



# BUSINESS HEALTH PLAN SWEDEN

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

## **BUPA GLOBAL IS THE SOLE INSURER OF THIS PLAN**

This is intended as a summary of the available benefits. Full details of the benefits, limitations, and exclusions of the health plan can be found in the Business Health Plan Sweden membership guide. Please contact us for a copy.

**From 1 June 2024**

# HEALTHCARE TAILORED FOR SWEDISH EMPLOYERS

With over 30 years' experience of supporting Nordic customers, we have never wanted to be the same as the rest.

Our Business Health Plan Sweden brings the same expected benefits with high level of cover and great service but offers more than just insurance. We also focus on our customers' all-round health and wellbeing through a number of wellness services.

Through the collaboration between Bupa Global and Blue Cross Blue Shield Global, our customers can now enjoy even bigger benefits in the U.S. Our Business Health Plans include cover for unforeseen treatment in the U.S. for 28 days (cover starts from the date of arrival) and the option to extend cover to include U.S cover for all eligible treatment.

Additionally, via Bupa Global's partner company RiskPoint, our customers can purchase non-medical insurance. RiskPoint provide a benefit range that includes cover for travel, personal accident, personal liability, home contents and many more. The Bupa Global and RiskPoint insurances are digitally aligned in terms of eligible members and offer a linked service to ensure a smooth customer experience.

This brochure provides a summary of our Business Health Plan Sweden. For full details on the benefits, limitations, exclusions and how to use the plan, please visit [bupaglobal.com](http://bupaglobal.com) to view the relevant membership guide.

## **BUPA GLOBAL IS THE SOLE INSURER OF THESE PLANS.**

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# BUILT FOR BUSINESS, DESIGNED FOR INDIVIDUALS

Our Business Health Plan Sweden is designed for those wanting a high level of cover from Bupa Global, including access to healthcare facilities anywhere in the world, at home and away.

As a business, your people are your greatest asset, so it makes sense to invest in both their physical and mental health and wellbeing, to help protect them wherever business takes them. Our benefits are designed to cover the mind as well as the body and can go a long way towards helping promote a healthy workforce and making a positive difference to your business.

Offering global healthcare to your employees can also have a wider positive impact on your business, including:

- help you recruit the right talent to take your business forward
- help increase wellbeing, motivation and positivity of your employees
- help improve sickness and absenteeism rates

## **Our plan is designed with a range of employees in mind:**

### **Businesses with employees who travel:**

Our plan offers coverage for employees who are located within the Nordics but travel on business and provides freedom of choice from the most prestigious hospitals and clinics around the world, wherever employees are located.

**Expatriate employees:** Our plan provides medical cover for employees and their families who are assigned to work abroad or for groups of local nationals for whom you would like to provide an enhanced level of cover.

**Executive cover:** Every business has a few key people whose skills, knowledge, experience or leadership are important to a business' continued financial success. The absence of these employees can create a significant impact. Bupa provides the richness of healthcare cover needed for these key people.

**Local cover in the Netherlands:** To satisfy the local requirements in the Netherlands and to enable your employees to have direct access in the Netherlands via direct settlement, the global health plan by Bupa Global can be enhanced with the addition of CZ's Zorgkeuzepolis plan or ONVZ's basic healthcare plan.

## **Helping to improve the world's wellbeing:**

Better health is at the heart of our organisation. Not only do we care for the health and wellbeing of your employees, but we also want to help improve general health around the globe. To maintain this focus, we continue to remain free of shareholders, re-investing profits back into our business. It fuels our drive to improve our services and offer access to cutting-edge care. We also partner with non-profit organisations and local communities to help improve the world's health and create a positive environmental impact.

# WORLD CLASS BUSINESS HEALTH PLAN SWEDEN

With our Business Health Plan Sweden, we are offering more than just health insurance. As well as benefits with high limits to help make sure your employees are protected, we also look out for their all-round health with a number of wellness services available.



## Our difference

A global team of advisers and health experts who, between them, speak multiple languages and offer a service that exceeds expectations. With support available on the telephone at any time of the day or night you can be sure that whenever you or your employees need us, you will be understood.



## Putting you in control

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. Whenever you need to enrol an employee; you can do it securely online in minutes



## Growing with your business

It's good to know that if your employees need to relocate, with our international health plans accessing healthcare will be one less thing to worry about when they arrive.



## A choice of preventive benefits

To help your employees stay in the peak of health they have a choice of preventive benefits including mental health, physiotherapy, acupuncture and chiropractic cover.



## Healthline

Our telephone Healthline staff are on-hand by telephone at any time of the day or night to provide seamless access to medical providers (such as a pharmacy, dentist or doctor) wherever you are, and could arrange an appointment on your behalf. They could also advise you on how to manage an existing condition while you're travelling, advise on appropriate vaccinations and have the expertise to challenge local medical decisions.



## Direct settlement with a worldwide network

When your employees need us most, we'll be there with a smooth claims service. We settle directly with a network of providers so you don't have to pay upfront for your treatment. For plans including U.S. cover this gives your employees access to over 1.9 million providers (and over 44,000 without U.S. cover).



## Secure online access

Your employees can access our exclusive and secure website and mobile app, MembersWorld, whenever they need to. Via their account they can submit and track the progress of claims, submit requests for pre-authorisation of treatment and get access to their membership card and insurance documents. They have the options to log in using their passcode, fingerprint or Face ID, so it's totally secure.

# OUR WELLBEING SOLUTIONS

To support both the physical and mental wellbeing of your employees and their families, we provide as standard a range of wellbeing benefits and programmes.

## Bupa LifeWorks

Our global Employee Support Programme, provided by TELUS Health, provides counselling and/or referral support to deal with personal or work issues that may adversely impact your employees' work performance and their health and wellbeing.

The programme can help your employees with a broad range of issues including handling stress and anxiety, surviving the loss of a loved one, managing life changes and workplace pressure. All with the aim of helping you to support healthy and happy employees.

## Supporting mental health

At Bupa Global we believe that mental health and wellbeing are just as important as physical health. To support this, both annual and monetary limits across our plans for in-patient and day-case mental health treatment are the same as for physical health treatment.

## Global access in your hands

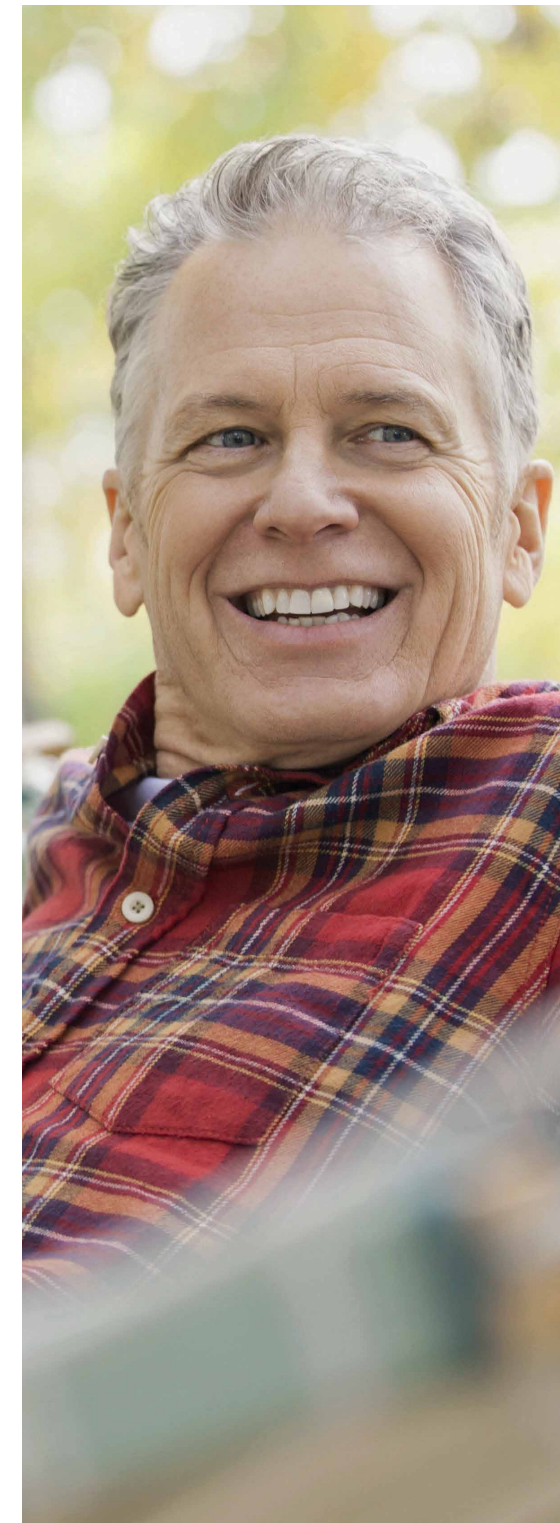
The Global Virtual Care service, available via the MembersWorld app, provides your employees with access to a global network of doctors, offering medical advice and consultations, plus same day virtual appointments – available at any time of day or night.

## Second medical opinion

Sometimes your employees need a little extra reassurance. That's why we give them access to the Second Medical Opinion service from leading international specialists. Available to all members looking for reassurance and confidence in their medical diagnosis.

## Help before you go

Before your employees start a new role away from home, our Assignment Support Programme can provide them with personalised, comprehensive advice on the host country such as local medical facilities and the healthcare system, fulfilling existing prescriptions, and much more.



# NON-MEDICAL BENEFITS FROM RISKPOINT

To complement the international medical insurance, you might choose to arrange extra insurances. RiskPoint\* can offer you a wide range of non-medical insurances.

## These benefits may include:

- Compassionate (non-medical) emergency repatriation
- Replacement employee
- Crisis package - including evacuation in the event of war, terrorists acts or epidemics and national disasters, crisis counselling and search and rescue services
- Flight delay and late arrival
- Baggage (delayed and theft, loss and/or damage)
- Household contents
- Personal liability - property damage or bodily injury
- Legal aid/assistance - security/bail
- Accident-related death and disability
- Death and disability due to illness
- Medical malpractice

If you are interested in these benefits, please let us know and we will direct you to RiskPoint who can give you more information.

To ensure ease of administration, if you need to add or remove members from the insurances, you only need to call or email Bupa Global. Bupa Global will then pass this information on to RiskPoint and RiskPoint will update their insurance.

Bupa Global does not offer nor underwrite, the RiskPoint policies. RiskPoint policies are offered directly through RiskPoint.

Headquartered in Denmark, RiskPoint offers a range of personal and corporate insurance solutions. RiskPoint operates globally with locations in multiple countries across Europe, the U.S. and Asia. For more information about RiskPoint, please visit: [www.riskpoint.eu](http://www.riskpoint.eu)

\*RiskPoint is an established Managing General Agent Underwriting company in Denmark, authorised to provide non-medical and business travel insurance.



# OUR BUSINESS HEALTH PLAN SWEDEN

Our Business Health Plan Sweden is carefully designed to help ensure peace of mind for businesses when choosing the right health plan for their employees and if needed, their dependants.

For this world-class business health plan, we deliver the exceptional high level of service for which we are renowned, and we provide cover for:

- Out-patient treatment, primary care and prescription
- Mental health conditions (no limits for in-patient and day patient treatment with no waiting periods - including cover for addiction, ADHD and self-inflicted injury)
- Evacuation and repatriation - if emergency treatment, isn't available locally, we'll get your employee to where it is (accompanied by a relative or partner when medically necessary)
- Treatment for cancer and other serious illnesses, for as long as needed while they are a member
- Hereditary, congenital and chronic conditions
- Transplants and rehabilitation
- Bupa LifeWorks, your Global Employee Support Programme

## Optional cover

### U.S. cover

This option adds U.S. to the geographical cover making cover worldwide. This option is optional across all tiers. Cover is offered at 100% when using a network hospital, otherwise we may only pay costs that are reasonable and customary.

### Dental & Optical cover

Dental & Optical cover is an optional benefit. The dental covers a number of treatments including preventative, routine and restorative or orthodontic treatments. Optical covers treatments including eye test, frames and lenses.

You can adapt your plan to suit your specific needs, circumstances, and budget. For example, you might want to:

- Include dependants
- Choose to cover pre-existing health issues
- Add preventive, routine and restorative dental and optical care

We understand you're busy. So, we've designed the Business Health Plan Sweden to make giving each of your employees the right level of cover as easy as it can be.

# BUSINESS HEALTH PLAN SWEDEN BENEFIT TABLE

Benefit limits are set out in Euros (EUR). Benefit limits apply per person.

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

Benefit	Business Elite Health Plan
Overall annual maximum All benefits in this table, even those paid in full, will contribute to the overall annual policy maximum limit.	EUR 7.8 million each membership year
Geographical area of cover	Worldwide excluding U.S.
U.S. cover	Optional cover, if purchased
Mandatory pre-authorization	Mandatory pre-authorization for: <ul style="list-style-type: none"> <li>o all in-patient stays over 5 days</li> <li>o prophylactic surgery</li> <li>o reconstructive surgery</li> <li>o obesity surgery</li> <li>o transportation (including evacuation and repatriation)</li> <li>o complications of maternity and childbirth</li> <li>o rehabilitation</li> </ul>
<b>General benefits and rules</b>	
Medical History Disregarded, subject to our agreement (minimum number of employees applies)	Yes
Covered for chronic conditions if diagnosed after enrolment (not applicable when medical history has been disregarded)	Yes
Cover for congenital & hereditary conditions if diagnosed after enrolment (not applicable when medical history has been disregarded)	Yes
No cancellation of policy based on claims pattern / history	Yes
Automatic renewal	Yes

Benefit	Business Elite Health Plan
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, unless we have agreed to waive them.
Age limit for joining	No upper age limit
<b>Out-patient treatment</b>	
Out-patient surgical operations	Paid in full
Wellness checks – specific screenings for breast, cervical, prostate and colorectal cancer	EUR 1,300 each membership year
Full Health Screen – various routine tests such as cholesterol, blood pressure, diabetes, anaemia and lung function, liver and kidney function and cardiac risk assessment	
Specialists' fees for consultations Pathology, x-ray and diagnostic tests	Paid in full
Specialists' fees, psychologists' and psychotherapists' fees for mental health treatment	
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses	Paid in full up to 70 visits each membership year
Vaccinations	Paid in full
Costs for treatment by family doctor	Paid in full
Prescribed drugs and dressings	Paid in full
Accident-related dental treatment	Paid in full



Benefit	Business Elite Health Plan
In-patient and day-case treatment	
Hospital accommodation	Paid in full - Standard private room
Surgical operations, including pre- and post-operative care	Paid in full
Nursing care, drugs and surgical dressings	Paid in full
Specialists' fees	Paid in full
Theatre charges	Paid in full
Intensive Care, intensive therapy, coronary care and high-dependency unit	Paid in full
Pathology, X-rays, diagnostic tests and physiotherapy	Paid in full
Prosthetic implants and appliances	Paid in full
Parent accommodation	Paid in full
Mental health treatment	Paid in full
Prophylactic surgery	Paid in full
Reconstructive surgery	Paid in full
Obesity surgery (after two years' membership)	Paid in full
More benefits	
Advanced imaging	Paid in full
Cancer treatment	Paid in full
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime
Congenital and hereditary conditions	Paid in full
Bupa LifeWorks, your Global Employee Support Programme	We pay in full for up to 5 counselling sessions, per each mental health condition, each membership year
Genetic cancer screening	Paid in full
Healthline services	Included
HIV / AIDS drug therapy including ART	Paid in full

Benefit	Business Elite Health Plan
Home nursing after in-patient treatment	We pay up to a maximum of 196 days each membership year
Hospice and palliative care	EUR 31,200 maximum benefit for the whole of your lifetime
In-patient cash benefit	We pay up to EUR 100 per night up to 20 nights each membership year
Kidney Dialysis	Paid in full
Newborn care	Paid in full for all treatment received within the first 90 days following birth
Prosthetic devices	We pay a maximum benefit of EUR 5,200 for each device
Rehabilitation	We pay in full for up to 120 days of treatment (which may be inpatient treatment or day-case treatment) each membership year
Rehabilitation in a health resort	Not covered
Transplant services	Paid in full
Treatment for or related to gender dysphoria	Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people Paid in full Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people Paid in full
Maternity and childbirth cover	
Normal delivery maternity and childbirth	Paid in full
Childbirth at home	Paid in full
Medically essential Caesarean section	Paid in full
Maternity complication	Paid in full
Infertility treatment	50% up to EUR 10,000 each membership year
Children born into policy without underwriting	Yes

Benefit	Business Elite Health Plan
Transportation / Travel	
Medical evacuation	Paid in full
Medical repatriation	Paid in full
Non-medical evacuation in case of conflicts and natural disasters	Not covered
Local air ambulance	We pay up to EUR 7,700 each membership year
Local road ambulance	Paid in full
Travel cost for an accompanying person	Paid in full
Travel cost for the transfer of children	Paid in full
Compassionate visit transport costs and compassionate visit living allowance	Visit and return: We pay up to 5 trips maximum benefit for the whole of your lifetime, up to EUR 1,300 per trip  Visit living allowance: We pay up to EUR 130 per day for a maximum of 10 days each trip
Compassionate emergency repatriation	Not covered
Living allowance	We pay up to EUR 30 per day for up to 10 days
Repatriation of mortal remains	Paid in full

Benefit	Business Elite Health Plan
Dental / Optical treatment*	
Dental treatment	Optional cover, if purchased We pay up to EUR 7,500 each membership year
Optical treatment	Optional cover, if purchased We pay up to EUR 500 each membership year
Refractive eye surgery	Not covered

\* The dental and optical benefits can only be purchased together as a single module

#### BUSINESS HEALTH PLAN SWEDEN EXCLUSIONS

Administration / registration fees; Advance payments / deposits; Antenatal classes; Artificial life maintenance; Birth control; Chinese medicine; Conflict and disaster; Congenital and hereditary conditions; Convalescence, nursing home and admission for general care, or staying in hospital or other establishment; Cosmetic treatment; Deafness; Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Eyesight; Footcare; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics or any establishment that is not a hospital; Illegal activity; Mechanical or animal donor organs; Obesity; Persistent vegetative state (PVS) and neurological damage; Pre-existing conditions; Reconstructive or remedial surgery; Sleep disorders; Speech disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Travel costs for treatment; Treatment for or related to gender dysphoria\*\*; Unrecognised medical practitioner, provider or facility. Dental treatment (unless optional module purchased); U.S. treatment (unless optional module purchased).

\*\*unless eligibility criteria for the benefit 'Treatment for or related to gender dysphoria' has been met



## FIND OUT MORE

If you'd like more information  
we're here to help.

Call us on +353 1 761 7340

Email: [NordicEuro@bupa.com](mailto:NordicEuro@bupa.com) or visit [bupaglobal.com](http://bupaglobal.com)

General services:

+44 (0) 1273 323 563

Medical related enquiries:

+44 (0) 1273 323 563

Calls may be recorded or monitored.

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