

TABLE OF BENEFITS - SELECT HEALTH PLAN

BENEFIT AND EXPLANATION	LIMITS
ALL BENEFITS BELOW, EVEN THOSE PAID IN FULL WILL CONTRIBUTE TO THE OVERALL ANNUAL POLICY MAXIMUM LIMIT	Overall annual policy maximum USD 4,500,000 or HKD 35,000,000
In-patient deductibles: Mandatory USD 1,500 or HKD 11,700 Optional USD 4,000 or HKD 31,200 Optional USD 10,000 or HKD 78,000 Please see your insurance certificate for details of the deductible that applies to your in-patient and day-patient benefits. MANDATORY PRE-AUTHORISATION There are some benefits for which you must receive pre-authorisation. This will be stated in the benefit explanation. Benefits may not be paid unless pre-authorisation has been provided. Please contact us for pre-authorisation before proceeding with all in-patient and day/case treatment . Benefits may not be paid unless pre-authorisation has been provided.	
OUT-PATIENT DAY TO DAY CARE *PAID IN FULL UP TO THE ANNUAL MAXIMUM OF OUT-PATIENT DAY TO DAY CARE LIMIT OF USD 28,800 OR HKD 225,000	Annual maximum USD 28,800 or HKD 225,000
Co-insurances: Mandatory 15% co-insurance Please see your insurance certificate for details of the co-insurance that applies to your out-patient day to day care benefits Please note that the deductible and not the co-insurance apply to the out-patient treatment undertaken in connection with the advanced imaging, cancer treatment , transplant services and kidney dialysis benefits.	
OUT-PATIENT SURGICAL OPERATIONS When carried out by a specialist or a doctor .	Paid in full*
PATHOLOGY, RADIOLOGY AND DIAGNOSTIC TESTS When recommended by your specialist or doctor to help diagnose or assess your condition: ◦ pathology such as blood test(s) ◦ radiology such as ultrasound or X-ray(s) ◦ diagnostic tests such as electrocardiograms (ECGs)	Paid in full*

BENEFIT AND EXPLANATION	LIMITS
SPECIALIST CONSULTATIONS AND DOCTOR'S FEES Consultations with your specialist or doctor , for example to: ◦ receive or arrange treatment ◦ follow up on treatment already received ◦ receive pre- and post- hospital consultations/ treatment ◦ receive prescriptions for medicines, or ◦ diagnose your symptoms Such consultations may take place in the specialist's or doctor's office, by telephone or using the internet.	Paid in full* Up to 15 consultations each policy year
QUALIFIED NURSES Costs for nursing care, for example injections or wound dressings by a qualified nurse .	
MENTAL HEALTH Consultation fees with psychiatrists, psychologists and psychotherapists to: ◦ receive or arrange treatment ◦ receive pre- and post- hospital treatment , or ◦ diagnose your illness Such consultations must take place in the psychiatrist's, psychologist's or psychotherapist's office.	
PRESCRIBED MEDICINES AND DRESSINGS Medicines and dressings prescribed by your medical practitioner , required to treat a disease, illness or injury.	
DURABLE MEDICAL EQUIPMENT Durable medical equipment that: ◦ can be used more than once ◦ is not disposable ◦ is used to serve a medical purpose ◦ is not used in the absence of a disease, illness or injury and ◦ is fit for use in the home For example oxygen supplies or wheelchairs.	Up to USD 5,800 or HKD 45,000 each policy year
COMPLEMENTARY MEDICINES: HOMEOPATHY, NATUROPATHY, CHINESE MEDICINE AND BONESETTER Consultations and treatment with homeopaths, naturopaths, Chinese medicine practitioners and Bonesetters who are appropriately qualified and registered to practise in the country where treatment is received. Note: should any complementary medicines or treatments be supplied or carried out on a separate date to a consultation, these costs will be considered as a separate consultation. We only pay for the complementary medicines and therapies above. Exclusions apply to some Chinese medicines as detailed in the General exclusions section.	Up to 15 visits each policy year *

BENEFIT AND EXPLANATION	LIMITS	BENEFIT AND EXPLANATION	LIMITS
PREVENTIVE TREATMENT		INTENSIVE CARE	
HEALTH SCREENING AND WELLNESS (WAITING PERIOD 10 MONTHS) Once you have been covered on this health plan for 10 months. A health screen generally includes various routine tests performed to assess your state of health and could include tests to check cholesterol and blood sugar (glucose) levels, liver and kidney function tests, a blood pressure check, and a cardiac risk assessment. You may also have the specific screening tests for breast, cervical, prostate, colorectal cancer or bone densitometry. The actual tests you have will depend on those supplied by the benefits provider where you have your screening.	Up to USD 1,000 or HKD 8,000 policy year	Costs for treatment in an intensive care unit when it is medically necessary or an essential part of treatment .	Paid in full
VACCINATIONS The following are covered: <ul style="list-style-type: none">◦ Vaccinations which are recommended as part of the national childhood immunisation programme in the country of residency◦ Human papilloma virus (HPV) vaccination to protect against cervical cancer◦ Influenza (seasonal flu) vaccination Travel vaccinations are not covered under this benefit.	Up to USD 400 or HKD 3,100 policy year	SURGERY, INCLUDING SURGEONS' AND ANAESTHETISTS' FEES Surgery, including surgeons' and anaesthetists' fees, as well as treatment needed immediately before and after the surgery on the same day.	Paid in full
IN-PATIENT CARE: FOR ALL IN-PATIENT AND DAY-PATIENT TREATMENT COSTS		SPECIALISTS' CONSULTATION FEES When you require medical treatment during your stay in hospital .	
Your mandatory deductible of USD 1,500 or HKD 11,700 applies to all the following benefits. You may have chosen a higher deductible . Please see your insurance certificate for details of the deductible that applies to your in-patient and day-patient benefits.		PATHOLOGY, RADIOLOGY AND DIAGNOSTIC TESTS: <ul style="list-style-type: none">◦ pathology such as blood test(s)◦ radiology such as ultrasound or X-ray(s)◦ diagnostic tests such as electrocardiograms (ECGs) when recommended by your specialist to help diagnose or assess your condition when you are in hospital .	Paid in full
HOSPITAL ACCOMMODATION, ROOM AND BOARD When: <ul style="list-style-type: none">◦ there is a medical need to stay in hospital◦ the treatment is given or managed by a specialist◦ the length of your stay is medically appropriate, and◦ you occupy a private room We will not pay the extra costs of a deluxe, executive or VIP suite. If the cost of treatment is linked to the type of room, we pay the cost of treatment at the rate which would be charged if you occupied a room type appropriate for this health plan . For in-patient stays of 5 nights or more, you or your specialist must send us a medical report before the fifth night, confirming your diagnosis, treatment already given, treatment planned and discharge date. We will also pay up to USD 17 or HKD 130 each day for personal expenses such as newspapers, television rental and guest meals when you have had to stay overnight in hospital .	Paid in full Private	MENTAL HEALTH Mental health treatment , where it is medically necessary for you to be treated as a day-patient or in-patient to include room, board and all treatment costs related to the mental health condition. Any mental health treatment overnight in hospital and as a day-patient for 5 days or more will need pre-authorisation. Benefit will not be paid unless pre-authorisation has been provided.	Paid in full
PARENT ACCOMMODATION IN HOSPITAL Room and board costs for a parent staying in hospital with their child when the costs are for one parent only, you are staying with a child up to 18 years old, and the child is insured and receiving treatment that is covered.	Paid in full	PHYSIOTHERAPISTS, OCCUPATIONAL THERAPISTS, SPEECH THERAPISTS AND DIETICIANS Treatment provided by therapists (such as occupational therapists), physiotherapy and dietician or speech therapy if it is needed as part of your treatment in hospital , meaning this is not the sole reason for your hospital stay.	Paid in full
OPERATING ROOM, MEDICINES AND SURGICAL DRESSINGS Costs of the: <ul style="list-style-type: none">◦ operating room◦ recovery room◦ medicines and dressings used in the operating or recovery room◦ medicines and dressings used during your hospital stay	Paid in full	OBESITY SURGERY (WAITING PERIOD OF 24 MONTHS) Once you have been covered on this health plan for 24 months, we may pay, subject to Bupa Global's medical policy criteria, for bariatric surgery, if you : <ul style="list-style-type: none">◦ have a body mass index (BMI) of 40 or over and have been diagnosed as being morbidly obese◦ can provide documented evidence of other methods of weight loss which have been tried over the past 24 months and◦ have been through a psychological assessment which has confirmed that it is appropriate for you to undergo the procedure The bariatric surgery technique needs to be evaluated by our medical teams and is subject to Bupa Global's medical policy criteria. In some cases, you may qualify for weight-loss surgery if your BMI is between 35 and 40 and you have a serious weight-related health problem, such as type 2 diabetes. The decision for Bupa Global to cover this will be entirely made by our medical teams. Please contact us for pre-authorisation before proceeding with treatment . Benefit will not be paid unless pre-authorisation has been provided.	Paid in full

BENEFIT AND EXPLANATION	LIMITS	BENEFIT AND EXPLANATION	LIMITS
PROPHYLACTIC SURGERY We may pay subject to Bupa Global's medical policy criteria, for example, a mastectomy when there is a significant family history and/or you have a positive result from genetic testing. Please contact us for pre-authorisation before proceeding with treatment . Benefit will not be paid unless pre-authorisation has been provided.	Paid in full	HOSPICE AND REHABILITATION HOSPICE AND PALLIATIVE CARE Hospice and palliative care services if you have received a terminal diagnosis and can no longer have treatment which will lead to your recovery: <ul style="list-style-type: none">◦ hospital or hospice accommodation◦ nursing care◦ prescribed medicines◦ physical, psychological, social and spiritual care	Up to USD 40,000 or HKD 312,000 per lifetime
PROSTHETIC DEVICES The initial prosthetic device needed as part of your treatment . By this we mean an external artificial body part, such as a prosthetic limb or prosthetic ear which is required at the time of your surgical procedure. We do not pay for any regular maintenance or replacement prosthetic devices for adults including any replacement devices or regular maintenance needed for a pre-existing condition . We will pay for the initial and up to two replacements per device for children under the age of 18.	Per device up to USD 4,000 or HKD 31,200	REHABILITATION (MULTIDISCIPLINARY REHABILITATION) We pay for rehabilitation , including room, board and a combination of therapies such as physical, occupational and speech therapy after an event such as a stroke. We do not pay for room and board for rehabilitation when the treatment being given is solely physiotherapy. We pay for rehabilitation only when you have received our pre-authorisation before the treatment starts, for up to 30 days treatment per policy year . For treatment in hospital one day is each overnight stay and for day-patient and out-patient treatment , one day is counted as any day on which you have one or more appointments for rehabilitation treatment . We only pay for multidisciplinary rehabilitation where it: <ul style="list-style-type: none">◦ starts within 30 days after the end of your treatment in hospital for a condition which is covered by your health plan (such as trauma or stroke), and◦ arises as a result of the condition which required the hospitalisation or is needed as a result of such treatment given for that condition Note: in order to give pre-authorisation, we must receive full clinical details from your specialist ; including your diagnosis, treatment given and planned and proposed discharge date if you stayed in hospital to receive rehabilitation . Please contact us for pre-authorisation before proceeding with treatment . Benefit may not be paid unless pre-authorisation has been provided.	Paid in full Up to 30 days each policy year
PROSTHETIC IMPLANTS AND APPLIANCES Eligible prosthetic implants and appliances shown in the following lists. Prosthetic implants: <ul style="list-style-type: none">◦ to replace a joint or ligament◦ to replace a heart valve◦ to replace an aorta or an arterial blood vessel◦ to replace a sphincter muscle◦ to replace the lens or cornea of the eye◦ to control urinary incontinence or bladder control◦ to act as a heart pacemaker (internal cardiac defibrillator may be available subject to Bupa Global's medical policy criteria. Please contact us for pre-authorisation)◦ to remove excess fluid from the brain◦ cochlear implant – provided the initial implant was provided when you were under the age of five, we will pay ongoing maintenance and replacements◦ to restore vocal function following surgery for cancer Appliances: <ul style="list-style-type: none">◦ a knee brace which is an essential part of a surgical operation for the repair to a cruciate (knee) ligament◦ a spinal support which is an essential part of a surgical operation to the spine◦ an external fixator such as for an open fracture or following surgery to the head or neck	Paid in full	IN-PATIENT AND/OR OUT-PATIENT CARE Please note that the deductible and not the co-insurance apply to the out-patient treatment undertaken in connection with the advanced imaging, cancer treatment , transplant services and kidney dialysis benefits.	
RECONSTRUCTIVE SURGERY Treatment to restore your appearance after an illness, injury or surgery. We may pay for surgery when the original illness, injury or surgery and the reconstructive surgery take place during your current continuous cover. Please contact us for pre-authorisation before proceeding with any reconstructive surgery. Benefit will not be paid unless pre-authorisation has been provided.	Paid in full	ADVANCED IMAGING <ul style="list-style-type: none">◦ magnetic resonance imaging (MRI)◦ computed tomography (CT)◦ positron emission tomography (PET) when recommended by your specialist to help diagnose or assess your condition. Please contact us for pre-authorisation before proceeding. Benefit will not be paid unless pre-authorisation has been provided.	Paid in full
ACCIDENT RELATED DENTAL TREATMENT We pay for dental treatment that is required in hospital after a serious accident.	Paid in full		
IN-PATIENT HOSPITAL CASH BENEFIT We pay in-patient hospital cash benefit if you : <ul style="list-style-type: none">◦ have been treated in a public hospital in Hong Kong◦ have received in-patient treatment in hospital which is covered under this plan whether or not you have been charged for your room, board and treatment .	Up to 20 nights each policy year , up to USD 150 or HKD 1170 per night		

BENEFIT AND EXPLANATION	LIMITS	BENEFIT AND EXPLANATION	LIMITS
<p>CANCER TREATMENT</p> <p>If you are diagnosed with cancer, we will pay for costs related specifically to planning and carrying out treatment for the cancer. This includes:</p> <ul style="list-style-type: none"> ◦ surgery (including any prostheses needed) ◦ specialists' fees ◦ diagnostic tests ◦ consultations with a specialist ◦ chemotherapy ◦ radiotherapy treatment you need to relieve the side effects of cancer treatment <ul style="list-style-type: none"> ◦ examples include antibiotics, anti-sickness drugs, pain relief, blood transfusions, cold cap treatment needed as a result of cancer treatment. ◦ bone marrow and peripheral blood stem cell transplants (see the 'transplant services' benefit for details of what we cover) ◦ one wig ◦ consultations and diagnostic tests to monitor your condition after your cancer treatment has finished and you are still under the care of your cancer specialist <p>We will also pay for you to have a chemotherapy at home where this is possible.</p> <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p> <p>Treatment for cancer using ATMPs will be covered separately from the ATMP benefit.</p>	Paid in full	<p>TRANSPLANT SERVICES</p> <p>All medical expenses, including consultations with a doctor or specialist and medical treatments whether staying in hospital overnight, as a day-patient or an out-patient for the following transplants, if the organ has come from a relative or a certified and verified source of donation:</p> <ul style="list-style-type: none"> ◦ cornea ◦ small bowel ◦ kidney ◦ kidney/pancreas ◦ liver ◦ heart ◦ lung, or ◦ heart/lung transplant <p>Costs for anti-rejection medicines and medical expenses for bone marrow transplants and peripheral stem cell transplants, with or without high dose chemotherapy when treating cancer, are covered under the cancer treatment benefit.</p> <p>Donor expenses, for each condition needing a transplant whether the donor is insured or not, including:</p> <ul style="list-style-type: none"> ◦ the harvesting of the organ, whether from a live or deceased donor ◦ all tissue matching fees ◦ hospital/operation costs of the donor, and ◦ any donor complications, but to a maximum of 30 days post-operatively only <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p>	Each condition up to USD 300,000 or HKD 2,340,000
<p>ADVANCED THERAPY MEDICINAL PRODUCTS (ATMPs)</p> <p>We pay for ATMP treatment if it is:</p> <ul style="list-style-type: none"> ◦ administered by a specialist in the country where you receive it, and; ◦ approved by the licensing authority in the country where you receive it, for your condition, stage of disease and stage of treatment that you have, and; ◦ endorsed by an independent specialist appointed by Bupa Global who confirms it: <ul style="list-style-type: none"> ◦ as medically appropriate, based on established medical practice, or ◦ is provided under a registered and ethically approved study (in this case we will not apply the 'experimental or unproven treatment' exclusion). <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p>	Paid in full, one course of treatment for each condition per lifetime	<p>KIDNEY DIALYSIS</p> <p>Provided as an in-patient, day-patient or as an out-patient.</p> <p>NEWBORN CARE</p> <p>The newborn care benefit is paid instead of any other benefit.</p> <p>Newborn children must have their own membership and must be registered on a Bupa Global plan before this benefit can be claimed.</p> <p>Please contact us for pre-authorisation before proceeding with treatment. Benefit may not be paid unless pre-authorisation has been provided.</p>	<p>Paid in full</p> <p>Up to USD 3,125 or HKD 24,375 maximum benefit for all treatment received during the first 90 days following birth each policy year.</p>

BENEFIT AND EXPLANATION

LIMITS

TRANSPORTATION/TRAVEL

Evacuation covers **you** for reasonable transport costs to the nearest appropriate place of **treatment**, when the **treatment** **you** need is not available nearby.

For all medical transfers:

- **you** must contact **us** for pre-authorisation before **you** travel
- the **treatment** must be recommended by **your specialist or doctor**
- the **treatment** is not available locally
- the **treatment** must be covered under **your health plan**
- **you** must have cover for the country **you** are going to be treated in and in the country **you** are being taken from before **you** need the **treatment**
- **we** must agree the arrangements with **you**, and
- benefit is applicable for **hospital treatment**, either overnight or as a **day-patient**

Please contact **us** for pre-authorisation before proceeding with **treatment**. Benefit may not be paid unless pre- authorisation has been provided.

Evacuation may also be authorised if **you** need advanced imaging or cancer **treatment** such as radiotherapy or chemotherapy.

We will only pay if all arrangements are agreed and approved in advance by **Bupa Global**. Should **you** arrange transportation covered under the **health plan** yourself **we** shall only compensate **your** expenses to the equivalent cost if **we** had arranged **your** transportation.

Note:

- **we** do not pay for extra nights in **hospital** when **you** are no longer receiving **active treatment** which requires **you** to be hospitalised, for example when **you** are awaiting **your** return flight.
- **we** will not approve a transfer which in **our** reasonable opinion is inappropriate based on established clinical and medical practice, and **we** are entitled to conduct a review of **your** case, when it is reasonable for **us** to do so. Evacuation will not be authorised if it is against the advice of the **Bupa Global** medical team.
- **we** will not arrange evacuation in cases where the local situation, including geography, makes it impossible, unreasonably dangerous or impractical to enter the area, for example from an oil rig or within a war zone. Such intervention depends upon and is subject to local and/or international resource availability and must remain within the scope of national and international law and regulations. Interventions may depend on the attainment of necessary authorisations issued by the various authorities concerned, which may be outside of the reasonable control or influence of **Bupa Global** or **our service partners**.
- **we** cannot be held liable for any delays or restrictions in connection with the transportation caused by weather conditions, mechanical problems, restrictions imposed by public authorities or by the pilot or any other condition beyond **our** control.
- **Bupa Global** is not the provider of the transportation and other services set out in the transportation/travel section, but will arrange those services on **your** behalf. In some countries **we** may use **service partners** to arrange these services locally, but **Bupa Global** will always be here to support **you**.

EVACUATION

Transport costs for an evacuation:

- to the nearest appropriate place where the required **treatment** is available. (This could be to another part of the country that **you** are in or to another country), and
- for the return journey to the place **you** were transferred from

When this is authorised in advance by **us**.

The costs **we** pay for the return journey will be either:

- the reasonable cost of the return journey by land or sea, or
- the cost of an economy class air ticket whichever is the lesser amount

We do not pay any other costs related to the evacuation such as travel costs or hotel accommodation. In some cases, it may be more appropriate for **you** to travel to the airport by taxi, than other means of transport, such as an ambulance. In these cases, and if approved in advance, **we** will pay for taxi fares.

Paid in full

BENEFIT AND EXPLANATION

LIMITS

REPATRIATION

Transport costs for a repatriation:

- to **your specified country of nationality** as given on **your** application form, or **your specified country of residence**, and
- the return journey to the place **you** were transferred from when:
- this is authorised in advance by **Bupa Global**

The costs **we** pay for the return journey will be either:

- the reasonable cost of the return journey by land or sea, or
- the cost of an economy class air ticket whichever is the lesser amount

Paid in full

We do not pay any other costs related to the repatriation such as travel costs or hotel accommodation.

In some cases, it may be more appropriate for **you** to travel to the airport by taxi, than other means of transport, such as an ambulance. In these cases, and if approved in advance, **we** will pay for taxi fares.

In some cases **you** may request a medical repatriation when contacting **Bupa Global** for authorisation, but this may not be medically appropriate. In these cases, **we** will first evacuate **you** to the nearest appropriate place where **treatment** is available. Once **you** have been stabilised, **we** may then repatriate **you** to **your specified country of nationality** or **your specified country of residence**.

TRAVEL COST FOR AN ACCOMPANYING PERSON

Reasonable travel costs for a close relative (spouse/partner, parent, child, brother or sister) to accompany **you** if there is a reasonable need for **you** to be accompanied. By 'reasonable need' **we** mean that **you** need someone to accompany **you** for one of the following reasons:

- **you** need assistance to board or disembark from transport
- **you** need to be transferred over a long distance (over at least 1000 miles or 1600 KM)
- there is no medical escort
- in the case of **serious acute illness**

Paid in full

The accompanying person may travel in a different class from the person receiving **treatment** depending on medical requirements.

Reasonable travel costs for the return journey to the place **you** were transferred from when this is authorised in advance by **Bupa Global**.

The costs **we** pay for the return journey will be either:

- the reasonable cost of the return journey by land or sea, or
- the cost of an economy air ticket whichever is the lesser amount

We do not pay for someone to travel with **you** when the evacuation is for **you** to receive **out-patient treatment**.

TRAVEL COST FOR THE TRANSFER OF CHILDREN

Reasonable travel costs for children to be transferred with **you** in the event of an evacuation, provided they are under the age of 18 when:

- it is **medically necessary** for **you** as their parent or guardian to be evacuated
- **your** spouse, partner, or other joint guardian is accompanying **you**, and
- they would otherwise be left without a parent or guardian

Paid in full

BENEFIT AND EXPLANATION

LIVING ALLOWANCE

Costs towards living expenses for a relative (spouse/partner, parent, child, brother or sister) who is authorised to travel with **you**:

- following an evacuation, and
- for up to 10 days, or **your** date of discharge whichever is the earlier, whilst away from their usual **specified country of residence**

We do not pay for someone to travel with **you** when evacuation is for **out-patient treatment** only.

LOCAL AIR AMBULANCE:

- from the location of an accident to a **hospital**, or
- for a transfer from one **hospital** to another

When a local air ambulance is:

- **medically necessary**
- used for short distances of up to 100 miles/160 KM, and
- related to **treatment** that is covered that **you** need to receive in **hospital**

A local air ambulance may not always be available in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the area, for example from an oil rig or within a war zone. **We** do not pay for mountain rescue.

LOCAL ROAD AMBULANCE:

- from the location of an accident to a **hospital**
- for a transfer from one **hospital** to another, or
- from **your** home to the **hospital**

When a local road ambulance is:

- **medically necessary**, and
- related to **treatment** that is covered that **you** need to receive in **hospital**

REPATRIATION OF MORTAL REMAINS

Reasonable costs for the transportation of **your** body or cremated mortal remains to **your** home country or to **your specified country of residence**:

- in the event of **your** death while **you** are away from home, and
- subject to airline requirements and restrictions

We will only pay statutory arrangements, such as cremation and an urn or embalming and a zinc coffin, if this is required by the airline authorities to carry out the transportation.

We do not pay for any other costs related to the burial or cremation, the cost of burial caskets or the transport costs for someone to collect or accompany **your** mortal remains.

LIMITS

10 days each **policy year**
up to USD 150 or HKD 1,170
per day

Paid in full

Paid in full

YOUR EXCLUSIONS

General exclusions

The exclusions in this section apply in addition to and alongside any personal exclusions and restrictions explained above.

For all exclusions in this section, and for any personal exclusions or restrictions shown on **your** insurance certificate, **we** do not pay for conditions which are directly related to:

- excluded conditions or **treatments**
- additional or increased costs arising from excluded conditions or **treatments**
- complications arising from excluded conditions or **treatments**

Important note

Our global **health plans** are non-U.S. insurance products and accordingly are not designed to meet the requirements of the U.S. Patient Protection and Affordable Care Act (the Affordable Care Act). **Our** plans may not qualify as minimum essential coverage or meet the requirements of the individual mandate for the purposes of the Affordable Care Act, and **we** are unable to provide tax reporting on behalf of those U.S. taxpayers and other persons who may be subject to it. The provisions of the Affordable Care Act are complex and whether or not **you** or **your dependents** are subject to its requirements will depend on a number of factors. **You** should consult an independent professional financial or tax advisor for guidance. For customers whose coverage is provided under a group **health plan**, **you** should speak to **your health plan** administrator for more information.

Please note that, should **you** choose to have **treatment** or services with a **benefits provider** who is not part of **network**, **we** will only cover costs that are **Reasonable and Customary**. Additional rules may apply in respect of **covered benefits** received from an 'out-of-network' **benefits provider** in certain specific countries. This applies whether **we** pay them directly, or **you** pay the costs and claim this back from **us**.

GENERAL EXCLUSIONS

Administration / registration fees	Administration and/or registration fees (unless we , at our reasonable discretion, deem that such fees are proper and usual, accepted practice in the relevant country).
Advance payments / deposits	Advance payments and/or deposits towards the costs of any covered benefits .
Antenatal classes	We will not pay for antenatal classes from your maternity benefits or any other benefits.

Artificial life maintenance	<p>We will not pay for artificial life maintenance for more than 90 days - including mechanical ventilation, where such treatment will not or is not expected to result in your recovery or restore you to your previous state of health. Example: We will not pay for artificial life maintenance when you are unable to feed and breathe independently and require percutaneous endoscopic gastrostomy (PEG) or nasal feeding for a period of more than 90 days.</p>	Experimental or unproven treatment	Clinical tests, treatments , equipment, medicines, devices or procedures that are considered to be unproven or investigational with regards to safety and efficacy.
Birth control	Contraception, sterilisation, vasectomy, termination of pregnancy (unless there is a threat to the mother's health), family planning, such as meeting your doctor to discuss becoming pregnant or contraception.		This includes:
Chinese medicine	Any of the following traditional Chinese medicines: cordyceps; ganoderma; antler; cubilose; donkey-hide gelatin; hippocampus; ginseng; red ginseng; American Ginseng; Radix Ginseng Silvestris; antelope horn powder; placenta hominis; Agaricus blazei murill; musk; and pearl powder, rhinoceros horn and substances from Asian Elephant, Sun Bear, and Tiger or other endangered species.		<ul style="list-style-type: none"> ◦ any test, treatment, equipment, medicine, device or procedure that is not considered to be in standard clinical use but is (or should, in Bupa's reasonable clinical opinion, be) under investigation in clinical trials with respect to its safety and efficacy. ◦ any tests, treatment, equipment, medicine, products or procedures used for purposes other than defined under its licence, unless this has been pre-authorised by Bupa Global in line with its criteria for standard clinical use.
Conflict and disaster	<p>We shall not be liable for any claims which concern, are due to or are incurred as a result of treatment for sickness or injuries directly or indirectly caused by you putting yourself in danger by entering a known area of conflict (as listed below) and/or if you were an active participant or you have displayed a blatant disregard for your personal safety in a known area of conflict:</p> <ul style="list-style-type: none"> ◦ nuclear or chemical contamination ◦ war, invasion, acts of a foreign enemy ◦ civil war, rebellion, revolution, insurrection ◦ terrorist acts ◦ military or usurped power ◦ martial law ◦ civil commotion, riots, or the acts of any lawfully constituted authority ◦ hostilities, army, naval or air services operations whether war has been declared or not 		<p>Standard clinical use includes:</p> <ul style="list-style-type: none"> ◦ treatment agreed to be "best" or "good practice" in national or international evidence-based (but not consensus-based) guidelines, such as those produced by NICE (National Institute for Health and Care Excellence) (excluding medicines approved through the UK Cancer Drugs Fund), Royal Colleges or equivalent national specialist bodies in the country of treatment; ◦ the conclusions from independent evidence-based health technology assessment or systematic review (e.g. Hayes, CADTH, The Cochrane Collaboration, the NCCN level 1 or Bupa's in-house Clinical Effectiveness team) indicate that the treatment is safe and effective; ◦ where the treatment has received full regulatory approval by the licensing authority (e.g. U.S. Food and Drugs Agency (FDA), the European Medicines Agency (EMA), the Saudi Arabia Food and Drug Agency) in the location where the customer has requested treatment, and is duly licensed for the condition and patient population being requested (please note - full regulatory approval would require submission of data to the local licensing agency that adequately demonstrated safety and effectiveness in published phase 3 trials); and/or ◦ tests, treatments, equipment, medicines, devices or procedures which are mandated to be made available by the local law or regulation of the country in which treatment is requested.
Convalescence and admission for treatment that could take place as a day-case or out-patient , general care, or staying in hospital for	<ul style="list-style-type: none"> ◦ convalescence, pain management, supervision, or ◦ receiving only general nursing care, or ◦ therapist or complementary therapist services, or ◦ domestic/living assistance such as bathing and dressing 		Case studies, case reports, observational studies, editorials, advertorials, letters, conference abstracts and non-peer reviewed published or unpublished studies are not considered appropriate evidence to demonstrate a test, treatment , equipment, medicine, device or procedure should be used in standard clinical use.
Cosmetic treatment	<p>Non-medically essential surgery and treatment to alter your appearance including abdominoplasty or treatment related to or arising from the removal or addition of non-diseased or surplus or fat tissue is not covered. We do not pay for treatment of keloid scars. We also do not pay for scar revision, even if the scar is causing a functional problem.</p> <p>Note: If your doctor recommends cosmetic treatment to correct a functional problem, for example, excess eye tissue which is interrupting the visual field, please contact us for pre-authorisation as your case will be assessed according to Bupa Global's medical policy criteria. If approved, benefits will be paid in line with the rules and benefits of your health plan.</p>		Where licensing authority approval to market tests, treatment , equipment, medicines, devices or procedures does not, in Bupa's reasonable clinical opinion, demonstrate safety and efficacy, the criteria for standard clinical use shall prevail.
Developmental problems	<p>Treatment for, or related to developmental problems, including:</p> <ul style="list-style-type: none"> ◦ learning difficulties, such as dyslexia ◦ developmental problems treated in an educational environment or to support educational development 	Eyesight	Treatment equipment or surgery to correct eyesight, such as laser treatment , refractive keratotomy (RK) and photorefractive keratotomy (PRK).
		Footcare	Treatment for corns, calluses, or thickened or misshapen nails.
		Gender issues	Sex changes or gender reassessments.
		Genetic testing	Genetic tests, when such tests are performed to determine whether or not you may be genetically likely to develop a medical condition.
			Example: We do not pay for tests used to determine whether you may develop Alzheimer's disease, when that disease is not present.

Harmful or hazardous use of alcohol, drugs and/or medicines	Treatment for or arising directly or indirectly, from the deliberate, reckless (including where the insured has displayed a blatant disregard for his/her personal safety or acted in a manner inconsistent with medical advice), harmful and/or hazardous use of any substance including alcohol, drugs and/or medicines; and in any event, from the illegal use of any such substance.	Persistent vegetative state (PVS) and neurological damage	We will not pay for treatment while staying in hospital for more than 90 continuous days for permanent neurological damage or if you are in a persistent vegetative state .
Health hydros, nature cure clinics or any establishment that is not a hospital	Treatment or services received in a health hydro, nature cure clinic, spa, or any similar establishment that is not a hospital .	Professional sports activities	Treatments and services arising as a result of professional sports activities , including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any other professional sports activities
Ineligible medical practitioner, hospital or healthcare facility	<p>We do not pay for:</p> <ul style="list-style-type: none"> ◦ treatment that you have from a person or at a place if: <ul style="list-style-type: none"> ◦ the relevant local authorities do not recognise them as having specialist knowledge of, or expertise in treating the disease, illness or injury that you need treatment for, or ◦ we have told them in writing that we will not pay for treatment they give to anyone covered by our health plans. You can contact us for details of who we have sent written notice to, or visit Facilities Finder at bupaglobal.com/en/facilities/finder ◦ treatment you give yourself ◦ treatment from anyone who lives with you ◦ treatment from a family member. 	Sexual problems	Sexual problems, such as impotence, whatever the cause.
Infertility treatment	<p>Treatment to assist reproduction such as:</p> <ul style="list-style-type: none"> ◦ in-vitro fertilisation (IVF) ◦ gamete intrafallopian transfer (GIFT) ◦ zygote intrafallopian transfer (ZIFT) ◦ artificial insemination (AI) ◦ prescribed drug treatment ◦ embryo transport (from one physical location to another), or ◦ donor ovum and/or semen and related costs <p>Note: we pay for reasonable investigations into the causes of infertility if:</p> <ul style="list-style-type: none"> ◦ you had not been aware of any problems before joining, and ◦ you have been a member of this plan (or any Bupa administered plan which included cover for this type of investigation) for a continuous period of two years before the investigations start <p>Once the cause is confirmed, we will not pay for any additional investigations in the future.</p>	Surrogacy	Treatment directly related to surrogacy. This applies to you if you act as a surrogate, or to anyone else acting as a surrogate for you .
Maternity and childbirth	Treatment for maternity including childbirth for any condition arising from maternity or childbirth except the following conditions and treatments :	Stem cells	Harvesting or storage of stem cells. For example ovum, cord blood or sperm storage. Note: We pay for bone marrow transplants and peripheral stem cell transplants when carried out as part of the treatment for cancer. This is covered under the cancer treatment benefit.
Mechanical or animal donor organs	Mechanical or animal organs, except where a mechanical appliance is temporarily used to maintain bodily function whilst awaiting transplant, purchase of a donor organ from any source or harvesting or storage of stem cells when a preventive measure against possible future disease.	Temporomandibular joint (TMJ) disorders	Disorders of the Temporomandibular joint (TMJ) and related complications.
Obesity and weight management	<p>Treatment for or as a result of obesity such as:</p> <ul style="list-style-type: none"> ◦ slimming aids or drugs, or ◦ slimming classes <p>Note: We may cover costs associated with obesity surgery as detailed in the 'Table of benefits', subject to Bupa Global's medical policy criteria.</p>	Treatment outside area of cover	Treatment received in U.S.