

LIFELINE

Product Summary

From 1 April 2016

bupaglobal.com



INTERNATIONAL MEDICAL INSURANCE FOR THE GLOBALLY MINDED

Bupa Global is the worldwide part of the Bupa Group – a healthcare company with over 40 years' medical experience and a range of facilities that include care homes, hospitals, primary care centres and dental clinics.

At Bupa Global, we're giving globally minded customers access to appropriate medical care and exceptional coverage – whether at home or away. Our range of global health plans are designed for those wanting the highest level of cover available within Bupa and access to the best healthcare anywhere in the world.

Our comprehensive range of health plans include a renowned level of service available in many languages, and access to thousands of medical facilities and experts worldwide. Offering a range of wellness benefits that go beyond insuring you in case of emergency, our plans are designed to help keep you in the best of health.

We support 1.9 million customers worldwide through access to over 800,000 medical providers, across 190 countries, yet our purpose is very simple; longer, healthier, happier lives.



PRODUCT OVERVIEW

Whether at home or away, a global health insurance plan can give you and your family access to the right support, from the right people at the right time.

Bupa Global Lifeline puts you in control of your health. Rather than restricting your cover to just one country, it allows you to use healthcare facilities all over the world and speak to medical experts any time of the day or night.

Best of all, with three levels of cover to choose from, it's easy to understand, simple to set up and flexible enough to suit most circumstances and budgets.

Essential

The entry level of cover that takes care of the bills whenever you need to visit the hospital – either as an in-patient or day-case patient.

Classic

A more comprehensive level of cover that pays for routine hospital bills, out-patient consultations, diagnostic tests and treatments such as physiotherapy – plus a range of preventive health-checks.

Gold

Our highest level of cover that takes care of most in-patient and out-patient costs, including family doctor treatments, prescription medications and accident-related dental treatment – plus a range of four preventive health checks.



BUPA GLOBAL LIFELINE OPTIONS - SUMMARY OF BENEFITS	LIFELINE ESSENTIAL	LIFELINE CLASSIC	LIFELINE GOLD
Out-patient treatment			
Out-patient surgical operations	✓	✓	✓
Health screening and wellness checks — mammogram, PAP test, prostate cancer screening or colon cancer screening (after one		✓	✓
Physiotherapy, osteopathy and chiropractor treatment		✓	✓
Cover for treatment by therapists, complementary medicine practitioners and qualified nurses		✓	✓
Consultants' fees, psychologists' and psychotherapists' fees for psychiatric treatment (after two years' membership)		✓	✓
Pathology, X-rays and diagnostic tests		✓	✓
Consultants' fees for consultations		✓	✓
Costs for treatment by a family doctor			✓
Prescribed drugs and dressings			✓
Accident-related dental treatment			✓
In-patient and day-case treatment			
Hospital accommodation	✓	✓	✓
Surgical operations, including pre- and post-operative care	✓	✓	✓
Nursing care, drugs and surgical dressings	✓	✓	✓
Physicians' fees	✓	✓	✓
Theatre charges	✓	✓	✓
Intensive Care	✓	✓	✓
Pathology, X-rays, diagnostic tests and therapies	✓	✓	✓
Prosthetic implants and appliances	✓	✓	✓
Parent accommodation	✓	✓	✓
Psychiatric treatment (after two years' membership, lifetime maximum 90 days)	✓	✓	✓
Further benefits			
Advanced imaging	✓	✓	✓
Cancer treatment	✓	✓	✓
Healthline services	✓	✓	✓
HIV/AIDS drug therapy including ART (after five years' membership)		✓	✓
Home nursing after in-patient treatment	✓	✓	✓

SUMMARY OF BENEFITS	LIFELINE ESSENTIAL	LIFELINE CLASSIC	LIFELINE GOLD
Hospice and palliative care	✓	✓	✓
In-patient cash benefit	✓	✓	✓
Local air ambulance	✓	✓	✓
Local road ambulance	✓	✓	✓
Maternity cover (after 10 months' membership)		✓	✓
Newborn care	✓	✓	✓
Prosthetic devices	✓	✓	✓
Rehabilitation	✓	✓	✓
Transplant services	✓	✓	✓
Optional benefits (if purchased)			
USA cover	✓	✓	✓
Assistance cover (Evacuation and Repatriation)	✓	✓	✓

SUMMARY OF EXCLUSIONS - WHAT IS NOT COVERED?
Artificial life maintenance
Congenital Conditions
Cosmetic treatment
Developmental problems, including learning difficulties and behavioural and physical problems, and developmental problems treated in an educational environment
Donor organs
Epidemics and pandemics
Harmful or hazardous use of alcohol, drugs and/or medicines
Health hydros/nature cure clinics
Infertility treatment
Pre-existing conditions – i.e. any condition that you have when you join, or which you have suffered from in the past and which may recur
Self-inflicted injuries
Sleep disorders

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](https://www.bupaglobal.com) or in the health plan guide. Cover for pre-existing conditions is subject to underwriting. Please ask your sales adviser for further information.

WHY US?

THE BUPA GLOBAL DIFFERENCE

Over 40 years of medical expertise and dedication to health. A global team of advisers and health experts who, between them, speak multiple languages – and a service that exceeds expectations. These are just a few of the things that make us different.

Global network

Allowing access to a network of over 800,500 medical providers around the world, we give customers the flexibility to choose where and how they receive treatment.

Financial reassurance

Health insurance isn't just about your health. It's also about not worrying about unexpected costs. With us by your side – one of the world's leading international health insurers – you can simply focus on enjoying life.

Multilingual advisers

When it comes to healthcare, we know you want support from people who understand you and your needs. That's why we have a multi-lingual team who are able to speak with you in many languages and can support you, wherever you are every single minute of every day.

Pre-existing conditions

We don't believe past health issues should stop you from enjoying your future. That's why, when you join our global health plans, we can cover many pre-existing conditions.

Your health is at the heart of everything we do.

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 to you and offer access to cutting-edge care.

Confidence in your diagnosis

The solution to health problems isn't always black and white. That's why we offer you the opportunity to get another opinion from a world-class specialist. A second medical opinion service is available to all customers looking for confidence and peace of mind in their medical diagnosis.

BUT DON'T JUST TAKE
OUR WORD FOR IT, LISTEN
TO WHAT SOME OF OUR
CUSTOMERS HAVE TO SAY
AT [BUPAGLOBAL.COM](https://bupaglobal.com)

