



Premium global healthcare designed around your life

Bupa Global and Blue Shield Global®
deliver better healthcare, together

Bupa Global Health Plans - Hong Kong

July 2026





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Ready to begin a new healthcare journey?

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Decades of international healthcare expertise

For many years, we've delivered premium private healthcare around the world

Founded by doctors and trusted by people everywhere, Bupa Global has always had one purpose: to help you live a longer, healthier, happier life, and make a better world.

We know your health is personal and believe your healthcare should be too. That's why our premium coverage is designed around you, delivering reassurance, quality care and support wherever you are in the world and life.

With decades of experience, an extensive global network and an uncompromising commitment to quality care, we're more than just insurance. We're your partner in health, laser-focused on protecting the wellbeing of you and your loved ones.

Bupa Global and Blue Shield Global

Protecting your health within the U.S.

Bupa Global's partnership with Blue Shield Global means together we can provide U.S. healthcare cover.

Our partnership brings you exceptional healthcare with seamless access to the largest clinical network worldwide. Whether you're home or abroad, we provide a gateway to expert care, personalised support and digital tools that empower you to take more control of your health. With over 2m providers in 190 countries, we ensure access to quality care around the planet.



Key benefits at a glance



You are our priority

We build our health insurance around your needs. And with no shareholders, we can reinvest profits into clinical innovation and ever better service.



Speak to a doctor, anytime

Through [MembersWorld](#), you can have unlimited virtual appointments with a doctor. Anytime, anywhere, and at no additional cost. [Learn more](#)



Expert second opinions

When you need extra reassurance, you can get a second medical opinion from international specialists for added confidence in your diagnosis and treatment.



Multilingual support

We provide 24/7 telephone support in multiple languages, because clear advice makes global healthcare simpler for everyone.



Mental health matters

We treat mental health as seriously as physical health. Our plans include equal in-patient annual limits for mental and physical health giving you rounded care.



On-demand digital tools

With MembersWorld, you can manage your health plan quickly and easily. You can also access Blua digital healthcare services. Expert support at the touch of a button. [Learn more](#)



Medical facilities worldwide

Our global network of medical facilities offer cashless settlement for hospital treatment, reducing upfront payments and giving peace of mind that care is nearby. [Facilities Finder](#)

Prioritise your health to safeguard what you truly value

Because your wellbeing is the foundation for everything else

Healthcare that keeps pace with your ambitions

When your life and career span borders, your healthcare should too. Premium global cover gives you fast access to trusted care, whether you're home, travelling or relocating, so your health never becomes a constraint.

Confidence for you and the people you love

Your family's health underpins everything you're building together. With premium private healthcare, you can access high quality care when you need it most, offering reassurance and peace of mind for every stage of life.

Support for those who push further

When performance and recovery matter, access to the right care is critical. Premium international healthcare helps you stay at your best, with specialist support for an active, adventurous and boundary-pushing lifestyle.





The highest level of private healthcare

Premium cover designed to support every stage of your health journey, at home and abroad.

Our health plans are designed for individuals and families who want the very best in care, with access to trusted healthcare worldwide.

Bupa Global goes beyond insurance. We support your overall wellbeing with a range of dedicated services, from preventive care and virtual consultations to second medical opinions and mental health support, helping you to feel confident that you're covered wherever life takes you.

With flexible levels of cover to suit your needs, you can choose the protection that's right for you, giving peace of mind for yourself and your loved ones.

Summary of key inclusions

Each level of our Global Health Plans provides you with exceptional service and the uncompromising quality of health insurance you would expect from Bupa Global.

Specifically, the following is included in all Global Health Plans tiers:

- ✓ Mental health support
- ✓ Treatment for cancer and other serious illness
- ✓ Transplants and recovery care
- ✓ Evacuation and repatriation
- ✓ Hereditary or congenital conditions
- ✓ Treatment for chronic conditions that are ongoing or are incurable
- ✓ A dedicated clinical case manager to support you on complex treatment pathways



Cancer care you can rely on

Our experience has taught us that dealing with cancer is not just about having access to the right healthcare; it's also about having the right support.

Whether you want expert advice from a leading oncologist, or a friendly voice at the end of the phone, we have people who can help.

As part of our Bupa Global cancer promise, if you're diagnosed with cancer, we'll look after you for as long as you're a member.

As standard, you'll have a specialist adviser, giving you one point of contact whenever you want to contact us.

Direct access to cancer care

We'll use national clinical guidance to advise you on your next steps, depending on the level of cover and condition.

International cancer cover

You'll get direct access and freedom to choose leading specialists and overseas specialists, without waiting for a referral.

Specialist oncology support team

Our dedicated support teams will offer expert advice and vital support through difficult decisions.

Evacuation and repatriation options

You'll receive treatment in the nearest appropriate centre or return to your country of nationality or residence when treatment is not available locally.

Treatment across the country or from your home

You could receive chemotherapy from a specialist nurse in the comfort of your own home* or utilise a network of hospitals and specialist centres.

Access to proven drugs and treatment

We could cover new breakthrough cancer drugs, tests, and treatments, subject to availability and regulatory approval.

* Subject to geographic and clinical restrictions.





Expert case management

Global expertise, local care and unwavering customer support.

Our case management team delivers personalised, end-to-end support for customers facing complex health challenges. Whether navigating a serious diagnosis, managing an international care plan or arranging critical interventions, our team of doctors, nurses and specialists are here to support you every step of the way.

24/7/365 global clinical network

With around 100 clinicians operating across multiple regional hubs, we can provide worldwide medical coordination and case oversight for you whenever and wherever you need it.

Specialist case management for complex needs

Including cancer care, intensive care, in-patient psychiatric treatment and prolonged hospital stays, we manage serious and complex cases as a fundamental part of our service.

Our cancer pledge

Members concerned about possible cancer symptoms can contact us directly. We pay in full for all eligible cancer treatments.

Coordinated, personalised pathways

Our integrated care pathways combine medical expertise with proactive case support to achieve the best outcomes.

Assistance service

We coordinate with expert partners on evacuation and repatriation as required, and support members in finding the right providers for their treatment needs worldwide.

Our Global Health Plans

Whether you're home or abroad, or constantly on your travels, our Global Health Plans are designed to keep you in great working order, 365 days a year.

Our tiered health plans are designed to offer increasing levels of coverage, service and flexibility to match your lifestyle, needs and expectations.

1

Start with an in-patient cover

Select the tier of cover that suits your specific needs, circumstances and budget.

Major Medical	Covers in-patient, cancer treatment, medical evacuation and repatriation
Select	Fuller in-patient cover with basic wellness benefits including health check-up and vaccinations
Premier	Covers in- and out-patient plus increased wellbeing benefits with dental treatment, hearing aids and optical
Elite	Increased benefit limits across out-patient and in-patient plus optional maternity cover
Ultimate	No overall annual limit, includes cancer screening, maternity cover and extensions to evacuation and repatriation benefit

2

Customise the plan

Options you could add to suit your personal requirements.

U.S. cover

This option adds U.S. to the geographical cover making cover worldwide.
This is offered as standard for the Ultimate tier.

Maternity cover

This option is available for Elite tier while being standard for the Ultimate tier.
This benefit has a waiting period of 18 months and covers pre- and post-natal care and childbirth.

Hong Kong hospital network options

Comprehensive or Standard networks are available for Major Medical, Select, Premier and Elite tiers.

Choose coverage levels to suit your needs

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.

Please note: This table provides a high-level summary of the types of cover provided. Full details of the benefits, limitations and exclusions can be found in the membership guide. Please ask your sales adviser for further information.

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 or Worldwide excluding U.S.	Worldwide or Worldwide excluding U.S.	Worldwide or Worldwide excluding U.S.	Worldwide or Worldwide excluding U.S.	Worldwide
Network options	Standard or Comprehensive	Standard or Comprehensive	Standard or Comprehensive	Standard or Comprehensive	Comprehensive
Mandatory pre-authorisation	Mandatory pre-authorisation for: in- and day-patient treatment, even if within “in-patient and/or out-patient care”	Mandatory pre-authorisation for: in- and day-patient treatment, even if within “in-patient and/or out-patient care”	Mandatory pre-authorisation for: in- and day-patient treatment, even if within “in-patient and/or out-patient care”	Mandatory pre-authorisation for: in- and day-patient treatment, even if within “in-patient and/or out-patient care”	Mandatory pre-authorisation for: in- and day-patient treatment, even if within “in-patient and/or out-patient care”
General benefits and rules					
Out of network rules / penalties	50% co-insurance for standard network customer to attend hospitals out of network	50% co-insurance for standard network customer to attend hospitals out of network	50% co-insurance for standard network customer to attend hospitals out of network	50% co-insurance for standard network customer to attend hospitals out of network	NA
Room type rules / penalties	50% co-insurance applies for going to a private room if only semi-private room is selected	50% co-insurance applies for going to a private room if only semi-private room is selected	50% co-insurance applies for going to a private room if only semi-private room is selected	50% co-insurance applies for going to a private room if only semi-private room is selected	NA
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 and 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

Benefit	Major Medical	Select	Premier	Elite	Ultimate
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.				
Co-insurance	No co-insurance	Optional 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	Paid in full (deductible applies)	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, scans, X-ray and diagnostic tests	Not covered	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	30 visits per policy year	60 visits per policy year	Paid in full
Physiotherapists, osteopaths and chiropractor					Paid in full
Occupational and orthoptic therapy					Paid in full
Footcare					Paid in full
Acupuncture and reflexology		15 visits	Not covered	30 visits	Paid in full
Homeopathy, naturopathy and Chinese medicine					15 visits
Prescribed drugs and dressings	USD 1,000 or HKD 7,800 per policy year (deductible applies) 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	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
Preventive treatment					
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 2,000 / HKD 15,550 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 / pneumococal 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	Not covered	Not covered	USD 2,550 / HKD 20,000 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 (up to 30 days after the accident)	Not covered	Not covered	Covered 50%		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	Not covered	Paid in full up to USD 15,000 / HKD 117,000 per policy year (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. 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 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 4,000 / HKD 31,200 Optional: USD 10,000 / HKD 78,000	No deductible
Hospital accommodation, room and board	Paid in full semi-private room or standard private room	Paid in full semi-private room or standard private room	Paid in full semi-private room or standard private room	Paid in full semi-private room or 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
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

Benefit	Major Medical	Select	Premier	Elite	Ultimate
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
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
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.
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	Paid in full	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

Benefit	Major Medical	Select	Premier	Elite	Ultimate
Maternity / childbirth (18 months waiting period)				Optional cover, if purchased	
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
Assisted fertility treatment	Not covered	Not covered	Not covered	USD 10,200 / HKD 79,550 per policy year	USD 17,000 / HKD 132,600 per policy year
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
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
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 - 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; Illegal activity; 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: Assisted fertility treatment; Complementary therapists; Footcare; Maternity and childbirth; Treatment, equipment or surgery to correct eyesight; Treatment outside area of cover.

Additional exclusions for Bupa Global Select Health Plan: Assisted fertility treatment; 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: Assisted fertility treatment; 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, Treatment outside area of cover.

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

*unless eligibility criteria has been met

Let's build your global healthcare plan together

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Calls may be recorded or monitored.

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