



# COMPANY

From 1 April 2016



# YOUR MEMBERSHIP PACK

This document is made up of two booklets; please keep it in a safe place. We will send you information about amended versions when your plan renews if we make any changes. You can download updated versions at any time from the MembersWorld website or contact us to request a new copy.

## CONTENTS

### 1. QUICK REFERENCE GUIDE

This booklet contains a summary of all your important contact information; the sort of information you are likely to use on a regular basis.

### 2. MEMBERSHIP GUIDE

This booklet explains the terms and conditions of the 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.

# WHAT YOU NEED, THE WAY YOU NEED IT

## Quick Reference Guide

This booklet summarises all of your important contact information.

[bupa-intl.com](http://bupa-intl.com)





## WELCOME TO YOUR BUPA GLOBAL PLAN

### IMPORTANT MEMBERSHIP DOCUMENTS

The 'Membership Guide' must be read alongside your membership certificate and your application for cover, as together they set out the terms and conditions of your membership and form your plan documentation.

### MEMBERSHIP GUIDE

This booklet explains the terms and conditions of the 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.

### QUICK REFERENCE GUIDE

This booklet contains a summary of all your important contact information; the sort of information you are likely to use on a regular basis.

# YOUR WEBSITE MEMBERSWORLD

To make your life easier and save you time and hassle, MembersWorld is an exclusive and secure members website. You can log on to MembersWorld from anywhere in the world to manage your cover and access a comprehensive library of information and expert advice.

Some of the benefits waiting for you online:

- you can check cover and pre-authorise in-patient and day-case treatment
- no need to carry documents around with you - access your documents 24 hours a day anywhere in the world
- know exactly when new documents are ready by signing up to receive SMS text alerts
- purchased your policy via a broker? You can now allow them access to view your policy information (except claim related documents)
- specify a preferred address for claim reimbursements - useful if you have multiple addresses or are travelling
- if you want a second medical opinion, simply complete the online form and one of our third party medical consultants will be in contact with you
- Webchat - instant access, 24 hours a day, to our experienced advisers, who will be able to chat with you in real time, wherever you are and whatever your needs

There are many more benefits online; log in to see for yourself.

## START

Get set up in just six easy steps

## ONE

Select 'register now'

## TWO

Enter your membership number and personal details

## THREE

Choose your login name (please note: login and password are case sensitive)

## FOUR

Choose your password

## FIVE

Choose a security question

## SIX

Click on 'submit your details'

## FINISH

That's it...  
You're registered!



# CONTACT US

OPEN 24 HOURS A DAY, 365 DAYS A YEAR

## GENERAL ENQUIRIES

Your Bupa Global customer services helpline.

- you can check cover and pre-authorise in-patient and day-case treatment
- membership and payment queries
- claims information

email: [info@bupa-intl.com](mailto:info@bupa-intl.com) \*

web: [bupa-intl.com](http://bupa-intl.com)

tel: +44 (0) 1273 323 563

fax: +44 (0) 1273 820 517

## CORRESPONDENCE

Any correspondence, including your claims, should be sent to the following address:

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

## FURTHER HELP

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.

## HEALTHLINE

**+44 (0) 1273 333 911**

Some of the services that may be offered by our telephone advice line:

- Check cover and pre-authorise treatment
- General medical information and advice from a health professional
- Find local medical facilities
- Medical referrals to a physician or hospital
- Medical service referral (ie locating a physician) and assistance arranging appointments
- Inoculation and visa requirements information
- Emergency message transmission
- Interpreter and embassy referral

## PRE-AUTHORISATION FAX:

**+44 (0) 1273 866 301**

\* 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.

A smiling man in a blue shirt is looking at a tablet. The background is a bright, slightly blurred outdoor setting.

## HOW IT WORKS FOR YOU

## PLEASE REMEMBER TO PRE-AUTHORISE YOUR TREATMENT

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. Please check the 'How to use your plan' book for more details.

**CALL: +44 (0) 1273 333 911**

**FAX: +44 (0) 1273 866 301**

**Or via our secure MembersWorld website.**

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.

This is a summary. Please ensure you read the full details in the 'How to use your plan' and 'Table of benefits' booklets, and your Membership Certificate, included in your membership pack.

# HOW TO CLAIM

Contact Bupa Global customer service helpline:  
+44 (0) 1273 323 563 or [info@bupa-intl.com](mailto:info@bupa-intl.com)



## Direct Settlement

We will send pre-authorisation to you or to your hospital/clinic

Complete and sign the blank sections of the statement including the patient declaration. The hospital/clinic will attach invoices and send the claim to us

We pay hospital/clinic

## Pay and Claim

We confirm your cover and benefit limits

Your medical practitioner should complete the medical information section of the claim form. You should complete all other sections, attach invoices and send the claim to us

We pay you

We send your claim payment statement to you

You settle any shortfall with hospital, clinic or doctor

# MAKING A COMPLAINT

We're 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, here is a simple procedure to ensure your concerns are dealt with as quickly and effectively as possible.

If you have any comments or complaints, you can call the Bupa Global customer helpline on +44 (0) 1273 323 563, 24 hours a day, 365 days a year. Alternatively you can email via [bupa-intl.com/membersworld](mailto:bupa-intl.com/membersworld), or write to us at:

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



# COMPANY PLAN



## Membership Guide

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 April 2016

[bupa-intl.com](http://bupa-intl.com)

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## Welcome

Please keep **your** booklet in a safe place. If **you** need another copy, **you** can call:

+44 (0) 1273 323 563 if **you** are Classic or Essential customer  
+44 (0) 1273 718 441 if **you** are Gold customer

or view and print it online at:  
[bupa-intl.com/membersworld](http://bupa-intl.com/membersworld)

### Bold words

Words in bold have particular meanings in this booklet. Please check their definition in the Glossary before **you** read on. **You** will find the Glossary in the back of this booklet.

### Important membership documents

This booklet must be read alongside **your** membership certificate and **your** application for cover, as together they set out the terms and conditions of **your** membership, and form **your** plan documentation.

### Membership Guide

This booklet explains how to use **your** plan, including; how to make a claim and other important membership information. It also talks about **your** cover in full detail, including; what is covered, what is not covered and details of USA cover (if applicable).

### Quick reference guide

This booklet contains a summary of all **your** important contact information; the sort of information **you** are likely to use on a regular basis.

## How to use your Bupa Global 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, **we** have also developed a global **network** of over 7,500 medical centres, called participating **hospitals** and clinics. The list is updated regularly, so please visit [bupa-intl.com](http://bupa-intl.com) for the latest information. **We** can normally arrange direct settlement with these facilities (see Step 3 below).

### 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.

# About your Membership

The **Bupa Global** group 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.

The following must be read together as they set out the terms and conditions of **your** membership:

- **you**, the **principal members** application for cover: this includes any quote request, applications for cover for **you** and **your dependants** (if any) and the declarations that **you**, the **principal member** made during the application process
- **your** rules and benefits in this Membership Guide
- **your** membership certificate

The full name of **your** insurer is shown on **your** membership certificate.

## 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**.

## Reasonable and customary charges

**We** will pay for reasonable and customary costs. This means that the costs charged by **your treatment** provider should not be more than they would normally charge and be representative of charges by other **treatment** providers in the same area\*.

\* 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) may be published by a government or official medical body. In such cases, or where published insurance industry standards exist, **we** may refer to these when assessing and paying claims. Charges in excess of published guidelines or reasonable and customary costs may not be paid.

## 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.

## Variations to your benefits

**Your sponsor** may have agreed variations to this benefit table with **your** insurer. If so, **your sponsor** will inform **you** of these variations.

## How to read the Table of benefits

There are four levels of cover: Essential, Classic, Gold and Gold Superior. **You** need to read the column in the Table of benefits that applies to **your** level of cover, as shown on **your** membership certificate.

## 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.

Gold Superior cover only: on the Gold Superior level, this overall annual maximum also incorporates an annual maximum per condition.

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.

## Currencies

All the benefit limits in this table of benefits and notes are set out in three currencies: GBP, USD and EUR. The currency in which **your sponsor** pays **us** subscriptions is the currency that applies to **your** membership for the purpose of the benefit limits. The currency applicable for **your** contract is as shown on **your** membership certificate.

For example, if **your sponsor** pays **us** subscriptions in GBP then the benefit limits given in GBP apply to **your** membership and USD and EUR limits do not apply to **you**.

If **you** are unsure which level of cover **you** have, the currency that applies to **your** membership, or whether **you**, the **principal member** have an **annual deductible**, **you** can either check on **your** membership certificate, through **our** MembersWorld website or contact the customer services helpline.

Summary of benefits

EssentialClassicGoldGold Superior

Out-patient treatment

Overall annual maximum*	●	●	●	●
Out-patient <b>surgical operations</b>	●	●	●	●
Wellness mammogram, PAP test, prostate cancer screening or colon cancer screening (after one years membership)		●	●	●
Full Health Screening cholesterol, blood pressure, diabetes, anaemia, lung function, liver and kidney function, cardiac risk assessment and hearing tests (after one years membership)				●
<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>psychiatric treatment</b> (after two years membership)		●	●	●
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>	●	●	●	●
Pathology, X-rays, <b>diagnostic tests</b> and therapies	●	●	●	●
Prosthetic implants and <b>appliances</b>	●	●	●	●
Parent accommodation	●	●	●	●
<b>Psychiatric treatment</b> (after two years membership, lifetime maximum 90 days)	●	●	●	●

Further benefits

Advanced imaging	●	●	●	●
Cancer <b>treatment</b>	●	●	●	●
Healthline services	●	●	●	●
HIV/AIDS drug therapy including ART (after five years membership)		●	●	●
Home nursing after <b>in-patient treatment</b>	●	●	●	●
Hospice and palliative care	●	●	●	●
In-patient cash benefit	●	●	●	●
Local air ambulance	●	●	●	●
Local road ambulance	●	●	●	●
Maternity cover (after 10 months membership)		●	●	●
Newborn care	●	●	●	●
Prosthetic devices	●	●	●	●
<b>Rehabilitation</b>	●	●	●	●
Transplant services	●	●	●	●

Optional benefits, if purchased

USA cover	●	●	●	●
Dental <b>treatment</b>		●	●	●
Optical(Dental <b>treatment</b> and optical must be purchased together)				●
Assistance cover (Evacuation and Repatriation)	●	●	●	●

# Summary of exclusions

	Essential	Classic	Gold	Gold Superior
Artificial life maintenance	●	●	●	●
Birth control	●	●	●	●
Conflict and disaster	●	●	●	●
Congenital conditions	●	●	●	●
Convalescence and admission for general care	●	●	●	●
Cosmetic <b>treatment</b>	●	●	●	●
Deafness	●	●	●	●
Dental <b>treatment</b> /gum disease	●	●	●	●
Desensitisation and neutralisation	●	●	●	●
Developmental problems	●	●	●	●
Donor organs	●	●	●	●
Drugs and dressings (out-patient)	●	●		
<b>Epidemics and pandemics:</b>	●	●	●	●
Experimental <b>treatment</b>	●	●	●	●
Eyesight	●	●	●	●
<b>Family doctor treatment</b>	●	●		
Footcare	●	●	●	●
Genetic testing	●	●	●	●
Harmful or hazardous use of alcohol, drugs and/or medicines	●	●	●	●
Health hydros, nature cure clinics etc.	●	●	●	●
Hereditary conditions	●	●	●	●
HIV/AIDS	●	●	●	●
Infertility <b>treatment</b>	●	●	●	●
Maternity	●			
Obesity	●	●	●	●
<b>Persistent vegetative state</b> (PVS) and neurological damage	●	●	●	●
Personality disorders	●	●	●	●
Physical aids and devices	●	●	●	●
<b>Pre-existing conditions</b>	●	●	●	●
Preventive and wellness <b>treatment</b>	●	●	●	●
Reconstructive or remedial surgery	●	●	●	●
Self-inflicted injuries	●	●	●	●
Sexual problems/gender issues	●	●	●	●
Sleep disorders	●	●	●	●
Speech disorders	●	●	●	●
Stem cells	●	●	●	●
Surrogate parenting	●	●	●	●
Travel costs for <b>treatment</b>	●	●	●	●
Unrecognised <b>medical practitioner</b> , provider or facility	●	●	●	●
USA <b>treatment</b>	●	●	●	●

# Table of Benefits

## 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	Essential	Classic	Gold	Gold Superior	Explanation of benefits
Overall annual maximum*	GBP 600,000 USD 1,000,000 EUR 750,000	GBP 900,000 USD 1,500,000 EUR 1,000,000	GBP 1,200,000 USD 2,000,000 EUR 1,500,000	GBP 6,000,000 USD 10,200,000 EUR 7,500,000**	<p>* The currency applicable for <b>your</b> contract is as shown on <b>your</b> membership certificate.</p> <p>** Up to a maximum of GBP 1,800,000, USD 3,000,000 or EUR 2,250,000 per condition</p>
Out-patient <b>surgical operations</b>	Paid in full	Paid in full	Paid in full	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 (after one years membership)	Not covered	<b>We</b> pay up to GBP 600, USD 1,000 or EUR 750 each <b>membership year</b>	<b>We</b> pay up to GBP 600, USD 1,000 or EUR 750 each <b>membership year</b>	<b>We</b> pay up to GBP 1,200, USD 2,000 or EUR 1,500 each <b>membership year</b>	<b>We</b> pay for these four preventive checks only, after <b>you</b> have been a member of the plan for one year.
Full Health Screening cholesterol, blood pressure, diabetes, anaemia, lung function, liver and kidney function, cardiac risk assessment and hearing tests (after one years membership)	Not covered	Not covered	Not covered		<b>We</b> pay for these health checks only, after <b>you</b> have been a member of the plan for one year.
<b>Consultants</b> fees for consultations	Not covered	<b>We</b> pay up to GBP 6,400, USD 10,900 or EUR 8,000 each <b>membership year</b>	Paid in full	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 specialists or doctors 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>

## Out-patient treatment (continued)

Benefits	Essential	Classic	Gold	Gold Superior	Explanation of benefits
Costs for <b>treatment</b> by <b>therapists, complementary medicine practitioners</b> and <b>qualified nurses</b>	Not covered	<b>We</b> pay in full for up to 20 visits each <b>membership year</b>	<b>We</b> pay in full for up to 40 visits each <b>membership year</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>psychiatric treatment</b> (after two years membership)	Not covered	<b>We</b> pay in full for up to 15 visits each <b>membership year</b>	<b>We</b> pay in full for up to 30 visits each <b>membership year</b>	<b>We</b> pay in full for up to 30 visits each <b>membership year</b>	<b>We</b> will pay after <b>you</b> have been a member of the plan (or any Bupa administered plan which includes cover for <b>psychiatric treatment</b> ) for the whole of the two years leading up to the <b>psychiatric treatment</b> .
Vaccinations	Not covered	<b>We</b> pay up to GBP 120, USD 200 or EUR 150 each <b>membership year</b>	<b>We</b> pay up to GBP 180, USD 300 or EUR 200 each <b>membership year</b>	<b>We</b> pay up to GBP 600, USD 1,000 or EUR 750 each <b>membership year</b>	<b>We</b> 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 <b>treatment</b> .
Costs for <b>treatment</b> by a <b>family doctor</b>	Not covered	Not covered	<b>We</b> pay in full for up to 20 visits each <b>membership year</b>	Paid in full	<p><b>We</b> pay for <b>family doctor treatment</b>.</p> <p>Such meetings may take place in the specialists or doctors office, by telephone or using the internet.</p>
Prescribed drugs and dressings	Not covered	Not covered	<b>We</b> pay up to GBP 1,200, USD 2,000 or EUR 1,500 each <b>membership year</b>	Paid in full	<p><b>We</b> pay for the cost of drugs and dressings prescribed for <b>you</b> by <b>your medical practitioner</b> for eligible <b>treatment</b>. <b>We</b> only pay for items which need a prescription.</p> <p>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 <b>treatment</b> by <b>therapists</b> and <b>complementary medicine practitioners</b> benefit.</p>
Accident-related dental <b>treatment</b>	Not covered	Not covered	<b>We</b> pay up to GBP 480, USD 815 or EUR 600 each <b>membership year</b>	<b>We</b> pay up to GBP 480, USD 815 or EUR 600 each <b>membership year</b>	<p><b>We</b> pay for accident-related dental <b>treatment</b> that <b>you</b> receive from a <b>dental practitioner</b> for <b>treatment</b> during an <b>emergency</b> visit following accidental damage to any tooth.</p> <p><b>We</b> only pay any accident-related dental <b>treatment</b> which takes place up to 30 days after the accident.</p>

# 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 **hospitals** 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	Essential	Classic	Gold	Gold Superior	Explanation of benefits
Hospital accommodation	Paid in full	Paid in full	Paid in full	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>hospitals</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.</p> <p>Examples: unless medically essential, <b>we</b> do not pay for day-case accommodation for <b>out-patient treatment</b> (such as an MRI scan), and <b>we</b> do not pay for in-patient accommodation for <b>day-case treatment</b> (such as a biopsy).</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	Paid in full	Paid in full	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>○ <b>we</b> do not pay for drugs and surgical dressings <b>you</b> receive for <b>out-patient treatment</b> or use at home unless <b>you</b> have Company Gold or Gold Superior cover (see Prescribed drugs and dressings in this section and Drugs and dressings in the What is not covered? section)</li><li>○ this benefit does not include follow-up consultations with <b>your consultant</b>, as these are paid under the <b>consultants</b> fees for consultations benefit</li></ul>
Nursing care, drugs and surgical dressings	Paid in full	Paid in full	Paid in full	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 drugs and surgical dressings <b>you</b> receive for <b>out-patient treatment</b> or use at home (for Essential and Classic members only), and</li><li>○ <b>we</b> do not pay for nurses hired in addition to the <b>hospitals</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	Essential	Classic	Gold	Gold Superior	Explanation of benefits
Physicians fees	Paid in full	Paid in full	Paid in full	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 medically necessary, for example, in the rare event of a heart attack following a <b>surgical operation</b>.</p>
Theatre charges	Paid in full	Paid in full	Paid in full	Paid in full	<b>We</b> pay for use of an operating theatre.
<b>Intensive care</b>	Paid in full	Paid in full	Paid in full	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</b> as <b>yours</b>, or</li> <li>○ it is medically necessary in the event of unexpected circumstances, for example if <b>you</b> have an allergic reaction during surgery</li> </ul>
Pathology, X-rays, <b>diagnostic tests</b> and therapies	Paid in full	Paid in full	Paid in full	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 in hospital</b>.</p>
Prosthetic implants and <b>appliances</b>	Paid in full	Paid in full	Paid in full	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	Paid in full	Paid in full	Paid in full	<p><b>We</b> pay for <b>hospital</b> accommodation for each night <b>you</b> need to stay with <b>your</b> child in the same <b>hospital</b>. This is limited to only one parent each night.</p> <p><b>Your</b> child must be:</p> <ul style="list-style-type: none"> <li>○ aged under 18, and</li> <li>○ a member of a <b>Bupa Global</b> administered plan receiving <b>treatment</b> for which he or she is covered under their plan</li> </ul>

In-patient and day-case treatment (continued)

Benefits	Essential	Classic	Gold	Gold Superior	Explanation of benefits
Psychiatric treatment (after two years membership, lifetime maximum 90 days)	Paid in full	Paid in full	Paid in full	Paid in full	<p>We pay for <b>psychiatric treatment you</b> receive in <b>hospital</b> after <b>you</b> have been a member of the plan (or any Bupa administered plan which includes cover for <b>psychiatric treatment</b>) for two years before the <b>psychiatric treatment</b>.</p> <p>We pay for a total of 90 days <b>psychiatric treatment</b> in <b>hospital</b> during <b>your</b> lifetime. This benefit applies to all <b>treatment</b> related to the psychiatric condition. This applies to all Bupa administered plans <b>you</b> have been a member of in the past, or may be a member of in the future, whether <b>your</b> membership is continuous or not.</p> <p>Example: If <b>we</b> have paid for 45 days <b>psychiatric treatment</b> in <b>hospital</b> under another Bupa administered plan, <b>we</b> will only pay for another 45 days <b>psychiatric treatment</b> in <b>hospital</b> under this plan.</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	Essential	Classic	Gold	Gold Superior	Explanation of benefits
Advanced imaging	Paid in full	Paid in full	Paid in full	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	Paid in full	Paid in full	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).
Healthline services	Included	Included	Included	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>
HIV/AIDS drug therapy including ART (after five years membership)	Not covered	<b>We</b> pay up to GBP 12,000, USD 20,000 or EUR 15,000 each <b>membership year</b>	<b>We</b> pay up to GBP 12,000, USD 20,000 or EUR 15,000 each <b>membership year</b>	<b>We</b> pay up to GBP 12,000, USD 20,000 or EUR 15,000 each <b>membership year</b>	<p><b>We</b> pay for HIV/AIDS drug therapy after <b>you</b> have been a member of the plan for the whole of the five years leading up to the <b>treatment</b>.</p> <p>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 if <b>you</b> have been a member of the plan for five years.</p> <p>Note (for Essential members only): <b>We</b> pay for <b>in-patient treatment</b> of HIV/AIDS if <b>you</b> have been a member of the plan for five years. This does not include any drug therapy or ART.</p>
Home nursing after <b>in-patient treatment</b>	<b>We</b> pay up to GBP 120, USD 200 or EUR 150 each day up to a maximum of 10 days each <b>membership year</b>	<b>We</b> pay up to GBP 120, USD 200 or EUR 150 each day up to a maximum of 20 days each <b>membership year</b>	<b>We</b> pay up to GBP 120, USD 200 or EUR 150 each day up to a maximum of 30 days each <b>membership year</b>	<b>We</b> pay up to GBP 120, USD 200 or EUR 150 each day up to a maximum of 30 days each <b>membership year</b>	<p><b>We</b> pay for home nursing after eligible <b>in-patient treatment</b>. <b>We</b> pay if the home nursing:</p> <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 GBP 24,000, USD 41,000 or EUR 30,000 maximum benefit for the whole of <b>your</b> membership	<b>We</b> pay up to GBP 24,000, USD 41,000 or EUR 30,000 maximum benefit for the whole of <b>your</b> membership	<b>We</b> pay up to GBP 24,000, USD 41,000 or EUR 30,000 maximum benefit for the whole of <b>your</b> membership	<b>We</b> pay up to GBP 24,000, USD 41,000 or EUR 30,000 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> membership of <b>Bupa Global</b> , whether continuous or not.

Further benefits (continued)

Benefits	Essential	Classic	Gold	Gold Superior	Explanation of benefits
In-patient cash benefit	<b>We</b> pay GBP 90, USD 150 or EUR 110 each night up to 20 nights each <b>membership year</b>	<b>We</b> pay GBP 90, USD 150 or EUR 110 each night up to 20 nights each <b>membership year</b>	<b>We</b> pay GBP 90, USD 150 or EUR 110 each night up to 20 nights each <b>membership year</b>	<b>We</b> pay GBP 90, USD 150 or EUR 110 each night up to 20 nights each <b>membership year</b>	<p>This benefit is paid instead of any other benefit for each night <b>you</b> receive eligible <b>in-patient treatment</b> without charge.</p> <p>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>.</p>
Local air ambulance	<b>We</b> pay up to GBP 5,900, USD 10,000 or EUR 7,400 each <b>membership year</b>  Please also see the section Assistance cover.	<b>We</b> pay up to GBP 5,900, USD 10,000 or EUR 7,400 each <b>membership year</b>  Please also see the section Assistance cover.	<b>We</b> pay up to GBP 5,900, USD 10,000 or EUR 7,400 each <b>membership year</b>  Please also see the section Assistance cover.	<b>We</b> pay up to GBP 5,900, USD 10,000 or EUR 7,400 each <b>membership year</b>  Please also see the section Assistance cover.	<p><b>We</b> pay for medically necessary 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:</p> <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> <p>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.</p> <p>Note: this benefit does not include evacuation if the <b>treatment you</b> need is not available locally.</p>
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full	<b>We</b> pay for medically necessary travel by local road ambulance when related to eligible <b>in-patient treatment</b> or <b>day-case treatment</b> .

## Further benefits (continued)

Benefits	Essential	Classic	Gold	Gold Superior	Explanation of benefits
Maternity cover (after 10 months membership)	Not covered	<p>Maternity and childbirth:</p> <p>We pay up to GBP 4,800, USD 8,150 or EUR 6,000 each <b>membership year</b></p> <p>Childbirth at home or <b>birthing centre</b>:</p> <p>We pay up to GBP 780, USD 1,300 or EUR 975 each <b>membership year</b></p> <p>Medically essential Caesarean section:</p> <p>We pay up to GBP 12,600, USD 21,500 or EUR 15,750 each <b>membership year</b></p> <p>Complications of maternity and childbirth:</p> <p>Paid in full</p>	<p>Maternity and childbirth:</p> <p>We pay up to GBP 7,200, USD 12,250 or EUR 9,000 each <b>membership year</b></p> <p>Childbirth at home or <b>birthing centre</b>:</p> <p>We pay up to GBP 780, USD 1,300 or EUR 975 each <b>membership year</b></p> <p>Medically essential Caesarean section:</p> <p>We pay up to GBP 15,000, USD 25,500 or EUR 18,750 each <b>membership year</b></p> <p>Complications of maternity and childbirth:</p> <p>Paid in full</p>	<p>Maternity and childbirth:</p> <p>We pay up to GBP 9,600, USD 16,300 or EUR 12,000 each <b>membership year</b></p> <p>Childbirth at home or <b>birthing centre</b>:</p> <p>We pay up to GBP 780, USD 1,300 or EUR 975 each <b>membership year</b></p> <p>Medically essential Caesarean section:</p> <p>We pay up to GBP 16,800, USD 28,500 or EUR 21,000 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 only after <b>you</b> have been covered under the plan for 10 months.</p> <p><b>Maternity and childbirth (after 10 months membership)</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 for</b></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> We pay for routine care for the baby, for up to seven days following birth, from the mothers maternity benefit. Any non-routine care, if eligible, is paid from the babys newborn care benefit, not from the mothers 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, have been covered on the plan for 10 months when the baby is born.</p> <p><b>Childbirth at home or birthing centre</b> (after 10 months membership) 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 (after 10 months membership)</b> 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) provided the mother has been a member of this plan for at least 10 months before delivery.</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 (after 10 months membership)</b> Treatment which is medically necessary 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 and hereditary conditions in the What is not covered? section.</p>

## Further benefits (continued)

Benefits	Essential	Classic	Gold	Gold Superior	Explanation of benefits
Newborn care	<b>We</b> pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for all <b>treatment</b> received during the first 90 days following birth	<b>We</b> pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for all <b>treatment</b> received during the first 90 days following birth	<b>We</b> pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for all <b>treatment</b> received during the first 90 days following birth	<b>We</b> pay GBP 90,000, USD 150,000 or EUR 110,000 maximum benefit for all <b>treatment</b> received during the first 90 days following birth	<p>This benefit is paid instead of any other benefit for all <b>treatment</b> required by a newborn child during the first 90 days following birth.</p> <p>Children must have their own membership and must be covered on their own plan before <b>you</b> can claim this benefit</p> <p><b>We</b> do not pay newborn care benefits for children born as a result of <b>assisted reproduction technologies, ovulation induction treatment</b>, born to a surrogate or who have been adopted, as these children can only join once they are 91 days old.</p> <p>Please see 'Adding <b>dependants</b>' section.</p>
Prosthetic devices	<b>We</b> pay a maximum benefit of GBP 2,400, USD 4,000, EUR 3,000 for each device	<b>We</b> pay a maximum benefit of GBP 2,400, USD 4,000, EUR 3,000 for each device	<b>We</b> pay a maximum benefit of GBP 2,400, USD 4,000, EUR 3,000 for each device	<b>We</b> pay a maximum benefit of GBP 2,400, USD 4,000, EUR 3,000 for each device	<p><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 <b>pre-existing condition</b>. <b>We</b> will pay for the initial and up to two replacements per device for children under the age of 16 years.</p>
Rehabilitation	<b>We</b> pay in full for up to 30 days of <b>treatment</b> (which may be <b>in-patient treatment</b> or <b>day-case treatment</b> ) each membership year	<b>We</b> pay in full for up to 30 days of <b>treatment</b> (which may be <b>in-patient treatment</b> , <b>day-case treatment</b> or <b>out-patient treatment</b> ) each membership year	<b>We</b> pay in full for up to 30 days of <b>treatment</b> (which may be <b>in-patient treatment</b> , <b>day-case treatment</b> or <b>out-patient treatment</b> ) each membership year	<b>We</b> pay in full for up to 30 days of <b>treatment</b> (which may be <b>in-patient treatment</b> , <b>day-case treatment</b> or <b>out-patient treatment</b> ) each membership year	<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> written <b>agreement</b> before the <b>treatment</b> starts, for up to 30 days <b>treatment</b> in each membership year. 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 30 days 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 written <b>agreement</b>, <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> <p>Note (for Essential members only): <b>We</b> do not pay for any out-patient <b>rehabilitation</b>.</p>

Further benefits (continued)

Benefits	Essential	Classic	Gold	Gold Superior	Explanation of benefits
Transplant services	Paid in full	Paid in full	Paid in full	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 (for Essential members only): <b>We</b> do not pay for any <b>out-patient treatment</b> associated with a transplant, either before or after that transplant takes place, including consultations, <b>diagnostic tests</b> etc, or drugs prescribed for use as an out-patient, including anti-rejection drugs.</p> <p>Note (for Classic members only): <b>We</b> do not pay for any drugs prescribed for use as an out-patient, including anti-rejection drugs.</p> <p>Note (for Gold and Gold Superior members only): 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>

## Optional benefits, if purchased

Benefits	Essential	Classic	Gold	Gold Superior	Explanation of benefits
USA cover	<p>100 percent of costs in <b>network</b>.</p> <p>80 percent of costs out of <b>network</b>.</p> <p>Treatment must be pre-authorised.</p>	<p>100 percent of costs in <b>network</b>.</p> <p>80 percent of costs out of <b>network</b>.</p> <p>Treatment must be pre-authorised.</p>	<p>100 percent of costs in <b>network</b>.</p> <p>80 percent of costs out of <b>network</b>.</p> <p>Treatment must be pre-authorised.</p>	<p>100 percent of costs in <b>network</b>.</p> <p>80 percent of costs out of <b>network</b>.</p> <p>Treatment must be pre-authorised.</p>	<p><b>Pre-authorisation and the US 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> in the <b>US</b>, <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 <b>US</b>), or +1 844 369 3797 (from outside the <b>US</b>).</p> <p><b>In-patient treatment</b> or <b>day-case treatment</b> received in the <b>US</b> without pre-authorisation may be ineligible. Any pre-authorised <b>treatment</b> costs are covered according to this table of benefits.</p> <p><b>Our US Service Partner</b> uses a national <b>network</b> of <b>hospitals</b>, clinics and <b>medical practitioners</b>. This is the <b>US provider network</b>. <b>Our</b> dedicated team can help <b>you</b> to find a <b>hospital</b> or clinic in the <b>US provider network</b>, when <b>you</b> contact them for pre-authorisation. When eligible <b>treatment</b> takes place in the <b>US</b> using the <b>US provider network</b>, benefit is paid at 100 percent. When eligible <b>treatment</b> takes place in the <b>US</b> but outside the <b>US provider network</b>, benefit is paid at 80 percent.</p> <p><b>Emergency admissions</b></p> <p>If <b>you</b> are admitted for <b>emergency treatment</b> <b>you</b> must contact <b>our</b> dedicated team within 48 hours of admission, or as soon as reasonably possible.</p> <p>If <b>your</b> admission for <b>emergency treatment</b> is to a non-<b>network hospital</b>, <b>our</b> dedicated team may arrange to transfer <b>you</b> to a <b>network hospital</b> as soon as it is medically appropriate to do so.</p> <p>If the transfer to a <b>network hospital</b> is carried out, benefit for all eligible <b>treatment</b> received at both facilities will be payable at 100 percent.</p> <p>If <b>you</b> choose to stay in a non-<b>network hospital</b> after the date <b>our</b> dedicated team decides a transfer is medically appropriate, benefit for all eligible <b>treatment</b> received both before and after that date will be payable at 80 percent.</p> <p>Please also see USA <b>treatment</b> in the What is not covered? section.</p>
Dental <b>treatment</b>	Not covered	<p><b>We</b> pay up to GBP 1,200, USD 2,000 or EUR 1,500 maximum benefit for each <b>membership year</b></p>	<p><b>We</b> pay up to GBP 1,200, USD 2,000 or EUR 1,500 maximum benefit for each <b>membership year</b></p>	<p><b>We</b> pay up to GBP 2,400, USD 4,100 or EUR 3,000 maximum benefit for each <b>membership year</b></p>	<p><b>We</b> pay (Classic and Gold members):</p> <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, up to the age of 19.</li> </ul> <p><b>We</b> pay (Gold Superior members):</p> <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>○ 100 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, up to the age of 19.</li> </ul> <p>Note (for Gold Superior members only): This benefit is available only in conjunction with the optical benefit.</p>

Optional benefits, if purchased (continued)

Benefits	Essential	Classic	Gold	Gold Superior	Explanation of benefits
Optical(Dental <b>treatment</b> and optical must be purchased together)	Not covered	Not covered	Not covered	<b>We</b> pay up to GBP 250, USD 425 or EUR 315 maximum benefit for each <b>membership year</b>	<b>We</b> pay (Gold Superior members): <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>○ 75 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>○ 75 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> <p>Note (for Gold Superior members only): This benefit is available only in conjunction with the dental <b>treatment</b> benefit.</p>
Assistance cover (Evacuation and Repatriation)					<b>Your</b> membership certificate will show if <b>you</b> have purchased this cover. Please see Assistance cover section.  The overall annual maximum benefit limit does not apply.

# What is not covered?

There are certain conditions and **treatments** that **we** do not cover. If **you** are unsure about anything in this section, please contact **us** for confirmation before **you** go for **your treatment**.

## Important - please read

### Personal exclusions

Please check **your** membership certificate to see if **you** have any personal exclusions or restrictions on **your** plan.

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

### General note for all exclusions

For all exclusions in this section, and for any personal exclusions or restrictions shown on **your** membership certificate, please note that:

- **we** do not pay for conditions which are directly related to excluded conditions or **treatments**
- **we** do not pay for any additional or increased costs arising from excluded conditions or **treatments**
- **we** do not pay for complications arising from excluded conditions or **treatments**

### Example:

**You** have a personal exclusion for diabetes.

- If **your** diabetes were to cause kidney problems, **we** would not pay for **treatment** of such kidney problems.
- If while receiving **treatment** for another condition, **you** need to stay extra nights in **hospital** because of **your** diabetes, **we** would not pay for these extra nights.

## Exceptions

This section describes some circumstances where exceptions can be made to exclusions or restrictions. Where this is the case, benefit is payable up to the limits set out in the table of benefits.

Exclusion	Notes	Rules
Artificial life maintenance		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.  Example: <b>We</b> will not pay for artificial life maintenance when <b>you</b> are unable to feed or breathe independently and require percutaneous endoscopic gastrostomy (PEG) or nasal feeding for a period of more than 90 continuous days.
Birth control		Any type of contraception, sterilisation, termination of pregnancy or family planning.
Conflict and disaster		<b>Treatment</b> for any disease, illness or injury resulting from nuclear or chemical contamination, war, riot, revolution, acts of terrorism or any similar event, if one or more of the following apply: <ul style="list-style-type: none"><li>○ <b>you</b> have put yourself in danger by entering a known area of conflict where active fighting or insurrections are taking place</li><li>○ <b>you</b> were an active participant</li><li>○ <b>you</b> have displayed a blatant disregard for personal safety</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 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: <b>we</b> do not pay for breast reduction for backache or gynaecomastia (the enlargement of breasts in men).</p> <p>Note: If <b>your</b> doctor recommends cosmetic <b>treatment</b> to correct a functional problem, for example, excess eye tissue which is interrupting the visual field, <b>your</b> case will be assessed by <b>our</b> clinical teams on an individual basis. If approved, benefits will be paid in line with the rules and benefits of <b>your</b> plan.</p>
Deafness		<p><b>Treatment</b> for or arising from deafness or partial hearing loss caused by a congenital abnormality or ageing.</p>
Dental <b>treatment</b> /gum disease	Please see dental <b>treatment</b> in the table of benefits. Please see accident related dental in the table of benefits.	<p>This includes <b>surgical operations</b> for the <b>treatment</b> of bone disease when related to gum disease or damage, or <b>treatment</b> for, or arising from disorders of the temporomandibular joint.</p> <p>Examples: <b>we</b> do not pay for tooth decay, gum disease, jaw shrinkage or loss, damaged teeth, etc.</p> <p>Exception: <b>we</b> pay for a <b>surgical operation</b> carried out by a <b>consultant</b> to:</p> <ul style="list-style-type: none"> <li>○ put a natural tooth back into a jaw bone after it is knocked out or dislodged in an accident</li> <li>○ treat irreversible bone disease involving the jaw(s) which cannot be treated in any other way, but not if it is related to gum disease or tooth disease or damage</li> <li>○ surgically remove a complicated, buried or impacted tooth root, for example in the case of an impacted wisdom tooth</li> </ul>
Desensitisation and neutralisation		<p><b>Treatment</b> to de-sensitise or neutralise any allergic condition or disorder.</p>
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>○ behavioural problems, such as attention deficit hyperactivity disorder (ADHD)</li> <li>○ problems relating to physical development such as short height, or</li> <li>○ developmental problems treated in an educational environment or to support educational development</li> </ul>

Exclusion	Notes	Rules
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>
Drugs and dressings (out-patient)	Exclusion applies to Essential and Classic cover only.	Any drugs or surgical dressings that are provided or prescribed for <b>out-patient treatment</b> , or for <b>you</b> to take home with <b>you</b> on leaving <b>hospital</b> , for any condition.
<b>Epidemics and pandemics:</b>		<b>We</b> do not pay for <b>treatment</b> for or arising from any <b>epidemic</b> disease and/or <b>pandemic</b> disease and <b>we</b> do not pay for vaccinations, medicines or preventive <b>treatment</b> for or related to any <b>epidemic</b> disease and/or <b>pandemic</b> disease.
Experimental <b>treatment</b>		<ul style="list-style-type: none"> <li>○ <b>We</b> do not pay for any <b>treatment</b> or medicine which in <b>our</b> reasonable opinion is experimental based on <b>acceptable current clinical evidence</b> and practice</li> <li>○ <b>We</b> do not pay for any <b>treatment</b> or medicine which in <b>our</b> reasonable opinion is not effective based on <b>acceptable current clinical evidence</b> and practice</li> <li>○ <b>We</b> do not pay for medicines and equipment used for purposes other than those defined under their licence unless this has been pre-authorised</li> </ul> <p>Note: <b>We</b> do not cover any costs related to an experimental <b>treatment</b> or medicine if it is being undertaken as part of a <b>registered clinical trial</b> and these costs are met by the clinical trial <b>sponsor</b>.</p> <p>Note: Please contact <b>us</b> for pre-authorisation before proceeding with <b>your treatment</b>. <b>We</b> reserve the right to ask for full clinical details from <b>your consultant</b> before authorising any <b>treatment</b>, in which case <b>you</b> must receive <b>our</b> written <b>agreement</b> before the <b>treatment</b> takes place.</p>
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 not pay for routine eye examinations, contact lenses or spectacles. <b>We</b> will pay for eligible <b>treatment</b> or surgery of a detached retina, glaucoma, cataracts or keratoconus.</p>
<b>Family doctor treatment</b>	Exclusion applies to Essential and Classic cover only.	<b>Treatment</b> or services carried out by a <b>family doctor</b> , including vaccinations..
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 Alzheimers disease, when that disease is not present.</p>
Harmful or hazardous use of alcohol, drugs and/or medicines		<b>Treatment</b> for or arising from the harmful, hazardous or addictive use of any substance including alcohol, drugs and/or medicines.
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> .

Exclusion	Notes	Rules
Hereditary conditions		<b>Treatment</b> of abnormalities, deformities, diseases or illnesses that are only present because they have been passed down through the generations of <b>your</b> family, except cancer.
HIV/AIDS	Please see HIV/AIDS drug therapy in the table of benefits.	<b>Treatment</b> for, or arising from, HIV or AIDS, including any condition that is related to HIV or AIDS, if <b>your</b> current period of membership is less than five years.
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>○ neither <b>you</b> nor <b>your</b> partner had been aware of any problems before joining, and</li> <li>○ <b>you</b> have both been members 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>
Maternity	Exclusion applies to Essential cover only	<p><b>Treatment</b> for maternity or for any condition arising from maternity except the following conditions and <b>treatments</b>:</p> <ul style="list-style-type: none"> <li>○ abnormal cell growth in the womb (hydatidiform mole)</li> <li>○ foetus growing outside of the womb (ectopic pregnancy)</li> <li>○ other conditions arising from pregnancy or childbirth, but which could also develop in people who are not pregnant</li> </ul>
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> .
Personality disorders		<p><b>Treatment</b> of personality disorders, including but not limited to:</p> <ul style="list-style-type: none"> <li>○ affective personality disorder</li> <li>○ schizoid personality (not schizophrenia)</li> <li>○ histrionic personality disorder</li> </ul>
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, spectacles, contact lenses, crutches or walking sticks.</p>
<b>Pre-existing conditions</b>	Please note: this exclusion does not apply if <b>your sponsor</b> has purchased cover with medical history disregarded. If <b>you</b> are unsure whether <b>you</b> have this cover, please contact the customer services helpline. For <b>pre-existing conditions</b> for newborns, please see the exclusions for congenital and hereditary conditions in this section.	<p>Any <b>treatment</b> for a <b>pre-existing condition</b>, related symptoms, or any condition that results from or is related to a <b>pre-existing condition</b>, unless:</p> <ul style="list-style-type: none"> <li>○ <b>we</b> were given all the medical information that <b>we</b> asked for during <b>your</b> application for <b>your</b> current continuous period of membership</li> <li>○ <b>we</b> did not specifically exclude cover for the <b>pre-existing condition</b> on <b>your</b> membership certificate, and</li> <li>○ <b>you</b> did not know about the <b>pre-existing condition</b> before the effective from date on the first membership certificate for <b>your</b> current continuous period of membership</li> </ul> <p>Note: please contact <b>us</b> before <b>your renewal date</b> if <b>you</b> would like <b>us</b> to review a personal exclusion. <b>We</b> may remove <b>your</b> exclusion if, in <b>our</b> opinion, no further <b>treatment</b> will be either directly or indirectly required for the condition, or for any related condition. There are some personal exclusions that, due to their nature, <b>we</b> will not review.</p> <p>To carry out a review, <b>we</b> must receive full current clinical details from <b>your family doctor</b> or <b>consultant</b>. Any costs incurred in obtaining these details are not covered under <b>your</b> plan and are <b>your</b> responsibility.</p>

Exclusion	Notes	Rules
Preventive and wellness <b>treatment</b>	Please see wellness and full health screening in the table of benefits.	<p>Health screening, including routine health checks, or 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>
Self-inflicted injuries		<b>Treatment</b> for, or arising from, an injury that <b>you</b> have intentionally inflicted on yourself, for example during a suicide attempt.
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.
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 medically necessary 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>

Exclusion	Notes	Rules
Unrecognised <b>medical practitioner</b> , provider or facility		<ul style="list-style-type: none"> <li>○ <b>Treatment</b> provided by a <b>medical practitioner</b>, provider or facility who is 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>○ <b>Treatment</b> provided by <b>Family Members</b> or anyone with the same residence as <b>you</b>.</li> <li>○ <b>Treatment</b> provided by a <b>medical practitioner</b>, provider or facility 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. Details of <b>treatment</b> providers <b>we</b> have sent written notice to are available on MembersWorld or by telephoning general enquiries. Please see the Quick reference guide booklet for how to contact <b>us</b>.</li> </ul>
USA <b>treatment</b>		<p>If USA cover has not been purchased, then any <b>treatment</b> received in the USA is ineligible:</p> <ul style="list-style-type: none"> <li>○ after the 28th day of <b>your</b> visit to the USA</li> <li>○ for any condition of which <b>you</b> were aware before <b>your</b> visit to the USA</li> <li>○ when arrangements were not authorised by <b>our</b> agents in the USA, and</li> <li>○ when <b>we</b> know or suspect that <b>you</b> travelled to the USA for the purpose of receiving <b>treatment</b> for a condition, when the symptoms of the condition were apparent to <b>you</b> before travelling. This applies whether or not <b>your treatment</b> was the main or sole purpose of <b>your</b> visit</li> </ul> <p>Note: <b>you</b> can claim for unforeseen <b>treatment</b> 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><b>Our Service Partner</b> in the <b>US</b> operates a national <b>network</b> of <b>hospitals</b>, clinics and <b>medical practitioners</b>. This is the <b>US</b> 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>.</p> <p>For eligible <b>treatment</b> that takes place in the <b>US</b> using the <b>US</b> provider <b>network</b>, benefit is paid at 100 percent. When eligible <b>treatment</b> takes place in the <b>US</b> but outside the provider <b>network</b>, benefit is paid at 80 percent.</p> <p>If USA cover has been purchased, then <b>treatment</b> received in the USA is ineligible when:</p> <ul style="list-style-type: none"> <li>○ arrangements for the <b>treatment</b> were not authorised by <b>our</b> agents in the USA, and</li> <li>○ <b>we</b> know or suspect that <b>you</b> purchased cover for and travelled to the USA for the purpose of receiving <b>treatment</b> for a condition, 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> was the main or sole purpose of <b>your</b> visit</li> </ul>

# Pre-authorisation

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

## 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
- **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** (see the What is not covered? section)
- the **treatment** is medically necessary
- the **treatment** takes place within 31 days after pre-authorisation is given

Note: from time to time **we** may ask **you** for more detailed medical information, for example, to rule out any relation to a **pre-existing condition**

## 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, CT or PET scans in the USA must be pre-authorised. If **you** are going to receive any of these **treatments**, ask **your** medical provider to contact **Bupa Global** for pre-authorisation. All the information they need is on **your** membership card.

**We** have made special arrangements if **you** need to have **treatment** or be hospitalised or visit a doctor in the USA. These include access to a select **network** of quality medical providers and direct settlement of all covered expenses when **you** receive **treatment** in a **network hospital**.

## 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

If **your treatment** in the USA has been pre-authorised, but **you** choose not to go to a **network hospital**, **we** will only pay 80 percent towards the cost of covered **treatment**.

There may be times when it is not possible for **you** to be treated at a **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 the **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.

## 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; and/or
- provide **us** with information which **you** or any **dependant** knows would otherwise enable **us** to refuse to pay a claim under this plan.

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

- refuse to pay the whole of the claim;
- recover any payments **we** have already made in respect of the claim; 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 of any of the acts or omissions set out above, 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 members estate. **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.

**We** cannot pay **you** in any other currency.

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 sponsors** subscriptions.

If **we** have to make a conversion from one currency to another **we** will use the exchange rate that applies on either the date on which the invoices were issued or the last date of the **treatment**, whichever is later.

The exchange rate used will be the average of the buying and selling rates across a wide range of quoted rates by the banks in London on the date in question. If the date is not a working day **we** will use the exchange rate that applies on the last working day before that date.

## Other claim information

### Discretionary payments

**We** may, in certain situations, make discretionary or ex gratia payments towards **your treatment**. If **we** make any payment on this basis, this will still count towards the overall maximum amount **we** will pay under **your** membership. Making these payments does not oblige **us** to pay them in the future.

**We** do not have to pay for **treatment** that is not covered by **your** plan, even if **we** have paid an earlier claim for a similar or identical **treatment**.

### Overpayment of claims

If **we** overpay **you** for **your** claim, **we** reserve the right to deduct the overpaid 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

### Note: Subrogation

In certain circumstances, for example, if **you** are the victim of an accident, **your** insurer (or any person or company **we** nominate) will have the full right of subrogation. This means that **we** can assume **your** right to recoup the cost of **treatment(s)** that **we** have paid from the person at fault (or their insurance company). In the event of any payment of any claim under **your** membership, **we** or any person or company that **we** nominate may therefore be **subrogated** to all **your** rights of recovery and of any person entitled to the benefits of **your** coverage. **You** will need to sign and deliver all documents or papers, and anything else that is required to secure these rights. **You** must not take any action which could damage or affect these

rights.

## 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

(optional if purchased)

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

Note: there are two levels of Assistance cover: Evacuation and Repatriation. **Your** membership certificate will show if **you** have Evacuation or Repatriation but **you** can visit the MembersWorld website or contact the customer services helpline if **you** are unsure.

## What is Assistance cover?

The Evacuation and Repatriation options both cover **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. Repatriation also gives **you** the option of returning to **your specified country of nationality** or **your specified country of residence**.

**We** may not be able to arrange Evacuation or Repatriation 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 covergeneral rules

The following rules apply to both the Evacuation and Repatriation levels of cover:

- **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 or Repatriation 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 or Repatriation will not be authorised if this would be against medical advice.

## How to arrange your Evacuation or Repatriation

Arrangements for Evacuation or Repatriation 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

If **you** have Evacuation cover it will be shown on **your** membership certificate. If **you** are still unsure **you** can visit **our** MembersWorld website or contact the customer services helpline.

- **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. 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 **your**, and the accompanying members, 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 and the journey must be made within fourteen days of the end of the **treatment**.

**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.

## Repatriation cover:

### What we will pay for

If **you** have Repatriation cover it will be shown on **your** membership certificate. If **you** are still unsure **you** can visit **our** MembersWorld website or contact the customer services helpline. Repatriation cover also includes Evacuation cover see above.

- **We** will pay in full for **your** reasonable transport costs for **in-patient treatment** or **day-case treatment**.
- **We** will pay for repatriation to **your specified country of nationality** or **your specified country of residence**.
- **We** will pay for one repatriation for each illness or injury per lifetime.
- **We** will pay the reasonable costs for a relative or **your** partner to accompany **you** to **your specified country of nationality** or **your specified country of residence** if **we** have authorised this in advance of the repatriation.
- **We** will also pay an allowance of up to GBP 25, USD 50 or EUR 37 per day for up to 10 days to cover the living expenses of the person accompanying **you**.
- **We** will pay for **you** and the person accompanying **you** to return to where **you** were repatriated from. All arrangements for **your** return must be approved in advance by **Bupa Global** or **our** appointed representatives and **you** must make the return journey within fourteen days of the end of the **treatment you** were repatriated for.

**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 a scheduled return 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 repatriation such as hotel accommodation or taxis. Costs of any **treatment you** receive are not payable under Repatriation 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.

## Annual Deductibles

Please read this section if **you** have an **annual deductible** on **your** plan.

### Important please remember that:

- the **annual deductible** applies separately to each person included on **your** membership
- even if the amount **you** are claiming is less than the **annual deductible**, **you** should still submit a claim to **us**
- this is an **annual deductible**, therefore, if **your** first claim is towards the end of **your membership year**, and **treatment** continues over **your renewal date**, the **annual deductible** is payable separately for **treatment** received in each **membership year**
- if **your** claims are paid direct to **your** medical provider, **you** are responsible for paying any deductible shortfall to the provider after the claim has been assessed and paid

### What is an annual deductible?

The **annual deductible** is the total value that **your** eligible claims must reach each **membership year** before **we** will start to pay any benefit.

For example, if **you** have an **annual deductible** of GBP 500, the total value of **your** eligible claims must reach GBP 500 before **we** will pay any benefit.

The **annual deductible** applies separately to each person on **your**, the **principal members** membership.

The amount of **your annual deductible** will be shown on **your** membership certificate, which **you** can view online at **our** MembersWorld website. If **you** are unsure whether **your** cover includes an **annual deductible**, please contact **our** customer services helpline.

At any point **you** can check the amount of **your** remaining **annual deductible** by contacting **our** customer services helpline.

**Annual deductibles** are only available on the following levels of cover:

- Essential
- Classic
- Gold

The following levels of cover do not qualify for **annual deductibles**:

- Classic with dental
- Gold with dental
- Gold Superior
- Gold Superior with optical and dental

### How an annual deductible works

If a claim is smaller than **your** remaining **annual deductible**, **you** must still submit it to **us** as normal. **We** will not pay any benefit, but the claim will count towards reaching **your annual deductible**. **We** will send **you** a statement informing **you** how much is left.

If an eligible claim exceeds **your** remaining **annual deductible**, **we** will pay the amount of the claim less the remaining **annual deductible**.

Once **your annual deductible** is reached, **we** will pay all eligible claims in full, up to the benefit limits of **your** plan.

### How claims are paid to you

If **you** submit a claim and have asked **us** to pay **you**:

- **your** benefit will be paid less the amount of the **annual deductible**
- **we** will send **you** a statement showing how **your** claim has been settled, including any amounts set against the **annual deductible**

### How claims are paid direct to your medical provider

If **you** have asked **us** to make a payment direct to **your** medical provider:

- **we** will send payment to the medical provider for the eligible claim. **We** will deduct from this payment the remaining **annual deductible** on **your** membership
- **we** will send **you** a statement as usual, confirming the amount that **we** have paid towards **your** claim
- **you** are responsible for paying any shortfall to the provider after **your** claim has been assessed and paid

**You** are responsible for paying the **annual deductible** in all circumstances.

## Your Membership

This section contains the rules about **your** membership, including when it will start and end, renewing **your** plan, how **you**, the **principal member** can change **your** cover 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 members** membership, or that of any of **your dependants** (if applicable), from the first day of a month by writing to **us**. **We** cannot backdate the cancellation of **your** membership.

**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 the membership of the **principal member** ends
- upon the death of the **principal member**

### 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** partners 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 are not 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.

## Important please read

**Bupa Global** can end a person's membership and that of all the other people listed on the membership certificate if there is reasonable evidence that any person concerned has misled, or attempted to mislead **us**. By this, **we** mean giving false information or keeping necessary information from **us**, or working with another party to give **us** false information, either intentionally or carelessly, which may influence **us** when deciding:

- whether **you** (or they) can join the plan
- what subscriptions **you** have to pay
- whether **we** have to pay any claim

### 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**.

### Amending your membership certificate

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

- with the **sponsors** 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 FSCS by calling +44 (0) 20 7892 7301 or on its website [fscs.org.uk](https://www.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 to **us** are accurate and complete at the time **you** take out this plan and at each renewal, extension and variation of this plan.

A. If **you** or 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** at 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, **renewal date**

or the date that any changes were made to the plan, as the case may be;

- 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 had 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 that **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 nor pay claims under this policy if **our** obligations (or the obligations of **our** group companies and administrators) under the laws of any relevant jurisdiction, including **UK**, European Union, the United States of America, or international law, prevent **us** from doing so. **We** will normally tell **you** if this is the case unless this would be unlawful or would compromise **our** reasonable security measures. This policy does not provide cover to the extent that such cover would expose **us** (or **our** group companies and administrators) to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **UK** or United States of America, or under other relevant international law.

## Adding Dependants

If **your sponsor** agrees, **you**, the **principal member** may apply to include any of **your family members** under **your** membership as one of **your dependants**. To apply **you**, the **principal member** will need to complete an Adding Members form.

Newborn children can only be included on **your** membership from their date of birth if **you** have completed an Adding Members form, and **we** have received the form before **your** child is 90 days old, provided the child has not been born as a result of **assisted reproduction technologies, ovulation induction treatment**, adopted or born to a surrogate.

Newborn children born as a result of **assisted reproduction technologies, ovulation induction treatment**, adopted or born to a surrogate can be included from their 91st day on completion of an Additional members or Application form.

The medical history for any newborn children **you** apply to include on **your** membership will be reviewed by **our** medical underwriters. This may result in special restrictions or exclusions which will apply from the child's 91st day of life, or **we** may decline to offer cover.

This also applies to newborn children who have been born as a result of **assisted reproduction technologies, ovulation induction treatment**, adopted or born to a surrogate or being enrolled on their own membership who can be included from their 91st day on completion of an Additional Members or Application form.

### When cover starts for others on your membership

If any other person is included as a **dependant** under **your**, the **principal members** 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.

If **your**, the **principal members** membership ceases, **your dependants** can then, of course, apply for membership in their own right.

## 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, **you** can call the **Bupa Global** customer helpline on: +44 (0) 1273 323 563 if **you** are Classic or Essential customer +44 (0) 1273 718 441 if **you** are Gold customer, 24 hours a day, 365 days a year. Alternatively, **you** can email or write to the Head of Customer Relations via [bupa-intl.com/membersworld](mailto:bupa-intl.com/membersworld) or

### Bupa Global

Victory House  
Trafalgar Place  
Brighton  
BN1 4FY  
**United Kingdom**

**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

It's very rare that **we** can't settle a complaint, but if this does happen, **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 **dependants** 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**.

# 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>Acceptable current clinical evidence:</b>	International medical and scientific evidence which include peer-reviewed scientific studies published in or accepted for publication by medical journals that meet internationally recognised requirements for scientific manuscripts. This does not include individual case reports, studies of a small number of people, or clinical trials which are not registered.
<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>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>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>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.

Defined term	Description
<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>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>	<p>A surgeon, anaesthetist or physician who:</p> <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>psychiatric treatment</b> .
<b>Dental practitioner:</b>	<p>A person who:</p> <ul style="list-style-type: none"><li>○ is legally qualified to practice dentistry, 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>	The other people named on <b>your</b> membership certificate as being members of the plan and who are eligible to be members, including newborn children.
<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>Epidemic:</b>	The occurrence of more cases of disease, injury, or other health condition than expected in a given area or among a specific group of persons during a particular period. Usually, the cases are presumed to have a common cause or to be related to one another in some way.
<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>consultants</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.

Defined term	Description
<b>Hospital:</b>	<p>A centre of <b>treatment</b> which is registered, or recognised under the local countrys laws, as existing primarily for:</p> <ul style="list-style-type: none"> <li>○ carrying out major <b>surgical operations</b>, and</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.
<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>Membership year:</b>	The period beginning on <b>your</b> start date or <b>renewal date</b> and ending on the day before <b>your</b> next <b>renewal date</b> . By start date <b>we</b> mean the effective from date on <b>your</b> first membership certificate for <b>your</b> current continuous period of membership.
<b>Network:</b>	A <b>hospital</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> .
<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> .

Defined term	Description
<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>Pandemic:</b>	An <b>epidemic</b> occurring over a widespread area (multiple countries or continents) and usually affecting a substantial proportion of the population.
<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>Pre-existing condition:</b>	<p>Any disease, illness or injury for which:</p> <ul style="list-style-type: none"> <li>○ <b>you</b> have received medication, advice or <b>treatment</b>, or</li> <li>○ <b>you</b> have experienced symptoms</li> </ul> <p>whether the condition was diagnosed or not in the four years before the start of <b>your</b> current continuous period of cover.</p>
<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>Psychiatric treatment:</b>	<b>Treatment</b> of mental conditions, including eating disorders.
<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.

Defined term	Description
<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.
<b>Registered clinical trial:</b>	An ethically approved and clinically controlled trial that is registered on a national or international database of clinical trials (eg clinicaltrials.gov, ISRCTN.ORG or <a href="http://public.ukcrn.org.uk">http://public.ukcrn.org.uk</a> ).
<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 <b>Bupa Global</b> group 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.
<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>	The company, firm or individual with whom <b>we</b> have entered into an <b>agreement</b> to provide <b>you</b> with cover under the plan.

Defined term	Description
<b>Subrogated:</b>	The assumption of the members right by <b>Bupa Global</b> to recover from an at fault party the costs of any claims paid by <b>Bupa Global</b> for <b>treatment</b> to the member.
<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.
<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> .

# Medical Words and Phrases

Here are some everyday descriptions of some medical words and phrases used in **your** membership pack.

Term	Description
Cytotoxic drugs:	Drugs that are used specifically to kill off cancerous cells in the body.
Diseased tissue:	Unhealthy or abnormal cells in the human body.
Ectopic pregnancy:	When a foetus is growing outside the womb.
Hormone Replacement Therapy:	Hormone replacement therapy (HRT) is the use of synthetic or natural hormones to treat a hormone deficiency. Most commonly, this is used in the treatment of symptoms accompanying the menopause.
Pathology:	Tests carried out to help determine or assess a medical condition, for example blood tests.
Post-partum haemorrhage:	Heavy vaginal bleeding in the hours and days immediately after childbirth.
Retained placental membrane:	When the afterbirth is left in the womb after delivery of the baby.
Sleep apnoea:	Temporarily stopping breathing during sleep.

**General services:**

+44 (0) 1273 323 563 for Classic and Essential customers  
+44 (0) 1273 718 441 for Gold customers

**Medical related enquiries:**

+44 (0) 1273 333 911  
**Your** calls may be recorded or monitored.

**Bupa Global**

Victory House  
Trafalgar Place  
Brighton  
BN1 4FY

**United Kingdom**

**Bupa Global offers you:**

Global medical plans for individuals and groups  
Assistance, repatriation and evacuation cover  
24-hour multi-lingual helpline

bupa-intl.com

**The world of Bupa:**

Care homes  
Cash plans  
Dental insurance  
Health analytics  
Health assessments  
Health at work services  
Health centres  
Health coaching  
Health information  
Health insurance  
Home healthcare

**Hospitals**

International health insurance  
Personal medical alarms  
Retirement villages  
Travel insurance

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