

Start with our core cover

(1) Worldwide Medical Insurance

Worldwide Medical Insurance Annual Overall Limits US\$2,550,000				
Benefit	Level of cover	£ Sterling	€ Euros	\$ US
Staying in hospital overnight or as a day-case	Paid in full			
Parent accommodation	Paid in full			
Nursing care	Paid in full			
Operating room, medicines and surgical dressings	Paid in full			
Intensive care, intensive therapy, coronary care and high dependency unit	Paid in full			
Surgery, including surgeons', anaesthetists' and assistants' fees	Paid in full			
Specialists' consultation fees	Paid in full			
Pathology, X-rays, diagnostic tests and therapies	Paid in full			
Rehabilitation	Paid in full for 30 days each condition			
Advanced imaging	Paid in full			
Psychiatric treatment overnight in hospital, including room, board and treatment costs	90 days a lifetime limit			
Psychiatric treatment as a day-case, including room, board and treatment costs	Paid in full for 20 days each membership year			
Prosthetic implants and appliances	Paid in full			
Prosthetic devices	Each device, up to	2,000	2,500	3,400
Childbirth and treatment in hospital	Each membership year, up to	6,500	8,100	11,050
Childbirth at home	Each membership year, up to	650	810	1,105
Newborn care		75,000	93,750	127,500
Cancer treatment	Paid in full			
Transplant services	Each condition, up to	150,000	187,500	255,000
Hospice and palliative care	Lifetime limit	20,000	25,000	34,000
Local road ambulance	Paid in full			
Local air ambulance	Each membership year, up to	5,000	6,250	8,500
Home nursing	Paid in full for 30 days each membership year			
Hospitalisation cash benefit	Each night for a maximum of up to 30 nights each membership year	100	125	170
Emergency dental treatment	Paid in full			
Treatment of congenital and hereditary conditions	Each membership year, up to	20,000	25,000	34,000

Then add on these options

(2) Worldwide Medical Plus

Worldwide Medical Plus | Annual Overall Limits US\$42,500(Excl. Transplant)

Benefit	Level of cover	£ Sterling	€ Euros	\$ US
Specialists' consultation and doctors' fees	Paid in full up to 35 visits each membership year			
Physiotherapy, osteopathy and chiropractor treatment	Paid in full up to 30 visits each membership year			
Consultations and treatment with complementary therapists	Paid in full up to 15 visits each membership year			
Psychiatrists' and psychologists' fees	Paid in full up to 30 visits each membership year			
Speech therapy	Paid in full			
Pathology, X-rays and diagnostic tests	Paid in full			
Young child care	Each membership year, up to	1,000	1,250	1,700
Maternity	Each membership year, up to	2,000	2,500	3,400
Accident-related dental treatment	Each membership year, 80% up to	500	625	850
Transplant services	Each condition, up to	50,000	62,500	85,000

(3) Worldwide Medicines and Equipment

Worldwide Medicines and Equipment | Subject to Limits below

Benefit	Level of cover	£ Sterling	€ Euros	\$ US
Prescribed medicines and dressings	Each membership year, up to			
Durable medical equipment rental	Up to 45 days each condition, each membership year up to	1,500	1,875	2,550
Long-term prescription medicines	Each membership year, 80% up to Lifetime limit	10,000 60,000	12,500 75,000	17,000 102,000

(4) Worldwide Wellbeing

Worldwide Wellbeing | Annual Overall Limits US\$8,500

Benefit	Level of cover	£ Sterling	€ Euros	\$ US
Screening and prevention:				
Full health screen				
Mammogram				
Papanicolaou (PAP) test				
Prostate cancer screen				
Colon cancer screen	Each membership year, up to	500	625	850
Bone densitometry				
Four dietetic consultations				
Vaccinations				
Dental:				
Preventive	Each membership year, 100% up to			
Routine and major restorative	Each membership year, 80% up to	3,500	4,375	5,950
Orthodontic	Each membership year, 50% up to			
Optical:				
Eye test (including consultation)	One each membership year, 100%			
Spectacle lenses	80%			
Contact lenses	80%			

(5) Worldwide Evacuation

Worldwide Evacuation				
Benefit	Level of cover	£ Sterling	€ Euros	\$ US
Medical evacuation	Paid in full			
Medical repatriation	Paid in full			
Travel costs for an accompanying person	Paid in full			
Travel costs for the transfer of minor children	Paid in full			
Living allowance	For a maximum of 10 days each membership year, each day up to	100	125	170
Repatriation of mortal remains	Lifetime limit, up to	6,500	8,125	11,050
Compassionate visit and return	Five trips lifetime limit each membership year, up to	800	1,000	1,360
Compassionate visit living allowance	For a maximum of 10 days each visit, each day up to	100	125	170

(6) Plus USA Cover

(7) An Optional Deductible that is spread across your cover and options.

IMPORTANT NOTES FOR WAITING PERIOD :

- Maternity Benefits of pre and post natal treatment payable if baby is delivered after 10 months of continuous Bupa membership.
- Preventive Dental Treatment 100% payable only after 6 months of continuous Bupa membership.
- Claims for Routine and Major Restorative Treatment is 80% payable only after 2 years of continuous Bupa membership.
- Orthodontic Treatment (up to age 19) is 50% payable only after 2 years of continuous Bupa membership.
- Full Health Screening benefit only after 1 year of membership and payable for every alternate year of Bupa membership.
- Long Term Prescription Medicine benefit payable only after 3 years of continuous membership.