



COMPARING GLOBAL HEALTH PLANS

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 health plan guides.

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

1 January 2020

GLOBAL HEALTH PLANS COMPARISON TABLE

| BENEFIT | MAJOR MEDICAL | SELECT | PREMIER | ELITE | ULTIMATE |
|---|---|--|--|---|--|
| Overall annual maximum | USD 3,000,000/HKD 23,400,000 | USD 3,000,000/HKD 23,400,000 | USD 5,000,000/HKD 39,000,000 | USD 10,000,000/HKD 78,000,000 | Unlimited |
| Geographical area of cover | Worldwide | Worldwide excluding USA | Worldwide excluding USA | Worldwide | Worldwide |
| Mandatory pre-authorization | Mandatory pre-authorization for: <ul style="list-style-type: none"> o obesity surgery o prophylactic surgery o internal cardiac defibrillator o reconstructive surgery o rehabilitation o cancer treatment o transportation (evacuation and repatriation) | Mandatory pre-authorization for: <ul style="list-style-type: none"> o staying overnight in hospital o visiting hospital as a day-patient o cancer treatment o advanced imaging o rehabilitation o transportation (evacuation) | Mandatory pre-authorization for: <ul style="list-style-type: none"> o obesity surgery o prophylactic surgery o internal cardiac defibrillator o reconstructive surgery o rehabilitation o cancer treatment o transportation (evacuation) | Mandatory pre-authorization for: <ul style="list-style-type: none"> o obesity surgery o prophylactic surgery o internal cardiac defibrillator o reconstructive surgery o rehabilitation o cancer treatment o transportation (evacuation and repatriation) | Mandatory pre-authorization for: <ul style="list-style-type: none"> o genetic cancer screening o refractive eye surgery o obesity surgery o prophylactic surgery o internal cardiac defibrillator o reconstructive surgery o home nursing o rehabilitation o rehabilitation at health resorts o cancer treatment o complications of maternity and childbirth o transportation (evacuation and repatriation) |
| General benefits and rules | | | | | |
| 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 12,500/HKD 97,500 per policy year | USD 25,000/HKD 195,000 per policy year | USD 75,000/HKD 585,000 per policy year | Unlimited |
| Out-patient surgical operations | | 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 | | | | | Paid in full |
| Physiotherapists, osteopaths and chiropractor | | Not covered | | | Paid in full |
| Occupational and orthoptic therapy | Not covered | | | | Paid in full |
| Footcare | | | | | Paid in full |
| Acupuncture and reflexology | | | Not covered | | Paid in full |
| Homeopathy, naturopathy and Chinese medicine | | | 15 visits | 30 visits | Paid in full |
| Prescribed drugs and dressings | | USD 1,500/HKD 11,700 per policy year | Paid in full | Paid in full | Paid in full |
| Durable medical equipment | | Not covered | | | Paid in full |
| Dietetic guidance | | Not covered | Paid in full 4 visits | Paid in full 4 visits | Paid in full |
| Preventive treatment | | | | | |
| Health screening (10 months waiting period) | | USD 400/HKD 3,100 per policy year | USD 750/HKD 5,800 per policy year | USD 1,500/HKD 11,700 per policy year | USD 7,500/HKD 58,500 per policy year |
| Young child care | | USD 400/HKD 3,100 per policy year | USD 750/HKD 5,800 per policy year | USD 1,500/HKD 11,700 per policy year | USD 7,500/HKD 58,500 per policy year |
| Children's/influenza/HPV vaccinations | | Not covered | 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 | 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 |

| BENEFIT | MAJOR MEDICAL | SELECT | PREMIER | ELITE | ULTIMATE |
|---|---|--|---|---|---|
| Dental treatment, Hearing aids and optical | | | USD 1,500/HKD 11,700 per policy year | USD 4,000/HKD 31,200 per policy year | USD 15,000/HKD 117,000 per policy year |
| Out-patient accident related dental treatment during dental waiting period | Not covered | Not covered | Covered 50% Up to 30 days after the accident | Paid in full Up to 30 days after the accident | Paid in full Up to 30 days after the accident |
| Routine dental (6 month waiting period). Including; filling, root treatment, x-ray, tooth extraction, anaesthesia | | Not covered | Covered 50% | Paid in full | Paid in full |
| Major restorative (6 month waiting period). Including; bridges, crowns, dental implants, dentures | | Not covered | Covered 50% | Paid in full | Paid in full |
| Orthodontics (12 months waiting period) | Not covered | Not covered | Not covered | Paid in full | Paid in full |
| Hearing aids | | Not covered | Covered 50% | Paid in full | Paid in full |
| Spectacle lenses and contact lenses | | Not covered | Covered 50% | Paid in full | Paid in full |
| Refractive eye surgery | | Not covered | Not covered | Not covered | Paid in full (1 per eye per lifetime) |
| In-patient and Day-patient benefits | | | | | |
| 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 Semi-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 |
| Physicians' 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 | 90 days lifetime limit Bupa Global must be notified about any hospitalisation before the 5th night to approve any further treatment | 90 days lifetime limit Bupa Global must be notified about any hospitalisation before the 5th night to approve any further treatment | 90 days lifetime limit Bupa Global must be notified about any hospitalisation before the 5th night to approve any further treatment | 90 days lifetime limit Bupa Global must be notified about any hospitalisation before the 5th night to approve any further treatment | 90 days lifetime limit Bupa Global must be notified about any hospitalisation before the 5th night to approve any further treatment |
| 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 |
| Pre- and Post-hospitalisation | | | | | |
| 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 |

| BENEFIT | MAJOR MEDICAL | SELECT | PREMIER | ELITE | ULTIMATE |
|---|---|--|--|---|---|
| Home nursing | Paid in full 30 days Pre-authorization required. Should start immediately after in-patient stay and be medically prescribed. | Not covered | Not covered | Paid in full 30 days Pre-authorization required. Should start immediately after in-patient stay and be medically prescribed. | Paid in full 30 days Pre-authorization required. Should start immediately after in-patient stay and be medically prescribed. |
| 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. |
| In-patient and/or out-patient care | | | | | |
| 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 |
| 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 |
| Maternity/childbirth (after 10 months) | | | | | |
| 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 |
| Transportation/travel | | | | | |
| 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 |
| Travel cost for the transfer of children | Paid in full | Paid in full | Paid in full | Paid in full | Paid in full |

| BENEFIT | MAJOR MEDICAL | SELECT | PREMIER | ELITE | ULTIMATE |
|--------------------------------------|---|--|--|---|---|
| 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 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 |
| Price | | | | | |
| 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 - under the age of 10 Two per paying parent on this plan | Yes - under the age of 16 Two per paying parent on this plan |

GLOBAL HEALTH PLAN EXCLUSIONS

Applies across all: 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; Epidemics and pandemics; Experimental treatment; Genetic testing; Gender issues; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics etc; Infertility treatment; Mechanical or animal donor organs; Obesity; Persistent vegetative state (PVS) and neurological damage; Sexual problems; Sleep disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Unrecognised 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: Complementary therapists; 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.

The insurance plans are insured by Bupa (Asia) Limited and administered by Bupa Global. Bupa Global is a trading name adopted by Bupa (Asia) Limited in relation to its portfolio of International Private Medical Insurance products and services. Bupa (Asia) Limited is authorised and regulated by the Hong Kong Insurance Authority.

Bupa Global is the sole insurer of this plan.

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