat or messaging in MembersWorld or the mobile app
- By calling **us** on +44 (0) 1273 333 911

### How long does it take?

Often, when requested by telephone or webchat, pre-authorisation approval can be given right away. Email and MembersWorld requests will usually receive a response within 24 hours.

Pre-authorisation can take longer if referral for specialist review is required.

If **we** pre-authorise **your treatment**, this means that **we** will pay up to the limits of **your** plan, provided that all the following requirements are met:

- the **treatment** is eligible **treatment** that is covered by **your** plan,
- **you** have an active membership at the time that **treatment** takes place,
- **your** subscriptions are paid up to date,
- the **treatment** carried out matches the **treatment** authorised,
- **you** have provided a full disclosure of the condition and **treatment** required,
- **you** have enough benefit entitlement to cover the cost of the **treatment**,
- **your** condition is not a **pre-existing condition**,
- the **treatment** is medically necessary, and
- the **treatment** takes place within 31 days after pre-authorisation is given.

This is a summary, please refer to the 'Pre-authorisation' section of this **membership guide**, and insurance certificate for full details on how to claim.



# THE CLAIMING PROCESS

If **you** need assistance with a claim **you** can

- Go online at **membersworld.bupaglobal.com** and web chat with **us**
- Call **us** on **+44 (0) 1273 323 563**
- Email **info@bupaglobal.com**

Whether **you** choose direct payment or 'pay and claim' **we** provide a quick and easy claims process. **We** aim to arrangedirect settlement wherever possible, but it has to be with the **agreement** of whoever is providing the **treatment**. In general, direct settlement can only be arranged for **in-patient treatment** or **day-case treatment**. Direct settlement is easier for **us** to arrange if **you** pre-authorise **your treatment** first, or if **you** use a participating **hospital** or **healthcare facility**.

## How to make a claim

The quickest way to submit **your** claim is to log on to **your** MembersWorld account and submit **your** claim electronically. **You** have the choice of submitting an on-line claim or uploading any completed claims form

Make sure **we've** got all the information as the biggest delay to paying a claim is normally incomplete, missing or ineligible information.

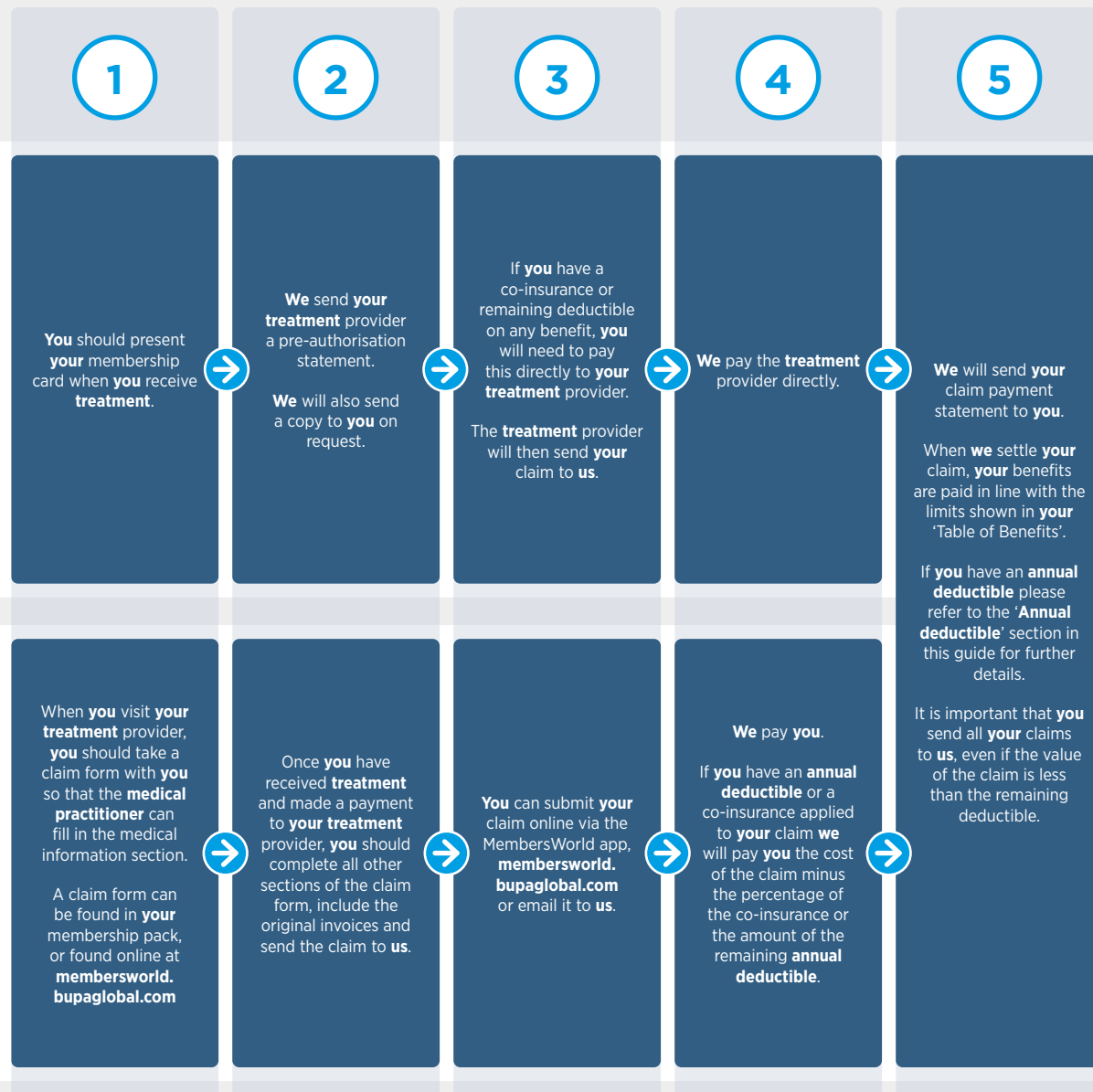
Make sure **you** have given **your** correct bank details. Reimbursement by bank transfer is by far the quickest way to receive **your** payment.

## Direct Settlement

Direct settlement is where the provider of **your treatment** claims directly from **us**, making things easier for **you**.

## Pay and Claim

The alternative is for **you** to pay and then claim back the costs from **us**.





# Things you need to know about your Company plan

- 9 How to use your Company group plan
- 9 Your Company Plan in Africa
- 10 About your Membership
- 10 What is covered?
- 12 Summary of benefits and Exclusions
- 15 Table of Benefits
- 27 What is not covered?
- 33 Pre-authorisation
- 33 Making a Claim
- 35 Assistance Cover
- 35 Your Membership
- 37 Adding Dependants
- 37 Making a Complaint
- 38 Privacy Notice
- 42 Glossary

## How to use your Company group plan

### Step 1: Where to get treatment

As long as it is covered by **your** plan, **you** can have **your treatment** at any recognised **hospital** or clinic. If **you** don't know where to go, please contact **our** Healthline service for help and advice.

#### Participating hospitals

To help **you** find a facility quickly and easy, visit [bupaglobal.com/en/facilities/finder](http://bupaglobal.com/en/facilities/finder). **We** can normally arrange direct settlement with these facilities too.

#### Getting treatment in the USA

**You** must call **our** dedicated team on 844 369 3797 (from inside the **US**), or +1 844 369 3797 (from outside the **US**) to arrange any **treatment** in the USA.

### Step 2: Contact us

If **you** know that **you** may need **treatment**, please contact **us** first. This gives **us** the chance to check **your** cover, and to make sure that **we** can give **you** the support of **our** global **networks**, **our** knowledge and **our** experience.

#### Pre-authorising in-patient treatment and day-case treatment

**You** must contact **us** whenever possible before **in-patient treatment** or **day-case treatment**, for pre-authorisation. This means that **we** can confirm to **you** and to **your hospital** that **your treatment** will be covered under **your** plan.

Pre-authorisation puts **us** directly in touch with **your hospital**, so that **we** can look after the details while **you** concentrate on getting well.

The 'Pre-authorisation' section contains all of the rules and information about this.

When **you** contact **us**, please have **your** membership number ready. **We** will ask some or all of the following questions:

- what condition are **you** suffering from?
- when did **your** symptoms first begin?
- when did **you** first see **your family doctor** about them?
- what **treatment** has been recommended?
- on what date will **you** receive the **treatment**?
- what is the name of **your consultant**?
- where will **your** proposed **treatment** take place?
- how long will **you** need to stay in **hospital**?

If **we** can pre-authorise **your treatment**, **we** will send a pre-authorisation statement that will also act as **your** claim form (see Step 3 below).

### Step 3: Making a claim

Please read the 'Making a claim' section for full details of how to claim. Here are some guidelines and useful things to remember.

#### What to send

**We** must receive a fully completed claim form and the invoices for **your treatment**, within 2 years of the **treatment** date.

If this is not possible, please write to **us** with the details and **we** will see if an exception can be made.

#### Your claim form

**You** must ensure that **your** claim form is fully completed by **you** and by **your medical practitioner**. The claim form is important because it gives **us** all the information that **we** need. Contacting **you** or **your medical practitioner** for more information can take time, and an incomplete claim form is the most common reason for delayed payments.

**You** can download a claim form from **our** MembersWorld website, or contact **us** to send **you** one. Remember that if **your treatment** is pre-authorised, **your** pre-authorisation statement will act as **your** claim form.

#### How we make payments

Wherever possible, **we** will follow the instructions given to **us** in the payment section of the claim form:

- **we** can pay **you** or the **hospital**
- **we** can pay by cheque or by electronic transfer
- **we** can pay in over 80 currencies

To carry out electronic transfers, **we** need to know the full bank name, address, SWIFT code and (in Europe only) the IBAN number of **your** bank account. **You** can give **us** this information on the claim form.

#### Tracking a claim

**We** will process **your** claim as quickly as possible. **You** can easily check the progress of a claim **you** have made by logging on to **our** MembersWorld website.

#### Claim payment statement

When **your** claim has been assessed and paid, **we** will send a statement to **you** to confirm when and how it was paid, and who received the payment. If **you** subscribe to **our** secure MembersWorld website, **you** can view **your** documents online, upload **your** claims and view **your** claims statement.

## Your Company Plan in Africa

#### Getting treatment in Africa

**You** will also be able to receive direct settlement for eligible **out-patient treatment** as well as **in-patient treatment** within the African **network**. **We** want to make paying for **your treatment** as easy as possible. Pre-authorisation requested by **your** in-network healthcare provider can take all of that stress away from **you**. **Your** insurer will then pay **your** healthcare provider directly (direct settlement) and **you** do not need to be troubled. **We** recommend all In-patient, day-case and **out-patient treatment** be pre-authorised. **Your** insurer will not be able to pre-authorise **your treatment** if it is not covered. All the contact numbers for provider pre-authorisation and member enquiries are detailed on **your** membership card.

Some benefits are excluded from direct settlement within Africa. For these benefits as shown on **your** membership card, **you** will be asked to 'pay and claim'.

'Pay and claim' means **you** must pay for eligible **treatment** and then submit a claim for reimbursement to **Bupa Global** for eligible **treatment** inside Africa.

Make sure **you** have **your** membership card with **you** when **you** go for **treatment**, otherwise **you** may have to pay yourself and submit a claim for reimbursement. Give **your** card to **your** in-**network** healthcare provider when **You** arrive. The information needed is on the card. When necessary they will contact **Bupa Global** directly for pre-authorisation. **Bupa Global** will confirm whether the **treatment you** are having is covered and that **your** membership is in order, issue a pre-authorisation and arrange for direct settlement wherever possible.

### Membership Cards

When **you** receive **treatment** either inside or outside Africa, **you** should present the membership card that **you** received when **you** joined the plan.

If **you** lose **your** membership card or **you** forget to bring it with **you** when **you** receive **treatment** in Africa, then the **treatment** provider may not agree to direct settlement of **your** claim.

If **you** lose **your** membership card then please contact **us** immediately. A temporary card can be printed by logging on to MembersWorld.

### For treatment in Africa

Eligible **out-patient treatment** CAN be settled directly. The Following Benefits are only 'Pay and Claim':

- Wellness — mammogram, PAP test, prostate cancer screening or colon cancer screening
- Full Health Screening — cholesterol, blood pressure, diabetes, anaemia, lung function, liver and kidney function, cardiac risk assessment and hearing tests
- Vaccinations
- Dental **treatment**

- Optical

## About your Membership

The Company plan is a group insurance plan. **You** are therefore one of a group of members, which has a **sponsor** (normally the company that **you**, the **principal member** work for).

This plan is governed by an **agreement** between **your sponsor** and **Bupa Global**, which covers the terms and conditions of **your** membership. This means that there is no legal contract between **you** and **Bupa Global**. Only the **sponsor** and **Bupa Global** have legal rights under the **agreement** relating to **your** cover, and only they can enforce the **agreement**.

As a member of the plan, **you** do have access to **our** complaints process. This includes the use of any dispute resolution scheme **we** have for **our** members.

### When your cover starts

The start date of **your** membership is the 'effective from' date shown on **your** membership certificate.

### If you move to a new country or change your specified country of nationality

**You**, the **principal member**, must tell **your sponsor** straight away if **your specified country of residence** or **your specified country of nationality** changes.

**Your** new country may have different regulations about health insurance. **You**, the **principal member** need to tell **your sponsor** of any change so that **we** can make sure that **you** have the right cover.

## What is covered?

Please read this important information about the kind of costs that **we** cover.

### Treatment that we cover

For **us** to cover any **treatment** that **you** receive, it must satisfy all of the following requirements:

- it is at least consistent with generally accepted standards of medical practice in the country in which **treatment** is being received
- it is clinically appropriate in terms of type, duration, location and frequency, and
- it is covered under the terms and conditions of the plan

**We** will not pay for **treatment** which in **our** reasonable opinion is inappropriate based on established clinical and medical practice, and **we** are entitled to conduct a review of **your treatment**, when it is reasonable for **us** to do so.

### Active treatment

This plan covers **you** for the costs of **active treatment** only. By this **we** mean **treatment** of a disease, illness or injury that leads to **your** recovery, conservation of **your** condition or to restore **you** to **your** previous state of health as quickly as possible.

Note: please see 'Wellness' and 'Full Health Screening' in the table of benefits and 'Preventive and wellness **treatment**' in the 'What is not covered?' section for information on preventive **treatment**.

### Our approach to costs

When **you** are in need of a **treatment** provider, **our** dedicated team can help **you** find a **recognised medical practitioner, hospital or healthcare facility** within **network**. Alternatively, **you** can view a summary of **treatment** providers on Facilities Finder at [bupaglobal.com/en/facilities/finder](http://bupaglobal.com/en/facilities/finder). Where **you** choose to have **your treatment** and services with a **treatment** provider in **network**, **we** will cover all eligible costs of any covered benefits, once any applicable co-insurance or deductible amount which **you** are responsible to pay has been deducted from the total claimed amount.

Should **you** choose to have covered benefits with a **treatment** provider who is not part of **network**, **we** will only cover costs that are **Reasonable and Customary**. This means that the costs charged by the **treatment** provider must be no more than they would normally charge, and be similar to other **treatment** providers providing comparable health outcomes in the same geographical region. These may be determined by **our** experience of usual, and most common, charges in that region. Government or official medical bodies will sometimes publish guidelines for fees and medical practice (including established **treatment** plans, which outline the most appropriate course of care for a specific condition, operation or procedure). In such cases, or where published insurance industry standards exist, **we** may refer to these global guidelines when assessing and paying claims. Charges in excess of published guidelines or **Reasonable and Customary** made by an 'out-of-**network**' **treatment** provider will not be paid.

This means that, should **you** choose to receive covered benefits from an 'out-of-**network**' **treatment** provider:

- **you** will be responsible for paying any amount over and above the amount which **we** reasonably determine to be **Reasonable and Customary** – this will be payable by **you** directly to **your** chosen 'out-of-**network**' **treatment** provider;
- **we** cannot control what amount **your** chosen 'out-of-**network**' **treatment** provider will seek to charge **you** directly.

There may be times when it is not possible for **you** to be treated at a **treatment** provider in **network**, for example, if **you** are taken to an 'out-of-**network**' **treatment** provider in an **emergency**. If this happens, **we** will cover eligible costs of any covered benefits (after any applicable co-insurance or deductible has been deducted).

If **you** are taken to an 'out-of-**network**' **treatment** provider in an **emergency**, it is important that **you**, or the **treatment** provider, contact **us** within 48 hours of **your** admission, or as soon as reasonably possible in the circumstances. If it is the best thing for **you**, **we** may arrange for **you** to be moved to a **treatment** provider in **network**

to continue **your treatment** once **you** are stable. Should **you** decline to transfer to a **treatment** provider in **network** only the **Reasonable and Customary** costs of any covered benefits received following the date of the transfer being offered will be paid (after any applicable co-insurance or deductible has been deducted).

Additional rules may apply in respect of covered benefits received from an 'out-of-**network**' benefits provider in certain countries.

**Table of benefits**

The table of benefits shows the benefits, limits and the detailed rules that apply to **your** plan. **You** also need to read the 'What is not covered?' section so that **you** understand the exclusions on **your** plan.

**Benefit limits**

There are two kinds of benefit limits shown in this table. The 'overall annual maximum' is the maximum **we** will pay for all benefits in total for each person, each **membership year**. Some benefits also have a limit applied to them separately; for example home nursing.

All benefit limits apply per member. If a benefit limit also applies per **membership year**, this means that once a benefit limit has been reached, that benefit will no longer be available until **you**, the **principal member** renew **your** plan and start a new **membership year**.

If a benefit limit applies for the whole of **your** membership, once this benefit limit has been reached, no further benefits will be paid, regardless of the renewal of **your** plan. This applies to all Bupa administered plans **you** have been a member of in the past, or may be a member of in the future, even if **you** have had a break in **your** cover.

Summary of Benefits	Gold Superior
Overall Annual Maximum	
Overall Annual Maximum	●
Out-patient treatment	
Out-patient <b>surgical operations</b>	●
Wellness — mammogram, PAP test, prostate cancer screening or colon cancer screening	●
Full Health Screening	●
<b>Consultants’</b> fees for consultations	●
Pathology, X-rays and <b>diagnostic tests</b>	●
Costs for <b>treatment</b> by <b>therapists, complementary medicine practitioners</b> and <b>qualified nurses</b>	●
<b>Consultants’</b> fees, <b>psychologists’</b> and <b>psychotherapists’</b> fees for <b>mental health treatment</b>	●
Vaccinations	●
Costs for <b>treatment</b> by a <b>family doctor</b>	●
Prescribed drugs and dressings	●
Accident-related dental <b>treatment</b>	●
In-patient and day-case treatment	
<b>Hospital</b> accommodation	●
<b>Surgical operations</b> , including pre- and post-operative care	●
Nursing care, drugs and surgical dressings	●
Physicians’ fees	●
Theatre charges	●
<b>Intensive care</b>	●
<b>Prophylactic surgery</b>	●
Reconstructive surgery	●
Pathology, X-rays, <b>diagnostic tests</b> and therapies	●
Prosthetic implants and <b>appliances</b>	●
Parent accommodation	●
<b>Mental health treatment</b>	●
Further benefits	
Advanced imaging	●
Cancer <b>treatment</b>	●
Dental <b>treatment</b>	●
Healthline services	●
Hereditary conditions	●
HIV/AIDS drug therapy including ART	●
Home nursing after <b>in-patient treatment</b>	●
Hospice and palliative care	●
In-patient cash benefit	●
Kidney dialysis	●
Local air ambulance	●
Local road ambulance	●
Maternity cover	●
Newborn care	●
Optical	●
Prosthetic devices	●
<b>Rehabilitation</b>	●
Transplant services	●
Assistance cover (Evacuation)	●

Summary of Benefits (continued)		Gold Superior
Optional benefits, if purchased		
USA cover		●



Summary of Exclusions	Gold Superior
Artificial life maintenance	●
Birth control	●
Conflict and disaster	●
Congenital conditions	●
Convalescence and admission for general care	●
Cosmetic <b>treatment</b>	●
Deafness	●
Desensitisation and neutralisation	●
Developmental problems	●
Donor organs	●
Experimental or unproven <b>treatment</b>	●
Eyesight	●
Footcare	●
Genetic testing	●
Harmful or hazardous use of alcohol, drugs and/or medicines	●
Health hydros, nature cure clinics etc.	●
Illegal activity	●
Infertility <b>treatment</b>	●
Obesity	●
<b>Persistent vegetative state</b> (PVS) and neurological damage	●
Physical aids and devices	●
Preventive <b>treatment</b>	●
Reconstructive or remedial surgery	●
Sexual problems/gender issues	●
Sleep disorders	●
Speech disorders	●
Stem cells	●
Surrogate parenting	●
Travel costs for <b>treatment</b>	●
<b>Unrecognised medical practitioner</b> , provider or facility, <b>hospital or healthcare facility</b>	●
USA <b>treatment</b>	●

# Table of Benefits

The table of benefits shows the benefits, limits and the detailed rules that apply to **your** plan. **You** also need to read the 'What is not covered?' section so that **you** understand the exclusions on **your** plan which these benefits are subject to.

## Overall Annual Maximum

Benefits	Gold Superior	Explanation of benefits
Overall Annual Maximum	USD 10,600,000	The currency applicable for <b>your</b> contract is as shown on <b>your</b> membership certificate.

## Out-patient treatment

### Important

This is **treatment** which does not normally require a patient to occupy a **hospital** bed. The list below details the benefits payable for **out-patient treatment** only. If **you** are having **treatment** and **you** are not sure which benefit applies, please call **us** and **we** will be happy to help.

Benefits	Gold Superior	Explanation of benefits
Out-patient <b>surgical operations</b>	Paid in full	<b>We</b> pay for out-patient <b>surgical operations</b> when carried out by a <b>consultant</b> or a <b>family doctor</b> .
Wellness — mammogram, PAP test, prostate cancer screening or colon cancer screening	<b>We</b> pay up to USD 2,000 each <b>membership year</b>	<b>We</b> pay for these four preventive checks.
Full Health Screening		<p><b>We</b> pay for a full health screening.</p> <p>A full health screening generally includes various routine tests performed to assess <b>your</b> state of health and could include tests such as high cholesterol, high blood pressure, diabetes, anaemia and lung function, liver and kidney function and cardiac risk assessment. In addition, <b>you</b> may also have the specific screenings as part of a full health screening. The actual tests <b>you</b> have will depend on those supplied by the <b>treatment</b> provider where <b>you</b> have <b>your</b> screening.</p>
<b>Consultants’</b> fees for consultations	Paid in full	This normally means a meeting with a <b>consultant</b> to assess <b>your</b> condition. Such meetings may take place in the specialist's or doctor's office, by telephone or using the internet.
Pathology, X-rays and <b>diagnostic tests</b>		<p><b>We</b> pay for:</p> <ul style="list-style-type: none"> <li>○ pathology, such as checking blood and urine samples for specific abnormalities,</li> <li>○ radiology, such as X-rays, and</li> <li>○ <b>diagnostic tests</b>, such as electro-cardiograms (ECGs)</li> </ul> <p>when recommended by <b>your consultant</b> or <b>family doctor</b> to help determine or assess <b>your</b> condition.</p>
Costs for <b>treatment</b> by <b>therapists</b> , <b>complementary medicine practitioners</b> and <b>qualified nurses</b>	<b>We</b> pay in full for up to 60 visits each <b>membership year</b>	<p><b>We</b> pay for nursing charges for general nursing care, for example injections or wound dressings by a <b>qualified nurse</b> and consultations and <b>treatment</b> with <b>therapists</b> and <b>complementary medicine practitioners</b> when they are appropriately qualified and registered to practice in the country where <b>treatment</b> is received.</p> <p>This includes the cost of both the consultation and <b>treatment</b>, including any complementary medicine prescribed or administered as part of <b>your treatment</b>.</p> <p>Should any complementary medicines or <b>treatments</b> be supplied or carried out on a separate date to a consultation, these costs will be considered as a separate visit.</p> <p>Note: for dieticians, <b>we</b> pay the initial consultation plus two follow-up visits when needed as a result of an eligible condition.</p> <p>Please note that obesity is not covered.</p>
<b>Consultants’</b> fees, <b>psychologists’</b> and <b>psychotherapists’</b> fees for <b>mental health treatment</b>	Paid in full	<b>We</b> cover <b>consultants’</b> fees, <b>psychologists’</b> and <b>psychotherapists’</b> fees for <b>mental health treatment</b>

Out-patient treatment (continued)

Benefits	Gold Superior	Explanation of benefits
Vaccinations	We pay up to USD 1,000 each membership year	We pay for vaccinations including vaccinations to aid the prevention of cancer, such as the human papilloma virus (HPV) vaccination, as and when such vaccines have completed medical trials and are approved for use in the country of treatment.
Costs for treatment by a family doctor	Paid in full	We pay for family doctor treatment.  Such meetings may take place in the specialist's or doctor's office, by telephone or using the internet.
Prescribed drugs and dressings	Paid in full	We pay for the cost of drugs and dressings prescribed for you by your medical practitioner required to treat a disease, illness or injury, for eligible treatment.  Note: this benefit does not include costs for complementary medicine prescribed or administered, as these are paid under the benefit described in the costs for treatment by therapists and complementary medicine practitioners benefit.
Accident-related dental treatment	We pay up to USD 815 each membership year	We pay for accident-related dental treatment that you receive from a dental practitioner for treatment during an emergency visit following accidental damage to any tooth.  We only pay any accident-related dental treatment which takes place up to 30 days after the accident.

# In-patient and day-case treatment

## Important

### For all in-patient and day-case treatment costs:

- it must be medically essential for **you** to occupy a **hospital** bed to receive the **treatment**
- **your treatment** must be provided, or overseen, by a **consultant**
- **we** pay for accommodation in a room that is no more expensive than the **hospital's** standard single room with a private bathroom. This means that **we** will not pay the extra costs of a deluxe, executive or VIP suite etc.
- if the cost of **treatment** is linked to the type of room, **we** pay the cost of **treatment** at the rate which would be charged if **you** occupied a standard single room with a private bathroom
- the **hospital** where **you** have **your treatment** must be recognised

### Long in-patient stays: 10 nights or longer

In order for **us** to cover an in-patient stay lasting 10 nights or more, **you** must send **us** a medical report from **your consultant** before the eighth night, confirming:

- **your** diagnosis
- **treatment** already given
- **treatment** planned
- discharge date

Benefits	Gold Superior	Explanation of benefits
Hospital accommodation	Paid in full	<p><b>We</b> pay charges for <b>your hospital</b> accommodation, including all <b>your</b> own meals and refreshments. <b>We</b> do not pay for personal items such as telephone calls, newspapers, guest meals or cosmetics.</p> <p><b>We</b> pay for accommodation in a room that is no more expensive than the <b>hospital's</b> standard single room with a private bathroom. This means that <b>we</b> will not pay the extra costs of a deluxe, executive or VIP suite etc.</p> <p><b>We</b> pay for the length of stay that is medically appropriate for the procedure that <b>you</b> are admitted for. For example, unless medically essential, <b>we</b> do not pay for day-case accommodation for <b>out-patient treatment</b>, and <b>we</b> do not pay for in-patient accommodation for <b>day-case treatment</b>.</p> <p>Please also read convalescence and admission for general care in the 'What is not covered?' section.</p>
Surgical operations, including pre- and post-operative care	Paid in full	<p><b>We</b> pay surgeons' and anaesthetists' fees for a <b>surgical operation</b>, including all pre- and post-operative care.</p> <p>Note:</p> <ul style="list-style-type: none"><li>○ this benefit does not include follow-up consultations with <b>your consultant</b>, as these are paid under the <b>consultants' fees</b> for consultations benefit</li></ul>
Nursing care, drugs and surgical dressings	Paid in full	<p><b>We</b> pay for nursing services, drugs and surgical dressings <b>you</b> need as part of <b>your treatment</b> in <b>hospital</b>.</p> <p>Note:</p> <ul style="list-style-type: none"><li>○ <b>we</b> do not pay for nurses hired in addition to the <b>hospital's</b> own staff. In the rare case where a <b>hospital</b> does not provide nursing staff <b>we</b> will pay for the reasonable cost of hiring a <b>qualified nurse</b> for <b>your treatment</b></li></ul>



## In-patient and day-case treatment (continued)

Benefits	Gold Superior	Explanation of benefits
Physicians' fees	Paid in full	<p><b>We</b> pay physicians' fees for <b>treatment you</b> receive in <b>hospital</b> if this does not include a <b>surgical operation</b>, for example if <b>you</b> are in <b>hospital</b> for <b>treatment</b> of a medical condition such as pneumonia.</p> <p>If <b>your treatment</b> includes a <b>surgical operation we</b> will only pay physicians' fees if the attendance of a physician is <b>medically necessary</b>, for example, in the rare event of a heart attack following a <b>surgical operation</b>.</p>
Theatre charges	Paid in full	<b>We</b> pay for use of an operating theatre.
<b>Intensive care</b>	Paid in full	<p><b>We</b> pay for <b>intensive care</b> in an <b>intensive care</b> unit/intensive therapy unit, high dependency or coronary care unit (or their equivalents) when:</p> <ul style="list-style-type: none"> <li>○ it is an essential part of <b>your treatment</b> and is required routinely by patients undergoing the same type of <b>treatment as yours</b>, or</li> <li>○ it is <b>medically necessary</b> in the event of unexpected circumstances, for example if <b>you</b> have an allergic reaction during surgery</li> </ul>
<b>Prophylactic surgery</b>	Paid in full	<p><b>We</b> may pay subject to <b>Bupa Global's</b> medical policy criteria, for example, a mastectomy and reconstruction when there is a significant family history and/or <b>you</b> have a positive result from genetic testing.</p> <p>Please contact <b>us</b> for pre-authorisation before proceeding with <b>treatment</b>. Benefit will not be paid unless pre-authorisation has been provided.</p>
Reconstructive surgery	Paid in full	<p><b>We</b> pay for <b>treatment</b> to restore <b>your</b> appearance after an illness, injury or surgery. <b>We</b> may pay for surgery when the original illness, injury or surgery and the reconstructive surgery take place during <b>your</b> current continuous cover.</p> <p>Please contact <b>us</b> for pre-authorisation before proceeding with any reconstructive surgery. Benefit will not be paid unless pre-authorisation has been provided.</p>
Pathology, X-rays, <b>diagnostic tests</b> and therapies	Paid in full	<p><b>We</b> pay for:</p> <ul style="list-style-type: none"> <li>○ pathology, such as checking blood and urine samples</li> <li>○ radiology (such as X-rays), and</li> <li>○ <b>diagnostic tests</b> such as electrocardiograms (ECGs)</li> </ul> <p>when recommended by <b>your consultant</b> to help determine or assess <b>your</b> condition when carried out in a <b>hospital</b>.</p> <p><b>We</b> also pay for <b>treatment</b> provided by <b>therapists</b> (such as physiotherapy) and <b>complementary medicine practitioners</b> (such as acupuncturists) if it is needed as part of <b>your treatment</b> in <b>hospital</b>.</p>

## In-patient and day-case treatment (continued)

Benefits	Gold Superior	Explanation of benefits
Prosthetic implants and <b>appliances</b>	Paid in full	<p><b>We</b> pay for a prosthetic implant needed as part of <b>your treatment</b>. By this, <b>we</b> mean an artificial body part or <b>appliance</b> which is designed to form a permanent part of <b>your</b> body and is surgically implanted for one or more of the following reasons:</p> <ul style="list-style-type: none"> <li>○ to replace a joint or ligament</li> <li>○ to replace one or more heart valves</li> <li>○ to replace the aorta or an arterial blood vessel</li> <li>○ to replace a sphincter muscle</li> <li>○ to replace the lens or cornea of the eye</li> <li>○ to act as a heart pacemaker</li> <li>○ to remove excess fluid from the brain</li> <li>○ to control urinary incontinence (bladder control)</li> <li>○ to reconstruct a breast following surgery for cancer when the reconstruction is carried out as part of the original <b>treatment</b> for the cancer and <b>you</b> have obtained <b>our</b> written consent before receiving the <b>treatment</b></li> <li>○ to restore vocal function following surgery for cancer</li> </ul> <p><b>We</b> also pay for the following <b>appliances</b>:</p> <ul style="list-style-type: none"> <li>○ a knee brace which is an essential part of a <b>surgical operation</b> for the repair to a cruciate (knee) ligament, or</li> <li>○ a spinal support which is an essential part of a <b>surgical operation</b> to the spine</li> </ul>
Parent accommodation	Paid in full	<p><b>We</b> pay room and board costs for the parent staying in <b>hospital</b> with their child when:</p> <ul style="list-style-type: none"> <li>○ the costs are for one parent or legal guardian only</li> <li>○ the parent or guardian is staying in the same <b>hospital</b> as the child</li> <li>○ the child is under the age of 18 years old, and</li> <li>○ the child is receiving <b>treatment</b> that is covered</li> </ul>
<b>Mental health treatment</b>	Paid in full	<p><b>We</b> cover <b>mental health treatment</b> in <b>hospital</b> during each policy year, in full. This benefit applies to all <b>treatment</b> related to the mental health condition.</p>

# Further benefits

## Important

These are the additional benefits provided by **your** membership of the Company plan.  
These benefits may be in-patient, out-patient or day-case.

Benefits	Gold Superior	Explanation of benefits
Advanced imaging	Paid in full	<b>We</b> pay for magnetic resonance imaging (MRI), computed tomography (CT) and positron emission tomography (PET) when recommended by <b>your consultant</b> or <b>family doctor</b> .
Cancer <b>treatment</b>	Paid in full	Once cancer is diagnosed, <b>we</b> pay fees that are related specifically to planning and carrying out <b>treatment</b> for cancer. This includes tests, scans, consultations and drugs (such as cytotoxic drugs or chemotherapy).
Dental <b>treatment</b>	<b>We</b> pay up to USD 4,100 maximum benefit for each <b>membership year</b>	<b>We</b> pay <ul style="list-style-type: none"><li>○ 100 percent of preventive <b>treatment</b> (such as check-ups, X-rays, scale and polishing)</li><li>○ 80 percent of routine <b>treatment</b> (such as fillings, extractions and root canal therapy)</li><li>○ 50 percent of major restorative (such as crowns, bridges or implants)</li><li>○ 50 percent of orthodontic <b>treatment</b> of overbite or under bite etc</li></ul> <p>Note: <b>Treatment</b> must be provided by a <b>dental practitioner</b></p>
Healthline services	Included	<p>This is a telephone advice line which offers help 24 hours a day, 365 days a year. Please call +44 (0) 1273 333 911 at any time when <b>you</b> need to.</p> <p>The following are some of the services that may be offered by telephone:</p> <ul style="list-style-type: none"><li>○ general medical information from a health professional</li><li>○ medical referrals to a physician or <b>hospital</b></li><li>○ medical service referral (ie locating a physician) and assistance arranging appointments</li><li>○ inoculation and visa requirements information</li><li>○ <b>emergency</b> message transmission</li><li>○ interpreter and embassy referral</li></ul> <p>Note: <b>treatment</b> arranged through this service may not be covered under <b>your</b> plan. Please check <b>your</b> cover before proceeding.</p>
Hereditary conditions	<b>We</b> pay up to USD 50,000 each <b>membership year</b>	<p><b>We</b> pay for <b>treatment</b> of hereditary conditions:</p> <ul style="list-style-type: none"><li>○ by hereditary conditions <b>we</b> mean any abnormalities, deformities, diseases or illnesses that are only present because they have been passed down through the generations of <b>your</b> family</li></ul> <p>If <b>you</b> are unsure whether <b>your</b> condition may be classed as hereditary, please contact <b>us</b> for further information.</p>

## Further benefits (continued)

Benefits	Gold Superior	Explanation of benefits
HIV/AIDS drug therapy including ART	<b>We</b> pay up to USD 20,000 each <b>membership year</b>	<b>We</b> pay for HIV/AIDS drug therapy.  Note: <b>we</b> pay for <b>treatment</b> that is not drug therapy or ART from <b>your in-patient treatment</b> or out-patient benefits.
Home nursing after <b>in-patient treatment</b>	<b>We</b> pay up to USD 200 each day up to a maximum of 30 days each <b>membership year</b>	<b>We</b> pay for home nursing after eligible <b>in-patient treatment</b> . <b>We</b> pay if the home nursing: <ul style="list-style-type: none"> <li>○ is needed to provide medical care, not personal assistance</li> <li>○ is necessary, meaning that without it <b>you</b> would have to stay in <b>hospital</b></li> <li>○ starts immediately after <b>you</b> leave <b>hospital</b></li> <li>○ is provided by a <b>qualified nurse</b> in <b>your</b> home, and</li> <li>○ is prescribed by <b>your consultant</b></li> </ul>
Hospice and palliative care	<b>We</b> pay up to USD 41,000 maximum benefit for the whole of <b>your</b> membership	If <b>you</b> need in-patient, day-case or out-patient care or <b>treatment</b> following the diagnosis that <b>your</b> condition is terminal, when <b>treatment</b> can no longer be expected to cure <b>your</b> condition, <b>we</b> pay for <b>your</b> physical, psychological, social and spiritual care as well as <b>hospital</b> or hospice accommodation, nursing care and prescribed drugs.  The amount shown here is the total amount <b>we</b> shall pay for these expenses during the whole of <b>your</b> lifetime of Bupa, whether continuous or not.
In-patient cash benefit	<b>We</b> pay USD 150 each night up to 20 nights each <b>membership year</b>	This benefit is paid instead of any other benefit for each night <b>you</b> receive eligible <b>in-patient treatment</b> without charge.  To claim this benefit, please ask the <b>hospital</b> to sign and stamp <b>your</b> claim form. Then send the completed form to <b>us</b> with a covering letter stating that <b>you</b> were treated with no charge. Please note that <b>you</b> need to ensure that the medical section of <b>your</b> claim form is completed by <b>your consultant</b> .
Kidney dialysis	Paid in full	<b>We</b> pay for kidney dialysis - provided as In-patient, day-case or as an out-patient.
Local air ambulance	<b>We</b> pay up to USD 10,000 each <b>membership year</b>  Please also see the section 'Assistance cover'.	<b>We</b> pay for <b>medically necessary</b> travel for <b>you</b> to be transported by local air ambulance such as a helicopter, when related to eligible <b>in-patient treatment</b> or <b>day-case treatment</b> , either: <ul style="list-style-type: none"> <li>○ from the location of an accident to <b>hospital</b>, or</li> <li>○ for a transfer from one <b>hospital</b> to another</li> </ul> when it is appropriate for this method of transfer to be used to transport <b>you</b> over short journeys of up to 100 miles/160 kilometres. This benefit does not include mountain rescue.  Note: this benefit does not include evacuation if the <b>treatment you</b> need is not available locally.
Local road ambulance	Paid in full	<b>We</b> pay for <b>medically necessary</b> travel by local road ambulance when related to eligible <b>in-patient treatment</b> or <b>day-case treatment</b> .

## Further benefits (continued)

Benefits	Gold Superior	Explanation of benefits
Maternity cover	<p>Maternity and childbirth:</p> <p><b>We</b> pay up to USD 16,300 each <b>membership year</b></p> <p>Childbirth at home or <b>birthing centre</b>:</p> <p><b>We</b> pay up to USD 1,300 each <b>membership year</b></p> <p>Medically essential Caesarean section:</p> <p><b>We</b> pay up to USD 28,500 each <b>membership year</b></p> <p>Complications of maternity and childbirth:</p> <p>Paid in full</p>	<p><b>We</b> pay maternity benefits.</p> <p><b>Maternity and childbirth</b></p> <p>These benefits include for example:</p> <ul style="list-style-type: none"> <li>○ ante natal care such as ultrasound scans</li> <li>○ <b>hospital</b> charges, obstetricians' and midwives' fees for pregnancy and childbirth</li> <li>○ post natal care required by the mother immediately following normal childbirth, such as stitches</li> </ul> <p><b>Treatment</b> for</p> <ul style="list-style-type: none"> <li>○ abnormal cell growth in the womb (hydatidiform mole)</li> <li>○ foetus growing outside the womb (ectopic pregnancy)</li> </ul> <p>are not covered from this benefit but may be covered by <b>your</b> other benefits.</p> <p>(Other conditions arising from pregnancy or childbirth which could also develop in people who are not pregnant are not covered by this benefit but may be covered by <b>your</b> other benefits).</p> <p><b>Note: routine care for your baby</b></p> <p><b>We</b> pay for routine care for the baby, for up to seven days following birth, from the mother's maternity benefit. Any non-routine care, if eligible, is paid from the baby's newborn care benefit, not from the mother's maternity benefit.</p> <p><b>Your</b> baby is also covered for up to seven days routine care following birth if <b>your</b> baby was born to a surrogate mother and <b>you</b>, as the intended parent.</p> <p><b>Childbirth at home or birthing centre</b></p> <p>This benefit includes obstetricians' and midwives' fees for delivering <b>your</b> baby at home or a <b>birthing centre</b>.</p> <p><b>Medically Essential Caesarean Section</b></p> <p>This benefit includes <b>hospital</b>, obstetricians' and other medical fees for the cost of the delivery of <b>your</b> baby by Caesarean section when medically essential for example, non progression during labour leading to <b>emergency</b> Caesarean section (eg dystocia, foetal distress, haemorrhage).</p> <p>Note: if <b>we</b> are unable to determine that <b>your</b> Caesarean section was medically essential, it will be paid from <b>your</b> maternity and childbirth benefit limit.</p> <p><b>Complications of maternity and childbirth</b></p> <p><b>Treatment</b> which is <b>medically necessary</b> as a direct result of pregnancy and childbirth complications.</p> <p>By complications <b>we</b> mean those conditions which only ever arise as a direct result of pregnancy or childbirth for example pre-eclampsia, threatened miscarriage, gestational diabetes, still birth.</p> <p>Please contact <b>us</b> for pre-authorisation where possible. If <b>you</b> require an <b>emergency</b> admission as a direct result of pregnancy and childbirth complications, please contact <b>us</b> within 48 hours of <b>your</b> admission.</p> <p>Please also see the section 'Adding <b>dependants</b>'.</p> <p>Please see surrogate parenting, congenital conditions in the 'What is not covered?' section.</p>



## Further benefits (continued)

Benefits	Gold Superior	Explanation of benefits
Newborn care	<b>We</b> pay USD 150,000 maximum benefit for all <b>treatment</b> received during the first 90 days following birth	<p>All <b>treatment</b> (including routine preventive care, check-ups and immunisations) required for a newborn during the first 90 days' following birth shall be covered by this newborn care benefit.</p> <p>The newborn care benefit is paid instead of any other benefit.</p> <p>Newborn children must have their own membership and must be registered on a <b>Bupa Global</b> plan before this benefit can be claimed.</p> <p>Please see 'Adding <b>dependants</b>' section.</p>
Optical	<b>We</b> pay up to USD 425 maximum benefit for each <b>membership year</b>	<p><b>We</b> pay</p> <ul style="list-style-type: none"> <li>○ maximum of one eye test each <b>membership year</b>, which includes the cost of <b>your</b> consultation and sight/vision testing</li> <li>○ 100 percent of eligible costs for spectacle and contact lenses which are prescribed to correct a sight/vision problem, such as short or long sight</li> <li>○ 100 percent of eligible costs of spectacle frames only if <b>you</b> have been prescribed spectacle lenses, <b>your</b> spectacle lens prescription or invoice will be required in support of <b>your</b> claim for spectacle frames</li> </ul>
Prosthetic devices	<b>We</b> pay a maximum benefit of USD 4,000 for each device	<b>We</b> pay for the initial prosthetic device needed as part of <b>your treatment</b> . By this <b>we</b> mean an external artificial body part, such as a prosthetic limb or prosthetic ear which is required at the time of <b>your</b> surgical procedure. <b>We</b> do not pay for any replacement prosthetic devices for adults including any replacement devices required in relation to a pre-existing condition. <b>We</b> will pay for the initial and up to two replacements per device for children under the age of 16 years.
Rehabilitation	<b>We</b> pay in full for up to 30 days of <b>rehabilitation treatment</b> (which may be inpatient <b>treatment</b> , <b>day-case treatment</b> or outpatient <b>treatment</b> ) per each event of <b>in-patient treatment</b> which is covered by <b>your</b> membership.	<p><b>We</b> pay for <b>rehabilitation</b>, including room, board and a combination of therapies such as physical, occupational and speech therapy after an event such as a stroke. <b>We</b> do not pay for room and board for <b>rehabilitation</b> when the <b>treatment</b> being given is solely physiotherapy.</p> <p><b>We</b> pay for <b>rehabilitation</b>, only when <b>you</b> have received <b>our</b> pre-authorisation before the <b>treatment</b> starts, for up to 30 days' <b>treatment</b> per event of <b>in-patient treatment</b> which is covered by <b>your</b> membership. For <b>in-patient treatment</b> one day is each overnight stay and for <b>day-case treatment</b> and <b>out-patient treatment</b>, one day is counted as any day on which <b>you</b> have one or more appointments for <b>rehabilitation treatment</b>.</p> <p><b>We</b> only pay for <b>rehabilitation</b> where it:</p> <ul style="list-style-type: none"> <li>○ starts within 6 weeks of <b>in-patient treatment</b> which is covered by <b>your</b> membership (such as trauma or stroke), and</li> <li>○ arises as a result of the condition which required the <b>in-patient treatment</b> or is needed as a result of such <b>treatment</b> given for that condition</li> </ul> <p>Note: in order to give pre-authorisation, <b>we</b> must receive full clinical details from <b>your consultant</b>; including <b>your</b> diagnosis, <b>treatment</b> given and planned, and proposed discharge date if <b>you</b> receive <b>rehabilitation</b>.</p>

Further benefits (continued)

Benefits	Gold Superior	Explanation of benefits
Transplant services	Paid in full	<p><b>We</b> pay for transplant services that <b>you</b> need as a result of an eligible condition. <b>We</b> pay medical expenses if <b>you</b> need to receive a cornea, small bowel, kidney, kidney/pancreas, liver, heart, lung, or heart/lung transplant. <b>We</b> also pay for bone marrow transplants (either using <b>your</b> own bone marrow or that of a compatible donor) and peripheral stem cell transplants, with or without high dose chemotherapy.</p> <p><b>We</b> do not pay for costs associated with the donor or the donor organ.</p> <p>Note Any drugs prescribed for use as an out-patient, including anti-rejection drugs are paid from <b>your</b> prescribed drugs and dressings benefit.</p> <p>Please see donor organs in the 'What is not covered?' section.</p>
Assistance cover (Evacuation)	The overall annual maximum benefit limit does not apply.	Please see 'Assistance cover' section.

Optional benefits, if purchased

Benefits	Gold Superior	Explanation of benefits
USA cover	<p>100 percent of eligible costs in <b>network</b>.</p> <p><b>Reasonable and Customary</b> costs out of <b>network</b>.</p> <p><b>In-patient treatment or day-case treatment, cancer treatment, MRI, CT and PET scans</b> must be pre-authorized.</p>	<p><b>Pre-authorisation and the U.S. provider network</b></p> <p>If <b>you</b> have USA cover, then before any <b>in-patient treatment</b> or <b>day-case treatment</b>, cancer <b>treatment</b>, MRI, CT and PET scans in the USA, <b>you</b> must contact <b>our</b> dedicated team for pre-authorisation.</p> <p>Please contact them by calling 844 369 3797 (from inside the U.S.), or +1 844 369 3797 (from outside the U.S.).</p> <p><b>In-patient treatment, day-case treatment, cancer treatment, MRI, CT and PET scans</b> received in the USA must be pre-authorized. Any pre-authorized <b>treatment</b> costs are covered according to this table of benefits.</p> <p><b>Our USA Service Partner</b> uses a national <b>network of hospitals, clinics and medical practitioners</b>. This is the USA provider <b>network</b>. <b>Our</b> dedicated team can help <b>you</b> to find a <b>hospital</b> or clinic in the USA. provider <b>network</b>, when <b>you</b> contact them for pre-authorisation. When eligible <b>treatment</b> takes place in the USA using the USA.provider <b>network</b>, benefit is paid at 100 percent, once any co-insurance or deductible amount which may apply, and which <b>you</b> are responsible to pay, has been deducted from the claimed amount. Where eligible <b>treatment</b> takes place in the USA but outside the USA provider <b>network</b>, benefit is paid at <b>Reasonable and Customary</b> costs. Please see the "<b>Our</b> approach to costs" section of this membership guide</p> <p>Please also see USA <b>treatment</b> in the 'What is not covered?' section.</p>

# What is not covered?

In the 'Exclusion' section below, **we** list specific **treatments**, conditions and situations that **we** do not cover as part of **your** plan.

## General Exclusions

The exclusions in this section apply in addition to and alongside any personal exclusions and restrictions explained above.

For all exclusions in this section, and for any personal exclusions or restrictions shown on **your** membership certificate, **we** do not pay for conditions which are directly related to:

- excluded conditions or **treatments**
- additional or increased costs arising from excluded conditions or **treatments**
- complications arising from excluded conditions or **treatments**

## Important note:

**Our** global health plans are non-U.S. insurance products and accordingly are not designed to meet the requirements of the U.S. Patient Protection and Affordable Care Act (the Affordable Care Act). **Our** plans may not qualify as minimum essential coverage or meet the requirements of the individual mandate for the purposes of the Affordable Care Act, and **we** are unable to provide tax reporting on behalf of those U.S. taxpayers and other persons who may be subject to it. The provisions of the Affordable Care Act are complex and whether or not **you** or **your dependants** are subject to its requirements will depend on a number of factors. **You** should consult an independent professional financial or tax advisor for guidance. For customers whose coverage is provided under a group health plan, **you** should speak to **your** health plan administrator for more information.

Please note that, should **you** choose to have **treatment** or services with a **treatment** provider who is not part of **network**, **we** will only cover costs that are **Reasonable and Customary**. Additional rules may apply in respect of covered benefits received from an 'out-of-**network**' **treatment** provider in certain specific countries.

Exclusion	Notes	Rules
Artificial life maintenance		<p>Including mechanical ventilation, where such <b>treatment</b> will not or is not expected to result in <b>your</b> recovery or restore <b>you</b> to <b>your</b> previous state of health.</p> <p>Example: <b>We</b> will not pay for artificial life maintenance when <b>you</b> are unable to feed and breathe independently and require percutaneous endoscopic gastrostomy (PEG) or nasal feeding for a period of more than 90 continuous days.</p>
Birth control		Any type of contraception, sterilisation, termination of pregnancy or family planning.
Conflict and disaster		<p><b>We</b> shall not be liable for any claims which concern, are due to or are incurred as a result of <b>treatment</b> for sickness or injuries directly or indirectly caused by <b>you</b> putting yourself in danger by entering a known area of conflict (as listed below) and/or if <b>you</b> were an active participant or <b>you</b> have displayed a blatant disregard for <b>your</b> personal safety in a known area of conflict:</p> <ul style="list-style-type: none"><li>○ nuclear or chemical contamination</li><li>○ war, invasion, acts of a foreign enemy</li><li>○ civil war, rebellion, revolution, insurrection</li><li>○ terrorist acts</li><li>○ military or usurped power</li><li>○ martial law</li><li>○ civil commotion, riots, or the acts of any lawfully constituted authority</li><li>○ hostilities, army, naval or air services operations whether war has been declared or not</li></ul>
Congenital conditions	Please see the table of benefits for details of <b>your</b> Newborn care limit.	<b>Treatment</b> received after the first 90 days following birth (or after the maximum benefit limit for Newborn care has been reached) for any abnormality, deformity, disease, illness or injury present at birth, whether diagnosed or not, except cancer.

Exclusion	Notes	Rules
Convalescence and admission for general care		<p><b>Hospital</b> accommodation when it is used solely or primarily for any of the following purposes:</p> <ul style="list-style-type: none"> <li>○ convalescence, supervision, pain management or any other purpose other than for receiving eligible <b>treatment</b>, of a type which normally requires <b>you</b> to stay in <b>hospital</b></li> <li>○ receiving general nursing care or any other services which do not require <b>you</b> to be in <b>hospital</b>, and could be provided in a nursing home or other establishment that is not a <b>hospital</b></li> <li>○ receiving services from a <b>therapist</b> or <b>complementary medicine practitioner</b></li> <li>○ receiving services which would not normally require trained medical professionals such as help in walking, bathing or preparing meals</li> </ul>
Cosmetic <b>treatment</b>		<p><b>Treatment</b> undergone for cosmetic or psychological reasons to improve <b>your</b> appearance, such as a re-modelled nose, facelift, abdominoplasty, or cosmetic dentistry. This includes:</p> <ul style="list-style-type: none"> <li>○ dental implants to replace a <b>sound natural tooth</b></li> <li>○ hair transplants for any reason</li> <li>○ <b>treatment</b> related to or arising from the removal of non-diseased, or surplus or fat tissue, whether or not it is needed for medical or psychological reasons</li> <li>○ any <b>treatment</b> for a procedure to change the shape or appearance of <b>your</b> breast(s) whether or not it is needed for medical or psychological reasons: unless for reconstruction carried out as part of the original <b>treatment</b> for the cancer, when <b>you</b> have obtained <b>our</b> written consent before receiving the <b>treatment</b> (see 'Reconstructive or remedial surgery' in this section)</li> </ul> <p>Examples:</p> <ul style="list-style-type: none"> <li>○ <b>we</b> do not pay for breast reduction for backache or gynaecomastia (the enlargement of breasts in men)</li> <li>○ <b>we</b> do not pay for <b>treatment</b> of keloid scars. <b>We</b> also do not pay for scar revision.</li> </ul>
Deafness		<b>Treatment</b> for or arising from deafness or partial hearing loss caused by a congenital abnormality or ageing.
Desensitisation and neutralisation		<b>Treatment</b> to de-sensitise or neutralise any allergic condition or disorder.
Developmental problems		<p><b>Treatment</b> for, or related to developmental problems, including:</p> <ul style="list-style-type: none"> <li>○ learning difficulties, such as dyslexia</li> <li>○ developmental problems treated in an educational environment or to support educational development</li> </ul>
Donor organs		<p><b>Treatment</b> costs for, or as a result of the following:</p> <ul style="list-style-type: none"> <li>○ transplants involving mechanical or animal organs</li> <li>○ the removal of a donor organ from a donor</li> <li>○ the removal of an organ from <b>you</b> for purposes of transplantation into another person</li> <li>○ the harvesting and storage of stem cells, when this is carried out as a preventive measure against future possible diseases or illness</li> <li>○ the purchase of a donor organ</li> </ul>



Exclusion	Notes	Rules
Experimental or unproven <b>treatment</b>		<p>Clinical tests, <b>treatments</b>, equipment, medicines, devices or procedures that are considered to be unproven or investigational with regards to safety and efficacy.</p> <ul style="list-style-type: none"> <li>○ <b>We</b> do not pay for any test, <b>treatment</b>, equipment, medicine, device or procedure that is not considered to be in standard clinical use but is (or should, in Bupa's reasonable clinical opinion, be) under investigation in clinical trials with respect to its safety and efficacy</li> <li>○ <b>We</b> do not pay for any tests, <b>treatment</b>, equipment, medicine, products or procedures used for purposes other than defined under its licence, unless this has been pre-authorised by <b>Bupa Global</b> in line with its criteria for standard clinical use</li> </ul> <p>Standard clinical use includes:</p> <ul style="list-style-type: none"> <li>○ <b>treatment</b> agreed to be "best" or "good practice" in national or international evidence-based (but not consensus-based) guidelines, such as those produced by NICE (National Institute for Health and Care Excellence) (excluding medicines approved through the <b>UK</b> Cancer Drugs Fund), Royal Colleges or equivalent national specialist bodies in the country of <b>treatment</b></li> <li>○ the conclusions from independent evidence-based health technology assessment or systematic review (e.g. Hayes, CADTH, The Cochrane Collaboration, the NCCN level 1 or Bupa's in-house Clinical Effectiveness team) indicate that the <b>treatment</b> is safe and effective</li> <li>○ where the <b>treatment</b> has received full regulatory approval by the licensing authority (e.g. <b>US</b> Food and Drugs Agency (FDA), the European Medicines Agency (EMA), the Saudi Arabia Food and Drug Agency, etc.) in the location where the member has requested <b>treatment</b>, and is duly licensed for the condition and patient population being requested (please note – full regulatory approval would require submission of data to the local licensing agency that adequately demonstrated safety and effectiveness in published phase 3 trials); and/or</li> <li>○ tests, <b>treatments</b>, equipment, medicines, devices or procedures which are mandated to be made available by the local law or regulation of the country in which <b>treatment</b> is requested.</li> </ul> <p>Notes:</p> <ul style="list-style-type: none"> <li>○ Case studies, case reports, observational studies, editorials, advertorials, letters, conference abstracts and non-peer reviewed published or unpublished studies are not considered appropriate evidence to demonstrate a test, <b>treatment</b>, equipment, medicine, device or procedure should be used in standard clinical use</li> <li>○ Where licensing authority approval to market tests, <b>treatment</b>, equipment, medicines, devices or procedures does not, in Bupa's reasonable clinical opinion, demonstrate safety and efficacy, the criteria for standard clinical use shall prevail</li> </ul>
Eyesight	Please see optical in the table of benefits.	<p><b>Treatment</b>, equipment or surgery to correct eyesight, such as laser <b>treatment</b>, refractive keratotomy (RK) and photorefractive keratotomy (PRK).</p> <p>Examples: <b>We</b> will pay for eligible <b>treatment</b> or surgery of a detached retina, glaucoma, cataracts or keratoconus.</p>
Footcare		<b>Treatment</b> for corns, calluses, or thickened or misshapen nails.
Genetic testing		<p>Genetic tests, when such tests are solely performed to determine whether or not <b>you</b> may be genetically likely to develop a medical condition.</p> <p>Example: <b>we</b> do not pay for tests used to determine whether <b>you</b> may develop Alzheimer's disease, when that disease is not present.</p>
Harmful or hazardous use of alcohol, drugs and/or medicines		<p><b>Treatment</b> for or arising:</p> <ul style="list-style-type: none"> <li>○ directly or indirectly, from the deliberate, reckless (including where <b>you</b> have displayed a blatant disregard for <b>your</b> personal safety or acted in a manner inconsistent with medical advice), harmful and/or hazardous use of any substance including alcohol, drugs and/or medicines; and</li> <li>○ in any event, from the illegal use of any such substance</li> </ul>

Exclusion	Notes	Rules
Health hydros, nature cure clinics etc.		<b>Treatment</b> or services received in health hydros, nature cure clinics or any establishment that is not a <b>hospital</b> .
Illegal activity		<b>We</b> will not pay for <b>treatment</b> which arises, directly or indirectly, as result of <b>your</b> deliberate or reckless participation (whether actual or attempted) in any illegal act, including road traffic offenses.
Infertility <b>treatment</b>		<p><b>Treatment</b> to assist reproduction, including but not limited to IVF <b>treatment</b>.</p> <p>Note: <b>we</b> pay for reasonable investigations into the causes of infertility if:</p> <ul style="list-style-type: none"> <li>○ <b>you</b> had not been aware of any problems before joining, and</li> <li>○ <b>you</b> have been member of this plan (or any Bupa administered plan which included cover for this type of investigation) for a continuous period of two years before the investigations start</li> </ul> <p>Once the cause is confirmed, <b>we</b> will not pay for any additional investigations in the future.</p>
Obesity		<b>Treatment</b> for, or required as a result of obesity.
<b>Persistent vegetative state</b> (PVS) and neurological damage		<b>We</b> will not pay for <b>in-patient treatment</b> for more than 90 continuous days for permanent neurological damage or if <b>you</b> are in a <b>persistent vegetative state</b> .
Physical aids and devices		<p>Any physical aid or device which is not a prosthetic implant, prosthetic device, or defined as an <b>appliance</b>.</p> <p>Examples: <b>we</b> will not pay for hearing aids, crutches or walking sticks.</p>
Preventive <b>treatment</b>	Please see wellness and full health screening in the table of benefits.	<p>Any preventive <b>treatment</b>.</p> <p>Note: <b>we</b> may pay for <b>prophylactic surgery</b> when:</p> <ul style="list-style-type: none"> <li>○ there is a significant family history of the disease for example ovarian cancer, which is part of a genetic cancer syndrome, and/or</li> <li>○ <b>you</b> have positive results from genetic testing (please note that <b>we</b> will not pay for the genetic testing)</li> </ul> <p>Please contact <b>us</b> for pre-authorisation before proceeding with <b>treatment</b>. It may be necessary for <b>us</b> to seek a second opinion as part of <b>our</b> pre-authorisation process.</p>
Reconstructive or remedial surgery		<p><b>Treatment</b> required to restore <b>your</b> appearance after an illness, injury or previous surgery, unless:</p> <ul style="list-style-type: none"> <li>○ the <b>treatment</b> is a <b>surgical operation</b> to restore <b>your</b> appearance after an accident, or as the result of surgery for cancer, if either of these takes place during <b>your</b> current continuous membership of the plan</li> <li>○ the <b>treatment</b> is carried out as part of the original <b>treatment</b> for the accident or cancer</li> <li>○ <b>you</b> have obtained <b>our</b> written consent before the <b>treatment</b> takes place</li> </ul>
Sexual problems/gender issues		<b>Treatment</b> of any sexual problem including impotence (whatever the cause) and sex changes or gender reassignments.
Sleep disorders		<b>Treatment</b> , including sleep studies, for insomnia, sleep apnoea, snoring, or any other sleep-related problem.

Exclusion	Notes	Rules
Speech disorders		<p><b>Treatment</b> for speech disorders, including stammering or speech developmental delays, unless all of the following apply:</p> <ul style="list-style-type: none"> <li>○ the <b>treatment</b> is short term therapy which is <b>medically necessary</b> as part of <b>active treatment</b> for an acute condition such as a stroke,</li> <li>○ the speech therapy takes place during and/or immediately following the <b>treatment</b> for the acute condition, and</li> <li>○ the speech therapy is recommended by the <b>consultant</b> in charge of <b>your treatment</b>, and is provided by a <b>therapist</b></li> </ul> <p>in which case <b>we</b> may pay at <b>our</b> discretion.</p>
Stem cells		<b>We</b> do not pay for the harvesting or storage of stem cells. For example ovum, cord blood or sperm storage.
Surrogate parenting	Please also see maternity cover in the table of benefits.	<p><b>Treatment</b> directly related to surrogacy. This applies:</p> <ul style="list-style-type: none"> <li>○ to <b>you</b> if <b>you</b> act as a surrogate, and</li> <li>○ to anyone else acting as a surrogate for <b>you</b></li> </ul>
Travel costs for <b>treatment</b>		<p>Any travel costs related to receiving <b>treatment</b>, unless otherwise covered by:</p> <ul style="list-style-type: none"> <li>○ local air ambulance benefit,</li> <li>○ local road ambulance benefit, or</li> <li>○ Assistance cover</li> </ul> <p>Examples:</p> <ul style="list-style-type: none"> <li>○ <b>we</b> do not pay for taxis or other travel expenses for <b>you</b> to visit a <b>medical practitioner</b></li> <li>○ <b>we</b> do not pay for travel time or the cost of any transport expenses charged by a <b>medical practitioner</b> to visit <b>you</b></li> </ul>
<b>Unrecognised medical practitioner</b> , provider or facility, <b>hospital or healthcare facility</b>		<ul style="list-style-type: none"> <li>○ <b>Treatment</b> provided by a <b>medical practitioner, hospital or healthcare facility</b> which are not recognised by the relevant authorities in the country where the <b>treatment</b> takes place as having specialised knowledge, or expertise in, the <b>treatment</b> of the disease, illness or injury being treated.</li> <li>○ Self <b>treatment</b> or <b>treatment</b> provided by anyone with the same residence, <b>Family Members</b> (persons of a family, related to <b>you</b> by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request.</li> <li>○ <b>Treatment</b> provided by a <b>medical practitioner, hospital or healthcare facility</b> to whom <b>we</b> have sent a written notice that <b>we</b> no longer recognise them for the purposes of <b>our</b> plans. <b>You</b> can contact <b>us</b> by telephone for details of <b>treatment</b> providers <b>we</b> have sent written notice to or visit Facilities Finder at <a href="http://bupaglobal.com/en/facilities/finder">bupaglobal.com/en/facilities/finder</a></li> </ul>

Exclusion	Notes	Rules
USA <b>treatment</b>		<p>If USA cover has not been purchased, then any <b>treatment</b> or services, received in the USA are ineligible:</p> <ul style="list-style-type: none"> <li>○ where this takes place after the 28th day of <b>your</b> visit to the USA; or</li> <li>○ where these relate to any condition where symptoms of the condition were apparent to <b>you</b> before <b>your</b> visit to the USA; or</li> <li>○ when <b>we</b> know or have reasonable grounds to conclude that <b>you</b> travelled to the USA for the purpose of receiving <b>treatment</b> or services - this applies whether or not <b>your treatment</b> or services were the main or sole purpose of <b>your</b> visit; or</li> <li>○ where these relate to the delivery of a baby, other than in the case of unforeseen premature delivery; or</li> <li>○ where these relate to a newborn baby born in the USA, other than in the case of an unforeseen premature delivery. (In the case of unforeseen premature delivery the newborn must have been validly added to the membership) or</li> <li>○ when arrangements for <b>treatment</b> or services were not pre-authorised by <b>our</b> agents in the USA.</li> </ul> <p>Note: in order to claim for unforeseen <b>treatment</b> or services received within 28 days of <b>your</b> arrival in the USA, <b>you</b> must send a photocopy of <b>your</b> airline ticket and stamped passport as evidence of <b>your</b> arrival date with <b>your</b> claim.</p> <p>Please see terms around adding newborn babies in the 'Adding <b>Dependants</b>' sections of this membership guide.</p> <p>If USA cover has been purchased, then <b>treatment</b> or services received in the USA are ineligible:</p> <ul style="list-style-type: none"> <li>○ when arrangements were not pre-authorised by <b>our</b> agents in the USA where required (see 'Pre-authorisation – <b>Treatment</b> in the USA' section of this membership guide); or</li> <li>○ when <b>we</b> know or have reasonable grounds to conclude, that <b>you</b> purchased cover for and travelled to the USA for the purpose of receiving <b>treatment</b> or services for a condition, including pregnancy when the symptoms of the condition were apparent to <b>you</b> before buying the cover. This applies whether or not <b>your treatment</b> or services were the main or sole purpose of <b>your</b> visit and even if the <b>treatment</b> or services were pre-authorised.</li> </ul> <p><b>Our Service Partner</b> in the USA operates a national <b>network</b> of <b>hospitals</b>, clinics and <b>medical practitioners</b>. This is the USA provider <b>network</b>. <b>You</b> must contact <b>our</b> dedicated team before <b>you</b> have <b>treatment</b>, and they can help to find a suitable <b>network</b> provider for <b>you</b>. <b>You</b> must have <b>your in-patient treatment</b> or <b>day-case treatment</b>, cancer <b>treatment</b>, MRI, CT and PET scans in the USA pre-authorised.</p> <p>For eligible <b>treatment</b> that takes place in the USA using the USA provider <b>network</b>, benefit is paid at 100 percent, once any co-insurance or deductible amount which may apply, and which <b>you</b> are responsible to pay, has been deducted from the claimed amount. When eligible <b>treatment</b> takes place in the USA but outside the provider <b>network</b>, benefit is paid at <b>Reasonable and Customary</b> costs. Please see the "<b>Our</b> approach to costs" section of this membership guide.</p>

# Pre-authorisation

This section contains rules and information about what pre-authorisation means and how it works.

**We** would like to make **you** aware that there are certain benefits which **you** must receive preauthorisation for. These are detailed in **your** 'Table of Benefits'. Benefit may not be paid unless preauthorisation has been provided.

## What pre-authorisation means

If **we** pre-authorise **your treatment**, this means that **we** will pay up to the limits of **your** plan provided that all of the following requirements are met:

- the **treatment** is eligible **treatment** that is covered by **your** plan
- **you** have an active membership at the time that **treatment** takes place
- the **treatment** carried out matches the **treatment** authorised
- **you** have provided a full disclosure of the condition and **treatment** required
- **you** have enough benefit entitlement to cover the cost of the **treatment**
- the **treatment** is **medically necessary**
- the **treatment** takes place within 31 days after pre-authorisation is given

**We** may require that **you** have a medical examination by an independent **medical practitioner** appointed by **us** (at **our** cost) who will then provide **us** with a medical report. If this information is not provided in a timely manner once requested this may result in a delay in pre-authorisation and to **your** claims being paid. If this information is not provided to **us** at all this may result in **your** claims not being paid.

## Treatment we can pre-authorise

**We** can pre-authorise **in-patient treatment** and **day-case treatment**, cancer **treatment** and MRI, CT or PET scans.

## Direct settlement/pay and claim

Direct settlement is where the provider of **your treatment** claims directly from **us**, making things easier for **you**. The alternative is for **you** to pay and then claim back the costs from **us**.

**We** aim to arrange direct settlement wherever possible, but it has to be with the **agreement** of whoever is providing the **treatment**. In general, direct settlement can only be arranged for **in-patient treatment** or **day-case treatment**.

Direct settlement is easier for **us** to arrange if **you** pre-authorise **your treatment** first, or if **you** use a participating **hospital** or clinic.

## Length of stay (in-patient treatment)

**Your** pre-authorisation will specify an approved length of stay for **in-patient treatment**. This is the number of nights in **hospital** that **we** will cover **you** for. If **your treatment** will take longer than this approved length of stay, then **you** or **your consultant** must contact **us** for an extension to the pre-authorisation.

## Treatment in the USA

All **in-patient treatment** and **day-case treatment**, cancer **treatment** and MRI, and CT and PET scans in the U.S. must be pre-authorised. If **you** are going to receive any of these **treatments**, ask **your** medical provider to contact the U.S. Service Center for pre-authorisation. All the information they need is on **your Blue Cross Blue Shield Global** membership card.

**We** have made special arrangements if **you** need to have **treatment**, be hospitalized, or visit a doctor in the U.S. This includes access to select **networks** of quality medical providers and direct settlement of all covered expenses when **you** receive **treatment** in an in-**network hospital**. To find providers or **hospitals** that are in **network**, **you** can contact the U.S. service center or use the website listed on **your Blue Cross Blue Shield Global** membership card. In addition, **you** will need to present **your** Blue Cross BlueShield Global membership card to providers and **hospitals** when **you** access care.

## Treatment which has not been pre-authorised

If **you** choose not to get **your treatment** in the USA pre-authorised, **we** will only pay 50 percent towards the cost of covered **treatment**.

Of course **we** understand that there are times when **you** cannot get **your treatment** pre-authorised, such as in an **emergency**. If **you** are taken to **hospital** in an **emergency**, it is important that **you** arrange for the **hospital** to contact **us** within 48 hours of **your** admission. **We** can then make sure **you** are getting the right care, and in the right place. If **you** have been taken to a **hospital** which is not part of the **network** and, if it is the best thing for **you**, **we** will arrange for **you** to be moved to a **network hospital** to continue **your treatment** once **you** are stable.

If **we** have been notified within 48 hours of an **emergency** admission to **hospital**, **we** will not ask **you** to share the cost of **your treatment**.

## Out of network treatment

Even if **your treatment** in the U.S. has been preauthorised, if **you** choose to use a **hospital**, clinic or **medical practitioner** Out of **network**, **we** will only pay **Reasonable and Customary** costs towards the cost of covered **treatment**. Please see the '**Our** approach to costs' section of this membership guide.

There may be times when it is not possible for **you** to be treated at an in- **network hospital**. These include:

- where there is no **network hospital** within 30 miles of **your** address, and
- when the **treatment you** need is not available in at in- **network hospital**

In these cases, **we** will not ask **you** to share the cost of **your treatment**.

## Important rules

Please note that pre-authorisation is only valid if all the details of the authorised **treatment**, including dates and locations, match those of the **treatment** received. If there is a change in the **treatment** required, if **you** need to have further **treatment**, or if any other details change, then **you** or **your consultant** must contact **us** to pre-authorise this separately. **We** make **our** decision to approve **your treatment** based on the information given to **us**. **We** reserve the right to withdraw **our** decision if additional information is withheld or not given to **us** at the time the decision is being made.

**We** reserve the right to withdraw or amend **our** decision if information is subsequently received that may be contradictory to the information initially given to **us** at the time the decision is being made. Failure to comply with any request for additional information may be deemed to be indicative of fraudulent activities. Should such a failure occur, information may be disclosed to third parties (including other insurers) with the intention of preventing and detecting fraud.

# Making a Claim

At times of ill health, **you** want to concentrate on getting well. **We** will do everything **we** can to make **your** claim as simple and straightforward as possible.

## How to make a claim

### Claim forms

**Your** claim form is important as it gives **us** the information that **we** need to process **your** claim. If it is not fully completed **we** may have to ask for more information. This can delay payment of **your** claim.

**You** must complete a new claim form:

- for each member
- for each condition
- for each in-patient or day-case stay, and
- for each currency of claim

If a condition continues over six months, **we** will ask for a further claim form to be completed.

### What to send us

**You** need to return the completed form to **us** by post, with the invoices, as soon as possible. This must be within 2 years of receiving the **treatment** for which **you** are claiming. Invoices sent to **us** after 2 years will not normally be paid unless there is a good reason why it was not possible for **you** to make the claim earlier. **We** cannot return any original documents but **we** can send **you** copies if **you** request.

### Requests for further information

**We** may need to ask **you** for further information to support **your** claim. If **we** do, **you** must provide this. Examples of things **we** might ask for include:

- medical reports and other information about the **treatment** for which **you** are claiming
- the results of any medical examination performed at **our** expense by an independent **medical practitioner** appointed by **us**
- written confirmation from **you** as to whether **you** think **you** can recover the costs **you** are claiming from another person or insurance company

If **you** do not provide the information that **we** ask for, **we** may not pay **your** claim in full.

Please also read about correspondence in the 'Your membership' section.

### Important

When making a claim please note:

- **you** must have received the **treatment** while covered under **your** membership
- payment of **your** claim will be under the terms of **your** membership and up to the benefit levels shown, that apply to **you** at the time **you** receive the **treatment**
- **we** will only pay for **treatment** costs actually incurred by **you**, not deposits or advance invoices or registration/administration fees charged by the provider of **treatment**
- **we** will only pay for **treatment** costs that are **Reasonable and Customary**

- **we** do not return original documents such as invoices or letters. However, **we** will be pleased to return copies if **you** ask **us** when **you** submit **your** claim.

### Fraud prevention and detection

**We** have the right, where appropriate, to check **your** details with fraud prevention agencies, other insurers and other relevant third parties for the purpose of preventing and detecting false information or fraudulent activity. If **you** give **us** false or inaccurate information and **we** suspect fraud, **we** may record this with a fraud prevention agency. **We** and other organisations may also use and search these records to:

- help make decisions about benefit and benefit related services for **you** and members of **your** plan
- help make decisions on other insurance proposals and claims for **you** and members of **your** plan/group
- trace debtors, recover debt, prevent fraud and to manage **your** insurance plans
- establish **your** identity
- undertake credit searches and additional fraud searches.

### Fraudulent Claims

**You** and any **dependant** (or anyone acting on behalf of **you** or any **dependant**) must not:

- make a fraudulent or exaggerated claim under this plan
- send **us** fake or forged documents or other false evidence, or make a false statement in support of a claim
- provide **us** with information which **you** or any **dependant** knows would otherwise enable **us** to refuse to pay a claim under this plan; and/or
- refuse to cooperate or fail to provide information / documentation reasonably requested by **us** to validate **your** claim(s), whether pending or paid (including but not limited to proof of payment, medical reports and original invoices).

Failure to comply with the above will give **us** the right to:

- refuse to pay the whole of the claim and any other claim(s) submitted since the date of that claim
- recover any payments **we** have already made in respect of the claim and/or other claims submitted since that claim(s); and/or
- notify **you** that this plan (or if the fraudulent claim is made by or on behalf of a particular **dependant**, the cover under this plan for that particular **dependant**) has terminated from the date the claim(s) was submitted, and **we** will not refund the premium.

### Confirmation of your claim

**We** will always send confirmation of how **we** have dealt with a claim. If applicable, for child **dependants** (those aged under 18 years), **we** will write to the **principal member**. If the claim is for **treatment** received by the **principal member**, or an adult **dependant** (those aged over 18 years), **we** will write directly to the individual concerned.

### How your claim will be paid

Wherever possible, **we** will follow the instructions given to **us** in the 'Payment details' section of the claim form.

### Who we will pay

**We** will only make payments to the member who received the **treatment**, the provider of the **treatment**, the **principal member** of the membership or the executor or administrator of the member's estate. **We** may pay a **dependant** only where the **dependant** received the covered benefits, they are over 18 and **we** have their current bank details. **We** will not make payments to anyone else.

### Payment method and bank charges

**We** will make payment where possible by electronic transfer or by cheque. Payments made by electronic transfer are quick, secure and convenient. To receive payment by electronic transfer, **we** need the full bank account, SWIFT code, bank address details and (in Europe only) IBAN number to be provided on the claim form.

**We** will instruct **our** bank to recharge the administration fee relating to the cost of making the electronic transfer to **us** but **we** cannot guarantee that these charges will always be passed back for **us** to pay. In the event that **your** local bank makes a charge for a wire transfer **we** will aim to refund this as well. Any other bank charges or fees, such as for currency exchange, are **your** responsibility, unless they are charged as a result of **our** error.

Cheques are no longer valid if they are not cashed within 6 months. If **you** have an out-of-date cheque, please contact customer services, who will be happy to arrange a replacement.

### Payment currency and conversions

**We** can pay in the currency in which **your** **sponsor** pays **your** subscriptions, the currency of the invoices **you** send **us**, or the currency of **your** bank account. Sometimes, the international banking regulations do not allow **us** to make a payment in the currency **you** have asked for. If so, **we** will send a payment in the currency of **your** **sponsor's** subscriptions. Where payment to **you** in the usual currency may expose **us** (or **our** Bupa group of companies and administrators) to the risk of any sanction, prohibition or restriction under the laws of any relevant jurisdiction and/or United Nations resolution, **we** reserve discretion to pay **you** in such other currency as **we** are permitted and able to make payment in, if any such payment is permitted to be made.

If **we** have to make a conversion from one currency to another, the exchange rate **we** use will be Reuters closing spot rate set at 16.00 **UK** time on the **UK** working day preceding the invoice date. If there is no invoice date, **we** will use the date of **your** **treatment**.

### Other claim information

#### Discretionary payments

If **we** make a payment to **you** for a benefit **you** are not covered for, it does not mean that **we** are required to pay identical or similar costs in the future. Any payment that **we** may make on this basis will still count towards the overall annual maximum limit that applies to this policy.

### Incorrect payment of claims

If **we** incorrectly make any payment of **your** claim, **we** reserve the right to deduct the incorrectly paid amount from future claims or seek repayment from **you**.

### Claiming for treatment when others are responsible

**You** must complete the appropriate section of the claim form if **you** are claiming for **treatment** that is needed when someone else is at fault, for example in a road accident in which **you** are a victim. If so, **you** will need to take any reasonable steps **we** ask of **you** to assist **us** to:

- recover from the person at fault (such as through their insurance company) the cost of the **treatment** paid for by **Bupa Global**, and
- claim interest if **you** are entitled to do so

If any person is to blame for any injury, disease, illness, condition or other event in relation to which **you** receive any covered benefits, **we** may make a claim in **your** name.

**You** must provide **us** with any assistance **we** reasonably require to help make such a claim, for example:

- providing **us** with any documents or witness statements;
- signing court documents; and
- submitting to a medical examination.

**We** may exercise **our** rights to bring a claim in **your** name before or after **we** have made any payment under the membership. **You** must not take any action, settle any claim or otherwise do anything which adversely affects **our** rights to bring a claim in **your** name.

### Claiming with joint or double insurance

**You** must complete the appropriate section on the claim form, if **you** have any other insurance cover for the cost of the **treatment** or benefits **you** have claimed from **us**. If **you** do have other insurance cover, this must be disclosed to **us** when claiming, and **we** will only pay **our** share of the cost of the **treatment** or benefits claimed.

## Assistance Cover

This section contains the rules and information for Assistance cover, a benefit which helps **you** if **you** need to travel to get the **treatment** that **you** need.

### What is Assistance cover?

When the **treatment you** need is not available locally, Evacuation covers **you** for reasonable transport costs to the nearest appropriate place of **treatment** where the **treatment** that **you** need is available, if it is not available locally.

**We** may not be able to arrange Evacuation in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the area; for example from an oil rig or within a war zone.

### Assistance cover-general rules

The following rules apply to Evacuation:

- **you** must contact **our** appointed representatives for confirmation before **you** travel, on +44 (0) 1273 333 911
- **our** appointed representatives must agree the arrangements with **you**
- Assistance cover is applicable for **in-patient treatment** and **day-case treatment** only
- the **treatment** must be recommended by **your consultant** or **family doctor** and, for medical reasons, not available locally
- the **treatment** must be eligible under **your** plan
- **you** must have cover for the country **you** are being treated in, for example the USA
- **you** must have the appropriate level of Assistance cover in place before **you** need the **treatment**

Evacuation will not be eligible if **you** were aware of the symptoms of **your** condition before applying for Assistance cover.

**We** will not approve a transfer which in **our** reasonable opinion is inappropriate based on established clinical and medical practice, and **we** are entitled to conduct a review of **your** case, when it is reasonable for **us** to do so. Evacuation will not be authorised if this would be against medical advice.

## How to arrange your Evacuation

Arrangements for Evacuation will be made by **our** appointed representatives and must be confirmed in advance by calling + 44 (0) 1273 333 911. **You** must provide **us** with any information or proof that **we** may reasonably ask **you** for to support **your** request. **We** will only pay if all arrangements are agreed in advance by **Bupa Global**'s appointed representatives.

## Evacuation cover:

### What we will pay for

- **We** will pay in full for **your** reasonable transport costs for **in-patient treatment** or **day-case treatment**. It may also be authorised if **you** need advanced imaging or cancer **treatment** such as radiotherapy or chemotherapy.
- **We** will only pay for Evacuation to the nearest place where the required **treatment** is available when the required **treatment** is not available locally. This could be to another part of the country that **you** are in, and may not be **your** home country.
- **We** will pay for the reasonable travel costs for a relative or **your** partner to accompany **you**, but only if it is **medically necessary**.
- **We** will also pay for the reasonable costs of **yours** and **your** relative or partner's return journey to the place **you** were evacuated from. All arrangements for **your** return should be approved in advance by **Bupa Global** or **our** appointed representatives.

**We** will pay for either:

- the reasonable cost of the return journey by the most direct route available by land or sea, or

- the cost of an economy class air ticket by the most direct route available, whichever is the lesser amount
- **we** will pay reasonable costs for the transportation only of **your** body, subject to airline requirements and restrictions, to **your** home country, in the event of **your** death while **you** are away from home. **We** do not pay for burial or cremation, the cost of burial caskets etc, or the transport costs for someone to collect or accompany **your** remains

Note: **we** do not pay for any other costs related to the evacuation such as hotel accommodation or taxis. Costs of any **treatment you** receive are not payable under Evacuation cover, but are payable from **your** medical cover as described in the 'What is covered?' section.

Please also note that for medical reasons the member receiving **treatment** may travel in a different class from their companion.

## Your Membership

This section contains the rules about **your** membership, including when it will start and end, renewing **your** plan and general information.

## Paying subscriptions and other charges

**Your sponsor** has to pay any and all subscriptions due under the **agreement**, together with any other charges (such as insurance premium tax) that may be payable.

## Starting and renewing your membership

### When your cover starts

**Your** membership starts on the 'effective date' shown on the first membership certificate that **we** sent **you**, the **principal member** for **your** current continuous period of **Bupa Global** Company membership.

## Renewing your membership

The renewal of **your** membership is subject to **your sponsor** renewing **your** membership under the **agreement**.

## Ending your membership

**Your sponsor** can end **your**, the **principal member's** membership, or that of any of **your dependants** (if applicable).

**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 you move to a new country or change your specified country of nationality

**You**, the **principal member** must tell **your sponsor** straight away if **your specified country of residence** or **your specified country of nationality** changes. **We** may need to end **your** membership if the change results in a breach of regulations governing the provision of healthcare cover to local nationals, residents or citizens.

The details of regulations vary from country to country and may change at any time.

In some countries **we** have local partners who are licensed to provide insurance cover but which are administered by **Bupa Global**. This means that customers experience the same quality **Bupa Global** service.

If **you** change **your specified country of residence** to a country where **we** have a local partner, in most cases **you** will be able to transfer to **our** partner's insurance policy without further medical underwriting. **You** may also be entitled to retain **your** continuity of **Bupa Global** membership; which means that for those benefits which aren't covered until **you** have been a member for a certain period, the time **you** were a member with **us** will count towards that. Please note that if **you** request a transfer to a local partner, **we** will

have to share **your** personal information and medical history with the local partner.

If **you** change **your specified country of residence** or **your specified country of nationality**, please call the **Bupa Global** customer services helpline so **we** can confirm if **your Bupa Global** membership is affected, and, if so, whether **we** can offer **you** a transfer service.

## After your Company membership ends

**You**, the **principal member** can apply to transfer to a personal **Bupa Global** plan if **your** membership of **your** group plan ends. **You** can also apply for **your dependants** (if applicable) to transfer with **you**. Please contact the customer service helpline for more information.

## Making changes to your cover

The terms and conditions of **your** membership may be changed from time to time by **agreement** between **your sponsor** and **Bupa Global**, or where there is a legal or regulatory requirement to do so.

## Amending your membership certificate

**We** will send **you**, the **principal member** a new membership certificate if:

- with the **sponsor's** approval, **you**, the **principal member** add a new **dependant** to **your** membership (if applicable)
- **we** need to record any other changes requested by **your sponsor** or that **we** are entitled to make

**Your** new membership certificate will replace any earlier version **you** possess as from the issue date shown on the new membership certificate.

## General information

### Other parties

No other person is allowed to make or confirm any changes to **your** membership on **our** behalf, or decide not to enforce any of **our** rights.

No change to **your** membership will be valid unless it is confirmed in writing. Any confirmation of **your** cover will only be valid if it is confirmed in writing by **us**.

If **you**, the **principal member** change **your** correspondence address, please contact **us** as soon as reasonably possible, as **we** will send any correspondence to the address **you** last gave **us**.

## Correspondence

Letters between **us** must be sent by post and with the postage paid. **We** do not return original documents, with the exception of official documents such as birth or death certificates. However, if **you** ask **us** at the time **you** send any original documents to **us**, such as invoices, **we** can provide certified copies.

## Financial Services Compensation Scheme

**We** are covered by the (FSCS). In the unlikely event that **we** cannot meet **our** financial obligations, **you** may be entitled to compensation from the FSCS, if **you** are usually resident in the EEA (European Economic Area). More information is available from the Freephone number: 0800 678 1100 or 020 7741 4100 or on its website fscs.org.uk.

## Applicable law

**Your** membership is governed by English law. Any dispute that cannot otherwise be resolved will be dealt with by courts in England.

If any dispute arises as to interpretation of this document then the English version of this document shall be deemed to be conclusive and taking precedence over any other language version of this document.

This can be obtained at all times by contacting the customer services helpline.

## Misrepresentation

**You** and any **dependant** must take reasonable care to make sure that all facts and information that **you** (or anyone acting on **your** or their behalf provide **us** is accurate and complete, at the time **you** take out this plan, and at each renewal extension and variation of this plan.

A, If **you** and any **dependant**(or anyone acting on **your** or their behalf): deliberately or recklessly give **us** inaccurate or incomplete information; and/or do not take reasonable care to give **us** accurate and complete information in circumstances where **we** would not have issued, renewed, extended or varied this plan to **you** all, had **we** known about such information,

then **we** reserve the right:

- where it is **you** or someone acting on **your** behalf who has failed to comply with the obligations above, to avoid this plan - this means that **we** will treat it as if it had not existed from the start date
- where it is a **dependant** or someone acting on their behalf who has failed to comply with the obligations above, to avoid that part of this plan which applies to the **dependant**-this means that **we** will treat it as if the **dependant** was not covered by this plan from the start date, **renewal date** or the date that any changes were made to the plan, as the case may be

B. Where A. above does not apply and **you** (or someone acting on **your** behalf) has failed to exercise reasonable care in providing **us** with information, **we** may refuse to pay all or part of a claim:

- if **we** would have provided cover to **you** on different terms, had **we** been provided with accurate and complete information, then this plan will be treated as if it had contained such term - in such circumstances, **we** will only pay a claim if the claim would have been covered by a plan containing the different terms that **we** would have applied; and
- If **we** would have provided **you** with cover under this plan at a higher premium, the amount payable on any claim will be reduced proportionally, based on the amount of premium that **we** would have charged. For example, **we** will only pay half of the claim, if **we** would have charged double the premium



Where A. above does not apply and a **dependant** (or someone acting on their behalf) has failed to exercise reasonable care in providing **us** with information **we** may refuse to pay all or part of a claim for **treatment** received by that **dependant**:

- If **we** would have provided cover for the **dependant** on different terms, had **we** been provided with accurate and complete information, then this plan will be treated as if it contained such terms-in such circumstances, **we** will only pay a claim if the claim would have been covered by a plan containing the different terms that **we** would have applied; and
- if **we** would have provided the **dependant** with cover under this plan at a higher premium, the amount payable on any claim will be reduced proportionally, based on the amount of premium **we** would have charged. For example, **we** will only pay half of the claim, if **we** would have charged double the premium

**We** may alternatively add new personal restrictions or exclusions to **your** plan for **you** or any **dependant**.

**We** will not add any personal restrictions or exclusions to **your** cover, for any disease, illness or injury that started after **you** or the applicable **dependant** joined the plan as long as **you**:

- gave **us** all the information **we** asked for before **you** or the applicable **dependant** joined, and
- have not applied to add any new options to **your** cover

**We** reserve the right to withdraw or amend **our** decision if information is withheld, or not given to **us** at the time the decision is being made. **We** reserve the right to withdraw or amend **our** decision if information is subsequently received that may be contradictory to the information initially given to **us** at the time the decision is being made. Failure to comply with any request for additional information may be deemed to be indicative of fraudulent activities. Should such a failure occur, information may be disclosed to third parties (including other insurers) with the intention of preventing and detecting fraud.

## Liability

**Our** role under this policy is to provide **you** with insurance cover and sometimes to make arrangements (on **your** behalf) for **you** to receive any covered benefits. It is not **our** role to provide **you** with the actual covered benefits.

**You** the **principal member**, on behalf of yourself and the **dependants**, appoint **us** to act as agent for **you**, to make appointments or arrangements for **you** to receive covered benefits which **you** request. **We** will use reasonable care when acting as **your** agent.

**We** (and **our** Bupa group of companies and administrators) shall not be liable to **you** or anyone else for any loss, damage, illness and/or injury that may occur as a result of **your** receiving any covered benefits, nor for any action or failure to act of any benefits provider or other person providing **you** with any covered benefits. **You** should be able to bring a claim directly against such benefits provider or other person.

**Your** statutory rights are not affected.

## Sanction clause

**We** will not provide cover and **we** shall not be liable to pay any claim or provide any benefit under this Policy to the extent that such cover, payment of a claim(s) or benefits would:

- cause **us** to breach any United Nations resolutions or the trade or economic sanctions, laws or regulations of any jurisdiction to which **we** are subject (which may include without limitation those of the European Union, **United Kingdom** and/or United States of America)
- expose **us** to the risk of being sanctioned by any relevant authority or competent body; and/or
- expose **us** to the risk of being involved in conduct (either directly or indirectly) which any relevant authority or competent body would consider to be prohibited

Where any resolutions, sanctions, laws or regulations referred to in this clause are, or become, applicable to this Policy, **we** reserve all of **our** rights to take all and any such actions as may be deemed necessary in **our** absolute discretion, to ensure that **we** continue to be compliant. **You** acknowledge that this may restrict or delay **our** obligations under this Policy and **we** may not be able to pay any claim(s) in the event of a sanctions-related concern.

## Adding Dependants

If **your sponsor** agrees, **you**, the **principal member** may apply to include any of **your dependants** under **your** membership.

Newborn children are eligible for newborn care and can be included on **your** membership from their date of birth.

Where full USA cover has not been purchased prior to the mother falling pregnant, new born care/**treatment** will not be covered by the 90 day **emergency** USA cover or other, unless the baby is prematurely born in unforeseen circumstances.

Please read 'Newborn care' benefits in **your** 'Table of benefits'.

## When cover starts for others on your membership

If any other person is included as a **dependant** under **your**, the **principal member's** membership, their membership will start on the 'effective date' on the first membership certificate **we** sent **you** for **your** current continuous period of Bupa Global Company membership which lists them as a **dependant**. Their membership can continue for as long as **you**, the **principal member** remain a member of the plan.

## Making a Complaint

**We** are always pleased to hear about aspects of **your** membership that **you** have particularly appreciated, or that **you** have had problems with. If something does go wrong, **we** have a simple procedure to ensure **your** concerns are dealt with as quickly and effectively as possible.

If **you** have any comments or complaints, the quickest way to contact **us** is using web chat. Log into **your** MembersWorld account and click the web chat option in the menu.

Alternatively, **you** can contact **us** via one of the following methods:

- Phone: +44 (0) 1273 323 563
- Fax: +44 (0) 1273 820 517
- Email: [info@bupa-intl.com](mailto:info@bupa-intl.com)
- Post: **Bupa Global**, Victory House, Trafalgar Place, Brighton BN1 4FY, **United Kingdom**

## Easier to read information

**We** want to make sure that members with special needs are not excluded in any way. **We** also offer a choice of Braille, large print or audio for **our** letters and literature. Please let **us** know which **you** would prefer.

## Taking it further

If **we** can't settle **your** complaint **you** may be able to refer **your** complaint to the Financial Ombudsman Service. **You** can:

- write to them at Exchange Tower, London, E14 9SR, **UK**
- call them on 0800 023 4 567 (free from most landlines), 0300 123 9 123 or from outside the **UK** +44 (0) 20 7964 0500
- find details at their website [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

Please let **us** know if **you** want a full copy of **our** complaints procedure. (None of these procedures affect **your** legal rights.)

## Confidentiality

The confidentiality of personal health information is of paramount concern to the companies in the Bupa group. To this end, Bupa fully complies with applicable data protection legislation and medical confidentiality guidelines. Bupa sometimes uses third parties to process data on **our** behalf. Such processing, which may be undertaken outside the EEA (European Economic Area), is subject to contractual restrictions with regard to confidentiality and security obligations in addition to the minimum requirements imposed by data protection legislation in the **UK**.

Personal data collected about **you** may be used by Bupa to process **your** claims, administer **your** policy, make suggestions about clinically appropriate **treatment**, for research and analytics, in the course of undertaking audits, and to detect and prevent fraud. For further information, please see the **Bupa Global** Privacy Policy at [www.bupaglobal.com/privacypolicy](http://www.bupaglobal.com/privacypolicy).

Please note that **we** may share any **dependant's** information with the **principal member** (being the person named as the main applicant on the application for the policy), including in relation to **treatment** and services received, claims paid, the amount of any deductible used and, if relevant, any medical history which impacts on the provision of the policy.

In accordance with data protection law, if **you** would like a copy of **your** personal information (for which a small fee may be payable) or **you** would like to update **your** personal information, or if **you** have any other data processing queries please call the **Bupa Global** service team on +44 (0)1273 718 379. Alternatively **you** can email or write to the team via [service.uk@bupaglobal.com](mailto:service.uk@bupaglobal.com); or **Bupa Global**, Victory House, Trafalgar Place, Brighton BN1 4FY, **United Kingdom**.

# Privacy Notice

**We** are committed to protecting **your** privacy when dealing with **your** personal information. This privacy notice provides details about the information **we** collect about **you**, how **we** use it and how **we** protect it. It also provides information about **your** rights (see section 13 '**your** rights').

If **you** have any questions about how **we** handle **your** information, please contact the **Bupa Global** service team on +44 (0)1273 323 563. Alternatively **you** can email or write to the team via [info@bupaglobal.com](mailto:info@bupaglobal.com) or **Bupa Global**, Victory House, Trafalgar Place, Brighton BN1 4FY, **United Kingdom**.

**Last updated:** August 2020

1. Information about **us**
2. Scope of **our** privacy notice
3. How **we** collect personal information
4. Categories of personal information
5. What **we** use **your** personal information for and **our** legal reasons for doing so
6. Legitimate interests
7. Marketing and preferences
8. Profiling and automated decision-making
9. Sharing **your** information
10. Anonymised and combined information
11. Transferring information outside the European Economic Area (EEA)
12. How long **we** keep **your** personal information
13. **Your** rights
14. Data-protection contacts

## 1. Information about us

**Summary:** In this privacy notice, '**we**', '**us**' and '**our**' means **Bupa Global** and **Bupa Global** Travel. Please see 'More information' below for company contact details.

**More information:** Depending on which of **our** products and services **you** ask **us** about, buy or use, different companies within **our** organisation will process **your** information.

**Bupa Global** is a trading name of Bupa Insurance Limited and Bupa Insurance Services Limited which are registered in England and Wales at Companies House under numbers 3956433 and 3829851 respectively. The registered offices are 1 Angel Court, London, EC2R 7HJ.

Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority does not regulate the activities of Bupa Insurance Limited that take place outside of the **UK**. The PRA and FCA regulation numbers of Bupa Insurance Limited and Bupa Insurance Services Limited are 203332 and 312526 respectively.

## 2. Scope of our privacy notice

**Summary:** This privacy notice applies to anyone who interacts with **us** about **our** products and services ('**you**', '**your**'), in any way (for example, by email, through **our** website, by phone, through **our** app). **We** will give **you** further privacy information if necessary for specific contact methods or in relation to specific products or services. For example, if **you** use **our** apps, **we** may give **you** privacy notices which apply just to a particular type of information which **we** collect through that app.

## 3. How we collect personal information

**Summary:** **We** collect personal information from **you** and from third parties (anyone acting on **your** behalf, for example, brokers, health-care providers and so on).

**Where you provide us with information about other people, you must make sure that they have seen a copy of this privacy notice and are comfortable with you giving us their information.**

**More information: We** collect personal information from **you**:

- through **your** contact with **us**, including by phone (**we** may record or monitor phone calls to make sure **we** are keeping to legal rules, codes of practice and internal policies, and for quality assurance purposes), by email, through **our** websites, through **our** apps, by post, by filling in application or other forms, by entering competitions, through social media or face-to-face (for example, in medical consultations, diagnosis and **treatment**).

**We** also collect information from other people and organisations.

**For all our customers, we may collect information from:**

- **your** parent or guardian, if **you** are under 18 years old;
- a **family member**, or someone else acting on **your** behalf;
- doctors, other clinicians and health-care professionals, **hospitals**, clinics and other health-care providers;
- any service providers who work with **us** in relation to **your** product or service, if **we** don't provide it to **you** direct, such as providing **you** with apps, medical **treatment**, dental **treatment** or health assessments;
- organisations who carry out customer-satisfaction surveys or market research on **our** behalf, or who provide **us** with statistics and other information (for example, about **your** interests, purchases and type of household) to help **us** to improve **our** products and services;
- fraud-detection and credit-reference agencies; and
- sources which are available to the public, such as the edited electoral register or social media.

**If we provide you with insurance products and services, we may collect information from:**

- the main member, if **you** are a **dependant** under a family insurance policy;

- **your** policyholder (usually **your** employer), if **you** are covered by an insurance policy they have taken out on **your** behalf;
- brokers and other agents (this may be **your** broker if **you** have one, or **your** employer's broker if they have one); and
- other third parties **we** work with, such as agents working on **our** behalf, other insurers and reinsurers, actuaries, auditors, solicitors, translators and interpreters, tax advisers, debt-collection agencies, credit-reference agencies, fraud-detection agencies (including insurance counter-fraud groups), regulators, data-protection supervisory authorities, health-care professionals, other health-care providers and medical-assistance providers.

## 4. Categories of personal information

**Summary:** **We** process two categories of personal information about **you** and (where this applies) **your dependants**:

- standard personal information (for example, information **we** use to contact **you**, identify **you** or manage **our** relationship with **you**); and
- special categories of information for example, health information; and
- information about criminal convictions and offences (**we** may get this information when carrying out fraud or money laundering checks, or other background screening to prevent crime).

**More information:**

**Standard personal information includes:**

- contact information, such as **your** name, username, address, email address and phone numbers;
- the country **you** live in, **your** age, **your** date of birth and national identifiers (such as **your** National Insurance number or passport number);
- information about **your** employment;

- details of any contact **we** have had with **you**, such as any complaints or incidents;
- financial details, such as details about **your** payments and **your** bank details;
- the results of any credit or any anti-fraud checks **we** have made on **you**;
- information about how **you** use **our** products and services, such as insurance claims; and
- information about how **you** use **our** website, apps or other technology, including IP addresses or other device information (please see **our** Cookies Policy available at <https://www.bupaglobal.com/en/legal/cookies> for more details).

**Special category information includes:**

- information about **your** physical or mental health, including genetic information or biometric information (**we** may get this information from application forms **you** have filled in, from notes and reports about **your** health and any **treatment** and care **you** have received or need, or it may be recorded in details of contact **we** have had with **you** such as information about complaints or incidents, and referrals from **your** existing insurance provider, quotes and records of medical services **you** have received);

**Criminal offences and convictions information includes:**

- information collected as a result of fraud and money-laundering checks.

## 5. What we use your personal information for and our legal reasons for doing so

**Summary:** **We** process **your** personal information for the purposes set out in this privacy notice. **We** have also set out some legal reasons why **we** may process **your** personal information (these depend on what category of personal information **we** are processing). **We** normally process standard personal information if this is necessary to provide the services set out in a contract, it is in **our** or a third party's legitimate

interests or it is required or allowed by any law that applies. Please see below for more information about this and the reasons why **we** may need to process special category information and criminal offence and conviction information.

**More information:** By law, **we** must have a lawful reason for processing **your** personal information. **We** process standard personal information about **you** if this is:

- **necessary to provide the services set out in a contract** – if **we** have a contract with **you**, **we** will process **your** personal information in order to fulfil that contract (that is, to provide **you** and **your dependants** with **our** products and services);
- **in our or a third party's legitimate interests** – details of those legitimate interests are set out in more detail in section 6 'legitimate interests' below.
- **required or allowed by law.**

**We** process special category information about **you** because:

- **it is necessary for the purposes of preventive or occupational medicine**, to assess whether **you** are able to work, medical diagnosis, to provide health or social care or **treatment**, or to manage health-care or social-care systems (including to monitor whether **we** are meeting expectations relating to **our** clinical and non-clinical performance);
- **it is necessary for an insurance purpose** (for example, advising on, arranging, providing or managing an insurance contract, dealing with a claim made under an insurance contract, or relating to rights and responsibilities arising in connection with an insurance contract or law);
- **it is necessary to establish, make or defend legal claims** (for example, claims against **us** for insurance);
- **it is necessary for the purposes of preventing or detecting an unlawful act** in circumstances where **we** must carry out checks without **your** permission so as not to affect the outcome of those checks (for example, anti-fraud and anti-money-laundering checks or to check other unlawful behaviour, or

carry out investigations with other insurers and third parties for the purpose of detecting fraud);

- **it is necessary for a purpose designed to protect the public against dishonesty, malpractice or other seriously improper behaviour** (for example, investigations in response to a safeguarding concern, a member's complaint or a regulator (such as the Care Quality Commission or the General Medical Council) telling **us** about an issue);
- **it is in the public interest, in line with any laws that apply;**
- **it is information that you have made public; or**
- **we have your permission.** As is best practice, **we** will only ask **you** for permission to process **your** personal information if there is no other legal reason to process it. If **we** need to ask for **your** permission, **we** will make it clear that this is what **we** are asking for, and ask **you** to confirm **your** choice to give **us** that permission. If **we** cannot provide a product or service without **your** permission (for example, **we** can't manage and run a health trust without health information), **we** will make this clear when **we** ask for **your** permission. If **you** later withdraw **your** permission, **we** will no longer be able to provide **you** with a product or service that relies on having **your** permission.

**We** process criminal offence and conviction information as part of money laundering checks to comply with financial crime requirements.

## 6. Legitimate interests

**Summary:** **We** process **your** personal information for a number of legitimate interests, including managing all aspects of **our** relationship with **you**, for marketing, to help **us** improve **our** services and products, and in order to exercise **our** rights or handle claims. More detailed information about **our** legitimate interests is set out below.

**More information:** Legitimate interest is one of the legal reasons why **we** may process **your** personal information. Taking into account **your** interests, rights and freedoms, legitimate interests which allow **us** to process **your** personal information include:

- to manage **our** relationship with **you**, **our** business and third parties who provide products or services for **us** (for example, to check that **you** have received a service that **you're** covered for, to validate invoices and so on);
- to provide health-care services on behalf of a third party (for example, **your** employer);
- to make sure that claims are handled efficiently and to investigate complaints (for example, **we** may ask **your treatment** provider for information to make sure **we** receive accurate information and to monitor the quality of **your treatment** and care);
- to keep **our** records up to date and to provide **you** with marketing as allowed by law;
- to develop and carry out marketing activities and to show **you** information that is of interest to **you**, based on **our** understanding of **your** preferences (**we** combine information **you** give **us** with information **we** receive about **you** from third parties to help **us** understand **you** better);
- for statistical research and analysis so that **we** can monitor and improve products, services, websites and apps, or develop new ones;
- to contact **you** about market research **we** are carrying out;
- to monitor how well **we** are meeting **our** clinical and non-clinical performance expectations in the case of health-care providers;
- to enforce or apply **our** website terms of use, **our** policy terms and conditions or other contracts, or to protect **our** (or **our** customers' or other people's) rights, property or safety;
- to exercise **our** rights, to defend ourselves from claims and to keep to laws and regulations that apply to **us** and the third parties **we** work with; and
- to take part in, or be the subject of, any sale, purchase, merger or takeover of all or part of the Bupa business.

## 7. Marketing and preferences

**We** may use **your** personal information to send **you** marketing by post, by phone, through social media, by email and by text.

**We** can only use **your** personal information to send **you** marketing material if **we** have **your** permission or a legitimate interest as described above.

If **you** don't want to receive emails from **us**, **you** can click on the 'unsubscribe' link that appears in all emails **we** send. If **you** don't want to receive texts from **us** **you** can tell **us** by contacting **us** at any time. Otherwise, **you** can always contact **us** to update **your** contact preferences. See section 14 'data protection contacts' for details of how to contact **us**.

**You** have the right to object to direct marketing and profiling (the automated processing of **your** information to help **us** evaluate certain things about **you**, for example, **your** personal preferences and **your** interests) relating to direct marketing. Please see section 13 '**your** rights' below for more details.

## 8. Processing for profiling and automated decision-making

Summary: Like many businesses, **we** sometimes use automation to provide **you** with a quicker, better, more consistent and fair service, and marketing information **we** think will be of interest to **you** (including discounts on **our** products and services). This will involve evaluating information about **you** and, in some cases, using technology to provide **you** with automatic responses or decisions (automated decisions). Please see 'more information' below for further details.

**You** have the right to object to direct marketing and profiling relating to direct marketing (see section 13 '**your** rights' for more information). **You** may also have the right to object to other types of profiling and automated decision-making set out below. In these cases, **you** have the right to ask **us** to make sure that one of **our** advisers reviews an automated decision, to let **us** know how **you** feel about it and to ask **us** to reconsider the decision. **You** can contact **us** to exercise these rights. See

section 14 'data protection contacts' for full contact details.

### More information:

By law, **we** must tell **you** about:

- automated decision-making (making a decision using technology, without any person being involved); and
- profiling (automated processing of **your** information to help **us** evaluate certain things about **you**, for example, **your** personal preferences and **your** interests).

This is because **you** have certain rights relating to both automated decision-making and profiling. **You** have the right to object to profiling relating to direct marketing. If **you** do this, **we** will no longer carry out profiling for direct marketing purposes. **You** also have the right to object to profiling in other circumstances set out below.

When **we** make decisions using only automated processing which produce legal effects which concern **you** or which have a significant effect on **you**, **we** will let **you** know. **You** then have 21 days to ask **us** to reconsider **our** decision or to make a new decision that is not based only on automated processing. If **we** receive a request from **you**, within 21 days of receiving **your** request, **we** will:

- consider the request, including any information **you** have provided that is relevant to it;
- meet **your** request; and
- let **you** know in writing what **we** have done to meet **your** request, and the outcome.

**You** can contact **us** (see section 14 'data protection contacts' for details) to ask about these rights (see section 13 '**your** rights' for more details).

### Profiling and automated decision-making

The processes set out below involve both profiling and automated decision-making.

- Depending on the type of insurance product that **you** want to benefit from, to help **us** decide what level of cover **we** can offer **you**, **we** will ask **you** to provide information about

**your** medical history. **We** may use software to review this information to find out whether **you** have any previous or existing health conditions which **we** cannot cover **you** for and which will be excluded from **your** policy.

- **We** may use software to help **us** calculate the price of products and services based on what **we** know about **you** and other customers. For example, **our** technology may analyse information about **your** claims history and compare it with the information **we** hold about previous claims to evaluate how likely **you** are to need to make a claim. **We** may also evaluate **your** age, where **you** live and other details relating to **your** health (such as existing health conditions and whether **you** smoke) to calculate prices for community-rated products which are based on predefined groups with similar risk profiles.

### Profiling

The processes set out below involve profiling.

- In order to improve outcomes and be more efficient, and allow **us** to offer advice about different **treatment** paths (for example, alternatives to surgery or other invasive **treatments**), **we** may use software to evaluate medical history and information about the general population in an area to identify customers who are likely to need that advice most.
- When **your** policy is due for renewal, **our** software tells **us** this and may also evaluate **your** payment and claims history, information about the general information in a particular area, other information **you** have given **us** about yourself, and other information from third parties to automatically provide **you** with information about what incentives **we** can offer **you** and the marketing messages **you** will receive.
- **We** ask other organisations to carry out some of **our** consumer and market analysis to improve **our** marketing processes. This involves sharing personal information relating to **our** customers with third parties who specialise in profiling and segmenting people (putting people into groups of different types of customer, based on different kinds of

information collected about them, to help **us** to better target **our** products to them). These companies match the information **we** give them with information they get from other sources to improve the accuracy of their analysis. **We** use the results of this analysis to help **us** target marketing and offers.

- **We** may use information about the products **you** have bought, and information about what other customers who have bought the same products **you** have bought, to make sure **we** send **you** information about the products **you** are most likely to be interested in.
- **We** may share **your** personal information (including **your** name, date of birth, sex and the country **you** live in) with third-party companies who carry out fraud checks. **We** will review any matches from this process. (**We** will not use automated decision-making for this.)

## 9. Sharing your information

**Summary:** **We** share **your** information within the Bupa Group, with relevant policyholders (including **your** employer if **you** are covered under a group scheme), with funders arranging services on **your** behalf, with people acting on **your** behalf (for example, brokers and other agents) and with others who help **us** provide services to **you** (for example, health-care providers and medical-assistance providers) or who **we** need information from to allow **us** to handle or confirm claims or entitlements (for example, professional associations). **We** also share **your** information in line with the law. For more information about who **we** share **your** information with and why, please see below.

**More information:** **We** sometimes need to share **your** information with other people or organisations for the purposes set out in this privacy notice. The exact information **we** share depends on the reason **we** are sharing it. For example, if **we** need to share information in order to provide health care, **we** will share special categories of information, such as medical details, with the **treatment** provider.

### For all our customers, we share your information with:

- other members of the Bupa Group of companies in order to provide **our** products and services;
- other organisations **you** belong to, or are professionally associated with, in order to confirm **your** entitlement to claim discounts on **our** products and services;
- doctors, clinicians and other health-care professionals, **hospitals**, clinics and other health-care providers;
- suppliers who help deliver products or services on **our** behalf;
- people or organisations **we** have to, or are allowed to, share **your** personal information with by law (for example, for fraud-prevention or safeguarding purposes, including with the Care Quality Commission);
- the police and other law-enforcement agencies to help them perform their duties, or with others if **we** have to do this by law or under a court order;
- organisations that carry out surveys on **our** behalf;
- if **we** (or any member of the Bupa group) sell or buy any business or assets, the potential buyer or seller of that business or those assets; and
- a third party who takes over any or all of the Bupa Group's assets (in which case personal information **we** hold about **our** customers or visitors to the website may be one of the assets the third party takes over).

### If we provide insurance or manage a health-care trust, we share your information with:

- the policyholder or their agent if **you** are not the main member under an individual policy (**we** will send them all membership documents and confirmation of how **we** have dealt with a claim, and all people who are insured on the policy may have access to correspondence and other information **we** provide through **our** online portal);
- **your** employer (or their broker or agent) for product or service administration purposes if **you** are a member or beneficiary under **your** employer's group scheme;

- **your** broker or agent (or both);
- other third parties **we** work with to provide **our** products and services, such as agents working on **our** behalf, other insurers and reinsurers, actuaries, auditors, solicitors, translators and interpreters, tax advisers, debt-collection agencies, credit-reference agencies, fraud-detection agencies (including insurance counter-fraud groups), regulators, data-protection supervisory authorities, health-care professionals, health-care providers and medical-assistance providers; and
- organisations who provide **your treatment** and other benefits, including travel-assistance services.

If **we** share **your** personal information, **we** will make sure appropriate protection is in place to protect **your** personal information in line with data-protection laws.

## 10. Anonymised and combined information

**We** support ethically approved clinical research. **We** may use anonymised information (with all names and other identifying information removed) or information that is combined with other people's information, or reveal it to others, for research or statistical purposes. **You** cannot be identified from this information and **we** will only share the information in line with legal **agreements** which set out an agreed, limited purpose and prevent the information being used for commercial gain.

## 11. Transferring information outside the European Economic Area (EEA)

**We** deal with many international organisations and use global information systems. As a result, **we** transfer **your** personal information to countries outside the EEA (the EU member states plus Norway, Liechtenstein and Iceland) for the purposes set out in this privacy notice.

**We** take steps to make sure that, when **we** transfer **your** personal information to another country, appropriate protection is in place, in line with data-protection laws. Often, this protection is set out under a contract with the organisation who

receives that information. For more information about this protection, please contact **us** at [info@bupaglobal.com](mailto:info@bupaglobal.com).

## 12. How long we keep your personal information

**We** keep **your** personal information in line with set periods calculated using the following criteria.

- How long **you** have been a customer with **us**, the types of products or services **you** have with **us**, and when **you** will stop being **our** customer.
- How long it is reasonable to keep records to show **we** have met the obligations **we** have to **you** and by law.
- Any time limits for making a claim.
- Any periods for keeping information which are set by law or recommended by regulators, professional bodies or associations.
- Any relevant proceedings that apply.

If **you** would like more information about how long **we** will keep **your** information for, please contact **us** at [info@bupaglobal.com](mailto:info@bupaglobal.com).

## 13. Your rights

**Summary:** **You** have the right to access **your** information and to ask **us** to correct any mistakes and delete and restrict the use of **your** information. **You** also have the right to object to **us** using **your** information, to ask **us** to transfer of information **you** have provided, to withdraw permission **you** have given **us** to use **your** information and to ask **us** not to use automated decision-making which will affect **you**.

**More information:** **You** have the following rights (certain exceptions apply).

- **Right of access:** **You** have the right to make a written request for details of **your** personal information and a copy of that personal information.
- **Right to rectification:** **You** have the right to have inaccurate information about **you** corrected or removed.
- **Right to erasure ('right to be forgotten'):** **You** have the right to have certain personal information about **you** deleted

- from **our** records.
- **Right to restriction of processing:** You have the right to ask **us** to use **your** personal information for restricted purposes only.
  - **Right to object:** You have the right to object to **us** processing (including profiling) **your** personal information in cases where **our** processing is based on a task carried out in the public interest or where **we** have let **you** know it is necessary to process **your** information for **our** or a third party's legitimate interests. **You** can object to **us** using **your** information for direct marketing and profiling purposes in relation to direct marketing.
  - **Right to data portability:** You have the right to ask **us** to transfer the personal information **you** have given **us** to **you** or to someone else in a format that can be read by computer.
  - **Right to withdraw consent:** You have the right to withdraw any permission **you** have given **us** to handle **your** personal information. If **you** withdraw **your** permission, this will not affect the lawfulness of how **we** used **your** personal information before **you** withdrew permission, and **we** will let **you** know if **we** will no longer be able to provide **you** with **your** chosen product or service.
  - **Right in relation to automated decisions:** You have the right not to have a decision which produces legal effects which concern **you** or which have a significant effect on **you** based only on automated processing, unless this is necessary for entering into a contract with **you**, it is authorised by law or **you** have given **your** permission for this. **We** will let **you** know if **we** make automated decisions, **our** legal reasons for doing this and the rights **you** have.

Please note: Other than **your** right to object to **us** using **your** information for direct marketing (and profiling for the purposes of direct marketing), **your** rights are not absolute. This means they do not always apply in all cases, and **we** will let **you** know in **our** correspondence with **you** how **we** will be able to meet **your** request relating to **your** rights.

If **you** make a request, **we** will ask **you** to confirm **your** identity if **we** need to, and to provide information that helps **us** to understand **your** request better.

**We** have 21 days to respond to requests relating to automated decisions. For all other requests **we** have one month from receiving **your** request to tell **you** what action **we** have taken.

If **we** do not meet **your** request, **we** will explain why.

In order to exercise **your** rights, please contact **us** at [info@bupaglobal.com](mailto:info@bupaglobal.com).

## 14. Data-protection contacts

If **you** have any questions, comments, complaints or suggestions in relation to this notice, or any other concerns about the way in which **we** process information about **you**, please contact **our** service team on +44 (0)1273 323 563. Alternatively **you** can email or write to **our** Data Protection Officer or Privacy Team at [info@bupaglobal.com](mailto:info@bupaglobal.com) or **Bupa Global**, Victory House, Trafalgar Place, Brighton BN1 4FY, **United Kingdom**..

**We** are regulated by the Information Commissioner's Office ([www.ico.org.uk](http://www.ico.org.uk)) who can be contacted at, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, **United Kingdom**. Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate). **You** have a right to make a complaint to them or to **your** local privacy supervisory authority.

# Glossary

This explains what **we** mean by various words and phrases in **your** membership pack. Words written in bold are particularly important as they have specific meanings.

Defined term	Description
<b>Active treatment:</b>	<b>Treatment</b> from a <b>medical practitioner</b> of a disease, illness or injury that leads to <b>your</b> recovery, conservation of <b>your</b> condition or to restore <b>you</b> to <b>your</b> previous state of health as quickly as possible.
<b>Agreement:</b>	The <b>agreement</b> between <b>Bupa Global</b> and the <b>sponsor</b> under which <b>we</b> have accepted <b>you</b> into membership of the plan.
<b>Annual deductible:</b>	The amount <b>you</b> , the <b>principal member</b> have to pay towards the cost of the <b>treatment</b> that <b>you</b> receive each <b>membership year</b> that would otherwise be covered under <b>your</b> membership. The amount of <b>your annual deductible</b> is shown on <b>your</b> membership certificate. The <b>annual deductible</b> applies separately to each person covered under <b>your</b> membership.
<b>Appliance:</b>	A knee brace which is an essential part of a repair to a cruciate (knee) ligament or a spinal support which is an essential part of surgery to the spine.
<b>Assisted Reproduction Technologies:</b>	Technologies including but not limited to in-vitro fertilisation (IVF) with or without intra-cytoplasmic sperm injection (ICSI) gamete intra-fallopian transfer (GIFT), zygote intra-fallopian transfer (ZIFT), egg donation and intra-uterine insemination (IUI) with ovulation induction.
<b>Birthing centre:</b>	A medical facility often associated with a <b>hospital</b> that is designed to provide a homelike setting during childbirth.
<b>Blue Cross Blue Shield Association / Blue Cross Blue Shield Global</b>	<b>Blue Cross Blue Shield Association</b> is an association of 36 independent, locally operated Blue Cross and Blue Shield companies. <b>Blue Cross Blue Shield Global</b> is a brand owned by the Blue Cross and Blue Shield Association.

Defined term	Description
<b>Bupa Global:</b>	Bupa Insurance Limited or any other insurance subsidiary or insurance partner of the British United Provident Association Limited.
<b>Complementary medicine practitioner:</b>	An acupuncturist, chiropractor, homeopath, osteopath or traditional Chinese medicine practitioner who is fully trained and legally qualified and permitted to practice by the relevant authorities in the country in which the <b>treatment</b> is received.
<b>Consultant:</b>	A surgeon, anaesthetist or physician who: <ul style="list-style-type: none"> <li>○ is legally qualified to practise medicine or surgery following attendance at a recognised medical school, and</li> <li>○ is recognised by the relevant authorities in the country in which the <b>treatment</b> takes place as having specialised qualification in the field of, or expertise in, the <b>treatment</b> of the disease, illness or injury being treated</li> </ul> <p>By recognised medical school <b>we</b> mean a medical school which is listed in the World Directory of Medical Schools, as published from time to time by the World Health Organisation.</p>
<b>Day-case treatment:</b>	<b>Treatment</b> which for medical reasons requires <b>you</b> to stay in a bed in <b>hospital</b> during the day only. <b>We</b> do not require <b>you</b> to occupy a bed for day-case <b>mental health treatment</b> .
<b>Dental practitioner:</b>	A person who: <ul style="list-style-type: none"> <li>○ is legally qualified to practice dentistry,</li> <li>○ is recognised by the relevant authorities in the country in which the <b>treatment</b> takes place as having a specialised qualification following attendance at a recognised dental school, and</li> <li>○ is permitted to practice dentistry by the relevant authorities in the country where the dental <b>treatment</b> takes place</li> </ul>

Defined term	Description
<b>Dependants:</b>	<b>Dependants</b> shall include immediate family only - Spouses, common law partners, children (including step children and adopted children) but not parents, cousins, or grandparents
<b>Diagnostic tests:</b>	Investigations, such as X-rays or blood tests, to find the cause of <b>your</b> symptoms.
<b>Emergency:</b>	A serious medical condition or symptoms resulting from a disease, illness or injury which arises suddenly and, in the judgment of a reasonable person, requires immediate <b>treatment</b> , generally within 24 hours of onset, and which would otherwise put <b>your</b> health at risk.
<b>Family doctor:</b>	<p>A person who:</p> <ul style="list-style-type: none"> <li>○ is legally qualified in medical practice following attendance at a recognised medical school to provide medical <b>treatment</b> which does not need a <b>consultant's</b> training, and</li> <li>○ is licensed to practice medicine in the country where the <b>treatment</b> is received</li> </ul> <p>By recognised medical school <b>we</b> mean a medical school which is listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation.</p>
<b>Family Members:</b>	Persons of a family relationship (related to <b>you</b> by blood or by law or otherwise). A full list of the family relationships falling within this definition is available on request.
<b>Hospital:</b>	<p>A centre of <b>treatment</b> which is registered, or recognised under the local country's laws, as existing primarily for:</p> <ul style="list-style-type: none"> <li>○ carrying out major <b>surgical operations</b>, or</li> <li>○ providing <b>treatment</b> which only <b>consultants</b> can provide</li> </ul>
<b>In-patient treatment:</b>	<b>Treatment</b> which for medical reasons normally means that <b>you</b> have to stay in a <b>hospital</b> bed overnight or longer.

Defined term	Description
<b>Intensive care:</b>	<p><b>Intensive care</b> includes:</p> <ul style="list-style-type: none"> <li>○ High Dependency Unit (HDU): a unit that provides a higher level of medical care and monitoring, for example in single organ system failure.</li> <li>○ Intensive Therapy Unit / <b>Intensive Care</b> Unit (ITU/ICU): a unit that provides the highest level of care, for example in multi-organ failure or in case of intubated mechanical ventilation.</li> <li>○ Coronary Care Unit (CCU): a unit that provides a higher level of cardiac monitoring.</li> </ul>
<b>Medical practitioner:</b>	A <b>complementary medicine practitioner, consultant, dental practitioner, family doctor, psychologist, psychotherapist</b> or <b>therapist</b> who provides <b>active treatment</b> of a known condition.
<b>Medically necessary:</b>	<p><b>treatment</b>, medical service or prescribed drugs/medication which is:</p> <p>(a) consistent with the diagnosis and medical <b>treatment</b> for the condition;</p> <p>(b) consistent with generally accepted standards of medical practice;</p> <p>(c) necessary for such a diagnosis or <b>treatment</b>;</p> <p>(d) not being undertaken primarily for the convenience of the member or the treating <b>medical practitioner</b></p>
<b>Membership year:</b>	The 12 month period for which this membership is effective, as first shown on <b>your</b> membership certificate and, if this plan is renewed, each 12 month period which follows the <b>renewal date</b> .
<b>Mental health treatment:</b>	<b>Treatment</b> of mental health conditions, including eating disorders.
<b>Network:</b>	A <b>hospital, pharmacy</b> , or similar facility, or <b>medical practitioner</b> which has an <b>agreement</b> in effect with <b>Bupa Global</b> or <b>service partner</b> to provide <b>you</b> with eligible <b>treatment</b> .

Defined term	Description
<b>Out-patient treatment:</b>	<b>Treatment</b> given at a <b>hospital</b> , consulting room, doctors' office or out-patient clinic where <b>you</b> do not go in for <b>in-patient treatment</b> or <b>day-case treatment</b> .
<b>Ovulation Induction Treatment:</b>	<b>Treatment</b> including medication to stimulate production of follicles in the ovary including but not limited to clomiphene and gonadotrophin therapy.
<b>Persistent vegetative state:</b>	<ul style="list-style-type: none"> <li>○ a state of profound unconsciousness, with no sign of awareness or a functioning mind, even if the person can open their eyes and breathe unaided, and</li> <li>○ the person does not respond to stimuli such as calling their name, or touching</li> </ul> <p>The state must have remained for at least four weeks with no sign of improvement, when all reasonable attempts have been made to alleviate this condition.</p>
<b>Pharmacy:</b>	A facility where prescribed drugs are prepared or sold.
<b>Principal member:</b>	The person who has taken out the membership, and is the first person named on the membership certificate. Please refer to ' <b>you/your</b> '.
<b>Prophylactic surgery:</b>	Surgery to remove an organ or gland that shows no signs of disease, in an attempt to prevent development of disease of that organ or gland.
<b>Psychologist and psychotherapist:</b>	A person who is legally qualified and is permitted to practise as such in the country where the <b>treatment</b> is received.
<b>Qualified nurse:</b>	A nurse whose name is currently on any register or roll of nurses maintained by any statutory nursing registration body in the country where the <b>treatment</b> takes place.

Defined term	Description
<b>Reasonable and Customary</b>	The 'usual', or 'accepted standard' amount payable for a specific healthcare <b>treatment</b> , procedure or service in a particular geographical region, and provided by <b>treatment</b> providers of comparable quality and experience. These charge levels may be governed by guidelines published by relevant government or official medical bodies in the particular geographical region, or may be determined by <b>our</b> experience of usual, and most common, charges in that region.
<b>Recognised medical practitioner, hospital or healthcare facility</b>	Any provider who is not an <b>unrecognised medical practitioner, hospital or healthcare facility</b> .
<b>Rehabilitation:</b>	<b>Treatment</b> in the form of a combination of therapies such as physical, occupational and speech therapy aimed at restoring full function after an acute event such as a stroke.
<b>Renewal date:</b>	Each anniversary of the date <b>you</b> , the <b>principal member</b> joined the plan. (If however <b>you</b> are a member of a Company plan with a common <b>renewal date</b> for all members, <b>your renewal date</b> will be the common <b>renewal date</b> for the group. <b>We</b> tell <b>you</b> the group <b>renewal date</b> when <b>you</b> join.)
<b>Service partner:</b>	A company or organisation that provides services on behalf of <b>Bupa Global</b> . These services may include approval of cover and location of local medical facilities.
<b>Sound natural tooth / Sound natural teeth:</b>	A natural tooth that is free of active clinical decay, has no gum disease associated with bone loss, no caps, crowns, or veneers, that is not a dental implant and that functions normally in chewing and speech.
<b>Specified country of nationality:</b>	The country of nationality specified by <b>you</b> in <b>your</b> application form or as advised to <b>us</b> in writing, which ever is the later.

Defined term	Description
<b>Specified country of residence:</b>	The country of residence specified by <b>you</b> in <b>your</b> application and shown in <b>your</b> membership certificate, or as advised to <b>us</b> in writing, which ever is the later. The country <b>you</b> specify must be the country in which the relevant authorities (such as tax authorities) consider <b>you</b> to be resident for the duration of the policy.
<b>Sponsor:</b>	Microsoft Middle East & Africa, the company with whom <b>we</b> have entered into an <b>agreement</b> to provide <b>you</b> with cover under the plan.
<b>Surgical operation:</b>	A medical procedure that involves the use of instruments or equipment.
<b>Therapists:</b>	A physiotherapist, occupational <b>therapist</b> , orthoptist, dietician or speech <b>therapist</b> who is legally qualified and is permitted to practice as such in the country where the <b>treatment</b> is received.
<b>Treatment:</b>	Surgical or medical services (including <b>diagnostic tests</b> ) that are needed to diagnose, relieve or cure a condition, disease, illness or injury.
<b>UK:</b>	Great Britain and Northern Ireland.

Defined term	Description
<b>Unrecognised medical practitioner, hospital or healthcare facility</b>	<ul style="list-style-type: none"> <li>○ <b>Treatment</b> provided by a <b>medical practitioner, hospital or healthcare facility</b> which are not recognised by the relevant authorities in the country where the <b>treatment</b> takes place as having specialist knowledge, or expertise in, the <b>treatment</b> of the disease, illness or injury being treated.</li> <li>○ Self <b>treatment</b> or <b>treatment</b> provided by anyone with the same residence, <b>Family Members</b> (persons of a family, related to <b>you</b> by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request.</li> <li>○ <b>Treatment</b> provided by a <b>medical practitioner, hospital or healthcare facility</b> which are to whom <b>we</b> have sent a written notice that <b>we</b> no longer recognise them for the purposes of <b>our</b> health plans. <b>You</b> can contact <b>us</b> by telephone for details of <b>treatment</b> providers <b>we</b> have sent written notice to or visit Facilities Finder at <a href="http://bupaglobal.com/en/facilities/finder">bupaglobal.com/en/facilities/finder</a></li> </ul>

<b>We/us/our:</b>	<b>Bupa Global.</b>
<b>You/your:</b>	This means <b>you</b> , the <b>principal member</b> and <b>your dependants</b> unless <b>we</b> have expressly stated otherwise that the provisions only refer to the <b>principal member</b> .



