

A photograph of a man with short brown hair, wearing a blue and white plaid shirt, holding a baby. The man is kissing the baby on the cheek. The baby is wearing a grey long-sleeved shirt and has its mouth open. The background is a wall with several framed pictures or posters.

# COMPARING GLOBAL HEALTH PLANS

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

This comparison guide is a summary of our plans to help you understand the high level differences between them. Full details of the benefits, limitations, exclusions and how to use the plans can be found in the relevant membership guide.

Contact us or your financial adviser if you have any questions.

1 November 2024

## TWO OF THE BIGGEST, MOST TRUSTED NAMES IN GLOBAL HEALTHCARE

Bupa Global and Blue Shield Global, have teamed up to deliver high-quality healthcare products and services. This combined strength, scale and expertise means customers can be confident in knowing that they have access to quality healthcare when and where they need it. Customers will have access to one of the largest networks of healthcare providers worldwide, utilising both the Blue Shield network in the U.S. and Bupa's network outside the U.S.

### WHAT MAKES US DIFFERENT

Decades of medical expertise and dedication to health and a global team of advisers and health experts who speak multiple languages - these are just a few of the things that make us simply different.

### SUPPORTING MENTAL HEALTH

We believe that mental health and wellbeing are just as important as physical health. To support this, mental health treatment is covered (up to the annual maximum limit as per your chosen plan).

### GLOBAL ACCESS IN YOUR HANDS

The Global Virtual Care service provides you with access to a global network of doctors, offering medical guidance and consultations, plus same day virtual appointments - available anytime of the day or night.

### FINANCIAL REASSURANCE

Health insurance isn't just about your health. It's also about not worrying about unexpected costs. With us by your side, you can simply focus on enjoying life.

### MULTILINGUAL ADVISERS

When it comes to healthcare advice, we know that speaking to someone in your own language is more than reassuring. It's key. For this reason, our team of advisers are able to offer day and night telephone support in multiple languages.

### PRE-EXISTING CONDITIONS

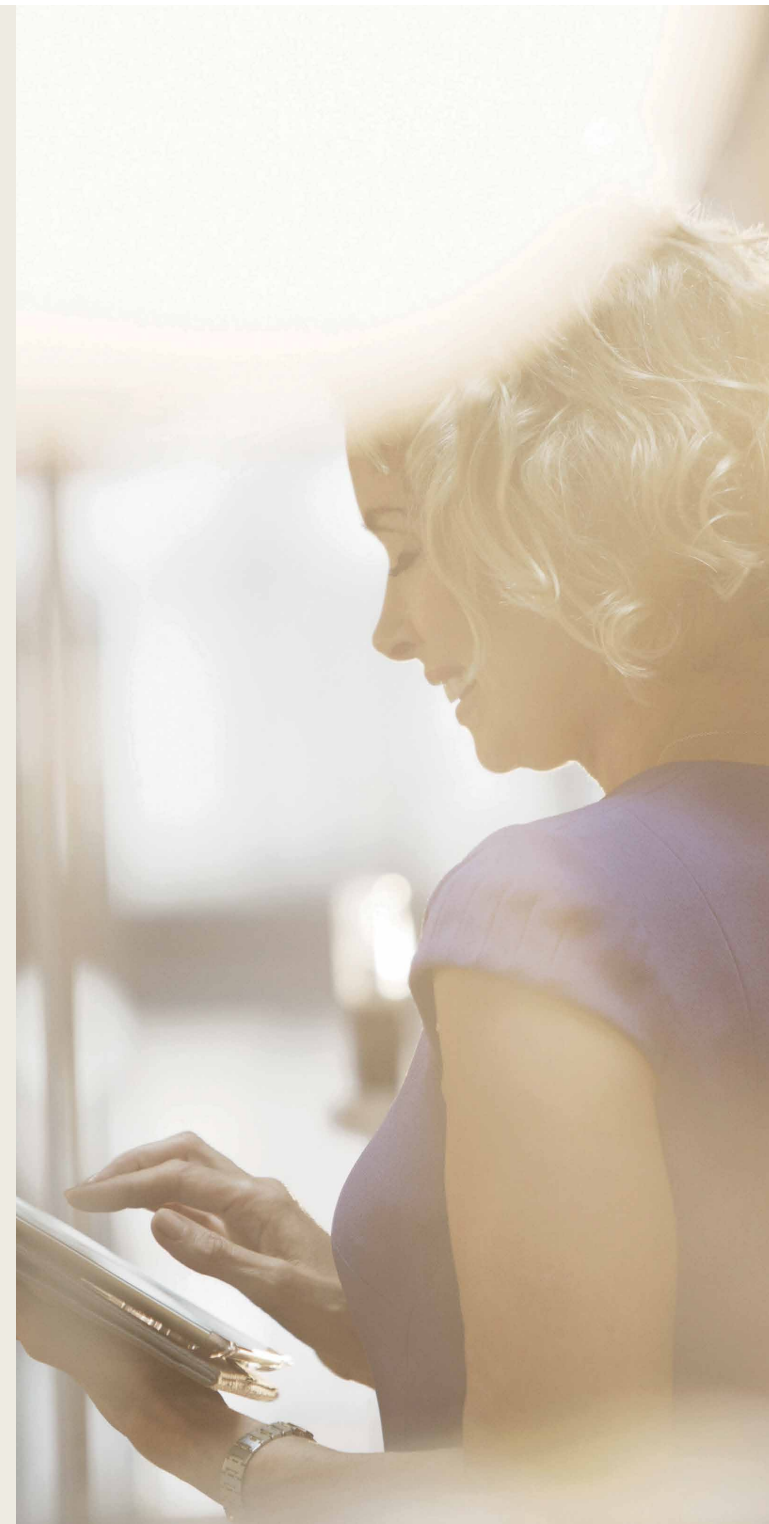
We don't believe past health issues should stop you from enjoying your future. That's why many pre-existing conditions could be covered under our Global Health Plans, subject to our General Exclusions and medical underwriting. An additional premium may apply.

### THE VALUE OF A SECOND OPINION

The Second Medical Opinion service is available for all our members when making a medical decision for a serious, complex or chronic condition, or if you have unanswered questions and you need some reassurance.

### ACCESS YOUR ACCOUNT ONLINE

You can access our exclusive and secure website and mobile app MembersWorld whenever you need to. With it, you can submit and track progress of claims, submit pre-authorisation requests, get access to your membership card and insurance documents.



# GLOBAL HEALTH PLANS COMPARISON TABLE

Benefit limits are set out in two currencies, USD and HKD. The currency in which you pay your premium is the currency that will apply to your health plan for the purposes of benefit limits. Benefit limits apply per person.

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Overall annual maximum	USD 4,500,000/ HKD 35,000,000	USD 4,500,000/ HKD 35,000,000	USD 5,000,000/ HKD 39,000,000	USD 10,000,000/ HKD 78,000,000	Unlimited
Geographical area of cover	Worldwide	Worldwide excluding U.S.	Worldwide excluding U.S.	Worldwide	Worldwide
Mandatory pre-authorisation	Mandatory pre-authorisation for: <ul style="list-style-type: none"> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o home nursing</li> <li>o rehabilitation</li> <li>o cancer treatment</li> <li>o transportation (evacuation and repatriation)</li> <li>o all in-patient stays over 5 days</li> <li>o newborn care</li> </ul>	Mandatory pre-authorisation for: <ul style="list-style-type: none"> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o staying overnight in hospital</li> <li>o visiting hospital as a day-patient</li> <li>o cancer treatment</li> <li>o advanced imaging</li> <li>o rehabilitation</li> <li>o transportation (evacuation)</li> <li>o all in-patient stays over 5 days</li> <li>o newborn care</li> </ul>	Mandatory pre-authorisation for: <ul style="list-style-type: none"> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o rehabilitation</li> <li>o cancer treatment</li> <li>o transportation (evacuation)</li> <li>o all in-patient stays over 5 days</li> <li>o newborn care</li> </ul>	Mandatory pre-authorisation for: <ul style="list-style-type: none"> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o home nursing</li> <li>o rehabilitation</li> <li>o cancer treatment</li> <li>o transportation (evacuation and repatriation)</li> <li>o all in-patient stays over 5 days</li> <li>o newborn care</li> </ul>	Mandatory pre-authorisation for: <ul style="list-style-type: none"> <li>o genetic cancer screening (subject to eligibility)</li> <li>o refractive eye surgery (once per lifetime)</li> <li>o obesity surgery</li> <li>o prophylactic surgery</li> <li>o internal cardiac defibrillator</li> <li>o reconstructive surgery</li> <li>o home nursing</li> <li>o rehabilitation</li> <li>o rehabilitation at health resorts</li> <li>o cancer treatment</li> <li>o complications of maternity and childbirth</li> <li>o transportation (evacuation and repatriation)</li> <li>o all in-patient stays over 5 days</li> <li>o newborn care</li> </ul>
<b>General benefits and rules</b>					
Cover for certain pre-existing conditions, availability subject to underwriting	Yes	Yes	Yes	Yes	Yes
Covered for chronic conditions if diagnosed after enrollment	Yes	Yes	Yes	Yes	Yes
Cover for congenital & hereditary conditions if diagnosed after enrollment	Yes	Yes	Yes	Yes	Yes
No cancellation of policy based on claims pattern/history	Yes	Yes	Yes	Yes	Yes
Automatic renewal	Yes	Yes	Yes	Yes	Yes
General waiting period from start of cover	No general waiting period. Please note waiting periods can apply to specific benefits as detailed in this document.				

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Co-insurance	No co-insurance	Mandatory 15% co-insurance	Optional 15% co-insurance	No co-insurance	No co-insurance
Out-patient day to day care	Not covered	USD 28,800/HKD 225,000 per policy year	USD 38,500/HKD 300,000 per policy year	USD 75,000/HKD 585,000 per policy year	Unlimited
Out-patient surgical operations	Not covered	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, scans, X-ray and diagnostic tests		Paid in full	Paid in full	Paid in full	Paid in full
Specialist consultations and doctor's fees		15 visits per policy year	30 visits per policy year	60 visits per policy year	Paid in full
Qualified nurse					Paid in full
Mental health		Not covered	Not covered	Not covered	Paid in full
Physiotherapists, osteopaths and chiropractor					Paid in full
Occupational and orthoptic therapy					Paid in full
Footcare					Paid in full
Acupuncture and reflexology					Not covered
Homeopathy, naturopathy and Chinese medicine		15 visits	15 visits	30 visits	Paid in full
Prescribed drugs and dressings		USD 1,000 or HKD 7,800 per policy year Prescribed at the hospital following in-patient or day-patient stay	USD 5,800/HKD 45,000 per policy year	Paid in full	Paid in full
Durable medical equipment					
Dietetic guidance	Not covered	Not covered	Paid in full 4 visits	Paid in full 4 visits	Paid in full
<b>Preventive treatment</b>					
Health screening	Not covered	USD 1,000/HKD 8,000 per policy year (10 months waiting period)	USD 1,300/HKD 10,000 per policy year (10 months waiting period)	USD 1,500/HKD 11,700 per policy year (10 months waiting period)	USD 7,500/HKD 58,500 per policy year (no waiting period)
Children's/influenza/HPV vaccinations		Up to USD 400 or HKD 3,100 policy year	USD 750/HKD 5,800 per policy year	USD 1,500/HKD 11,700 per policy year	Paid in full
Travel/pneumococcal vaccinations / anti-malarial medicines		Not covered	Not covered		Paid in full
Eye test		Not covered	1 visit per year	1 visit per year	Paid in full
Preventive dental (6 months waiting period) and dental checks		Not covered	2 visits per year	2 visits per year	Paid in full
Genetic cancer screening		Not covered	Not covered	Not covered	Paid in full (subject to eligibility)

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Dental treatment, Hearing aids and optical	USD 2,550/HKD 20,000 per policy year				
Out-patient accident related dental treatment during dental waiting period (up to 30 days after the accident)	Not covered	Not covered	Covered 50%	USD 4,000/HKD 31,200 per policy year	Paid in full
Routine dental (6 month waiting period). Including; filling, root treatment, x-ray, tooth extraction, anaesthesia	Not covered	Not covered	Covered 50%		USD 15,000/HKD 117,000 per policy year
Major restorative (6 month waiting period). Including; bridges, crowns, dental implants, dentures		Not covered	Covered 50%		
Orthodontics (12 months waiting period)		Not covered	Not covered		
Hearing aids		Not covered	Covered 50%		
Spectacle lenses and contact lenses		Not covered	Covered 50%		
Refractive eye surgery		Not covered	Not covered		
<b>In-patient and Day-patient benefits</b>					
Deductible	Applies to all the following benefits. Optional: USD 4,000/ HKD 31,200 Optional: USD 10,000/ HKD 78,000	Applies to all the following benefits. Mandatory: USD 1,500/ HKD 11,700 Optional: USD 4,000/ HKD 31,200 Optional: USD 10,000/ HKD 78,000	Applies to all the following benefits. Optional: USD 1,500/ HKD 11,700 Optional: USD 4,000/ HKD 31,200 Optional: USD 10,000/ HKD 78,000	Applies to all the following benefits. Optional: USD 10,000/ HKD 78,000	No deductible
Hospital accommodation, room and board	Paid in full Standard private room	Paid in full Standard private room	Paid in full Standard private room	Paid in full Standard private room	Paid in full Standard suite
Personal expenses	USD 17/HKD 130 per night	USD 17/HKD 130 per night	USD 17/HKD 130 per night	USD 17/HKD 130 per night	USD 17/HKD 130 per night
Parent accommodation in hospital for children under the age of 18	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Room and board for accompanying family members	Not covered	Not covered	Not covered	Not covered	Room and board at the hospital or nearby hotel for three family members accompanying the insured. Local transport for same 3. Up to USD 15,000/HKD 117,000 per policy year
Operating room, medicines and surgical dressings	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Intensive care	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Surgery, including surgeons' and anaesthetists' fees	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Specialists' consultation fees	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, radiology and diagnostic tests	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Mental health	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Physiotherapists, occupational therapists, speech therapists and dieticians	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Obesity surgery (24 months waiting period)	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Prophylactic surgery	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic devices	USD 6,000/HKD 46,800 per device	USD 4,000/HKD 31,200 per device	USD 4,000/HKD 31,200 per device	USD 6,000/HKD 46,800 per device	Paid in full
Prosthetic implants	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Reconstructive / remedial surgery	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Accident related dental treatment	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
<b>Pre- and Post-hospitalisation</b>					
In-patient hospital cash benefit	Up to 20 nights each policy year, up to USD 250/HKD 1,950 per night	Up to 20 nights each policy year, up to USD 150/HKD 1,170 per night	Up to 20 nights each policy year, up to USD 150/HKD 1,170 per night	Up to 20 nights each policy year, up to USD 250/HKD 1,950 per night	Not included
Home nursing	Paid in full 30 days Pre-authorisation required. Should start immediately after in-patient stay and be medically prescribed.	Not covered	Not covered	Paid in full 30 days Pre-authorisation required. Should start immediately after in-patient stay and be medically prescribed.	Paid in full 30 days Pre-authorisation required. Should start immediately after in-patient stay and be medically prescribed.

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Hospice and palliative care	USD 40,000/HKD 312,000 per lifetime	USD 40,000/HKD 312,000 per lifetime	USD 40,000/HKD 312,000 per lifetime	USD 40,000/HKD 312,000 per lifetime	Paid in full
Rehabilitation (multidisciplinary rehabilitation)	Paid in full 45 days per policy year	Paid in full 30 days per policy year	Paid in full 30 days per policy year	Paid in full 60 days per policy year	Paid in full 90 days per policy year
Rehabilitation at health resorts	Not covered	Not covered	Not covered	Not covered	Paid in full. 30 days per policy year.
<b>In-patient and/or out-patient care</b>					
Advanced imaging	In-patient: paid in full Out-patient: pre-examination and post check-ups	Paid in full	Paid in full	Paid in full	Paid in full
Cancer treatment	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime
Transplant services - per condition	USD 750,000/HKD 5,850,000 per lifetime	USD 300,000/HKD 2,340,000 per lifetime	USD 600,000/HKD 4,680,000 per lifetime	USD 900,000/HKD 7,020,000 per lifetime	Paid in full
Kidney dialysis	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Newborn care	Up to USD 1,250/HKD 9,750 for all treatment received during the first 90 days following birth each policy year	Up to USD 3,125/HKD 24,375 for all treatment received during the first 90 days following birth each policy year	Up to USD 6,250/HKD 48,750 for all treatment received during the first 90 days following birth each policy year	Up to USD 31,250/HKD 243,750 for all treatment received during the first 90 days following birth each policy year	Up to USD 62,500/HKD 487,500 for all treatment received during the first 90 days following birth each policy year
<b>Maternity/childbirth (18 months waiting period)</b>					
Normal/birthing centre/home delivery	Not covered	Not covered	Not covered	USD 15,000/HKD 117,000 per policy year	Paid in full
Medically essential caesarean	Not covered	Not covered	Not covered	USD 30,000/HKD 234,000 per policy year	Paid in full
Pre- and post-natal treatment	Not covered	Not covered	Not covered	Covered as out-patient day to day care	Covered as out-patient day to day care
Maternity complications	Not covered	Not covered	Not covered	Paid in full	Paid in full
Children born into policy without underwriting	No	No	No	Yes	Yes
<b>Transportation/travel</b>					
Evacuation	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Repatriation	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Travel cost for an accompanying person	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full

BENEFIT	MAJOR MEDICAL	SELECT	PREMIER	ELITE	ULTIMATE
Travel cost for the transfer of children	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Compassionate visit and return	5 trips per lifetime, USD 1,500/HKD 11,700 per trip	Not covered	Not covered	5 trips per lifetime, USD 1,500/HKD 11,700 per trip	Paid in full (no limit on number of trips)
Compassionate visit living allowance	10 days, USD 150/HKD 1,170 per day	Not covered	Not covered	10 days, USD 150/HKD 1,170 per day	Paid in full
Compassionate emergency repatriation	Not covered	Not covered	Not covered	Not covered	Paid in full
Living allowance	1 relative 10 days, USD 150/HKD 1,170 per day	1 relative 10 days, USD 150/HKD 1,170 per day	1 relative 10 days, USD 150/HKD 1,170 per day	1 relative 10 days, USD 150/HKD 1,170 per day	3 relatives 10 days, up to USD 15,000/HKD 117,000 per policy year
Local air ambulance	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
Non-medical evacuation	Not covered	Not covered	Not covered	Not covered	Paid in full
Repatriation of mortal remains	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full
<b>Price</b>					
Size of policy discount	None	10% for 2 people, 15% for 3+ people	10% for 2 people, 15% for 3+ people	None	None
Children at no extra cost	No	No	No	Yes - aged 9 or under. Two per paying parent on this plan, subject to underwriting	Yes - aged 15 or under. Two per paying parent on this plan, subject to underwriting

## Global health plan exclusions

**Applies across all:** Antenatal classes; Administration/ registration fees; Advance payments/ deposits; Artificial life maintenance\*; Birth control; Conflict and disaster\*; Convalescence and admission for treatment that could take place as a day-case or out-patient, general care, or staying in hospital; Cosmetic treatment; Developmental problems; Experimental or unproven treatment; Genetic testing; Gender issues; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics or any establishment that is not a hospital; Infertility treatment; Mechanical or animal donor organs; Obesity\*; Persistent vegetative state (PVS) and neurological damage; Professional sports activities; Sexual problems; Sleep disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Ineligible medical practitioner, hospital or healthcare facility.

**Additional exclusions for Major Medical Health Plan:** Complementary therapists; Footcare; Maternity and childbirth; Treatment, equipment or surgery to correct eyesight.

**Additional exclusions for Bupa Global Select Health Plan:** Chinese medicine; Footcare; Maternity and childbirth; Treatment equipment or surgery to correct eyesight; Treatment outside area of cover.

**Additional exclusions for Bupa Global Premier Health Plan:** Certain types of Chinese medicines; Maternity and childbirth; Treatment equipment or surgery to correct eyesight, Treatment outside area of cover.

**Additional exclusions for Bupa Global Elite Health Plan:** Certain types of Chinese medicines; Treatment equipment or surgery to correct eyesight.

**Additional exclusions for Bupa Global Ultimate Health Plan:** Certain types of Chinese medicines.

\*unless eligibility criteria has been met





## FIND OUT MORE

If you'd like more information, we're here to help.  
Please visit [bupaglobal.com](http://bupaglobal.com)

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