



COMPARING BUSINESS HEALTH PLANS

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

This is intended as a summary comparison of the available benefits. Full details of the benefits, limitations and exclusions for each health plan can be found in the Business Health Plans membership guide. Please contact us for a copy.

From May 2024

WELCOME TO THE NEXT CHAPTER OF GLOBAL HEALTHCARE

Founded by doctors, our sole purpose is to help people live longer, healthier, happier lives, and making a better world. That's why our plans are designed to meet your needs, whatever stage you're at in life.

The simple tiered range brings the same great service that you always can expect from Bupa, but this is more than just insurance. We also focus on our members' all-round health through a number of wellness services included.

Additionally, through the collaboration between Bupa Global and Blue Shield Global, our members can now enjoy even bigger benefits in the U.S. Our Business Health Plans include cover for unforeseen treatment in the U.S. for 28 days (cover starts from the date of arrival) and the option to extend cover to include U.S. cover for all covered treatment.

Two of the biggest, most trusted names in global healthcare

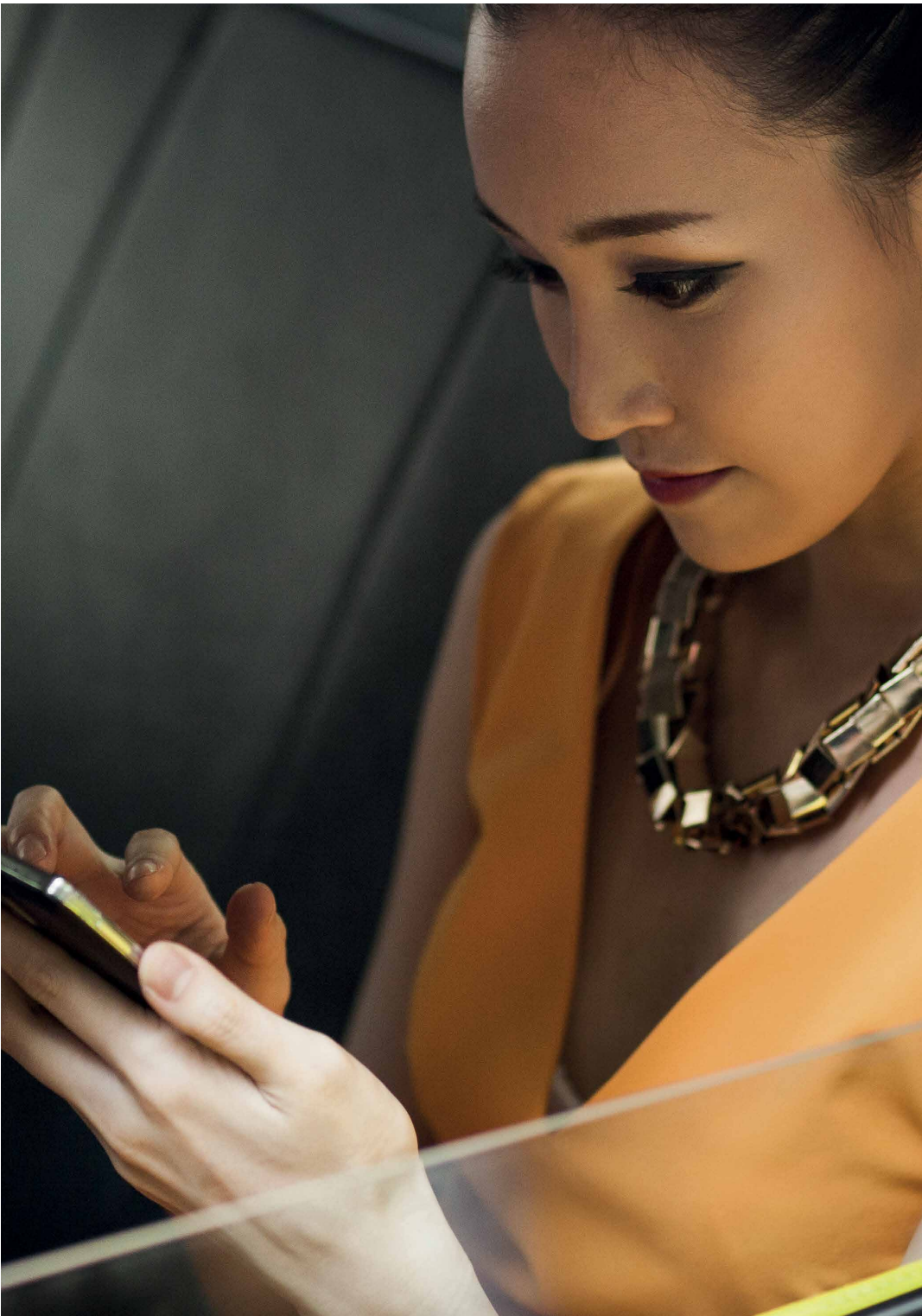
Bupa Global and Blue Shield Global have teamed up to deliver high-quality healthcare products and services. This combined strength, scale and expertise means members can be confident in knowing that they have access to quality healthcare when and where they need it. Members will have access to healthcare providers worldwide, utilising both the Blue Cross Blue Shield networks in the U.S. and Bupa's networks outside the U.S.

This guide provides a summary of our plans to help you understand the high-level differences between them. For full details on the benefits, limitations, exclusions and how to use the plans, please visit bupaglobal.com to view the relevant membership guide.

BUPA (ASIA) LIMITED IS THE SOLE INSURER OF THIS PLAN.

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BUILT FOR BUSINESS, DESIGNED FOR INDIVIDUALS

Our health plans are designed for those wanting the highest level of cover available within the Bupa Group, including access to healthcare facilities anywhere in the world, at home or away.

As a business, your people are your greatest asset, so it makes sense to invest in both their physical and mental health and wellbeing, to help protect them wherever business takes them. Our benefits are designed to cover the mind as well as the body and can go a long way towards helping promote a healthy workforce and making a positive difference to your business.

Offering global healthcare to your employees can also have a wider positive impact on your business, including:

- help you recruit the right talent to take your business forward
- help increase wellbeing, motivation and positivity of your employees
- help improve sickness and absenteeism rates

Our plans are designed with a range of employees in mind

Businesses with employees who travel:

Our plans offer coverage for employees who travel on business and provide freedom of choice from the most prestigious hospitals and clinics around the world, wherever employees are located.

Expat employees: Our plans provide medical cover for employees and their families who are assigned to work abroad. The level of cover is designed to augment local state cover or employer provided coverage and to meet local visa requirements for people working or living overseas.

Executive cover: Every business has a few key people whose skills, knowledge, experience or leadership are important to a business' continued financial success. The absence of these employees can create a significant impact. Bupa provides the richness of healthcare cover needed for these key people.

Helping to improve the world's wellbeing

Better health is at the heart of our organisation. Not only do we care for the health and wellbeing of your employees, we also want to help improve general health around the globe. 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 and offer access to cutting-edge care. We also partner with non-profit organisations and local communities to help improve the world's health, and create a positive environmental impact.

WORLD CLASS BUSINESS HEALTH PLANS

With our tiered Business Health Plans, we are offering more than just health insurance. In addition to benefits with high limits to help ensure your employees are protected, we also look out for their all-round health with a number of wellness services available.

Our global Business Health Plans are tiered by clear trade-up benefits and geographical cover making it easy for you to find the right health plan for your employees.



Our difference

A global team of advisers and health experts who, between them, speak multiple languages and offer a service that exceeds expectations. With support available on the telephone any time of the day or night you can be sure that whenever you or your employees need us, you will be understood.



Putting you in control

Once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. Whenever you need to enrol an employee; you can do it securely online in minutes.



Growing with your business

It's good to know that should your employees need to relocate, with our international health plans accessing healthcare will be one less thing to worry about when they arrive.



A choice of preventive benefits

To help your employees stay in the peak of health they have a choice of preventive benefits including mental health, physiotherapy, acupuncture and chiropractic cover.



Healthline

Our telephone Healthline staff are on-hand any time of the day or night to provide seamless access to medical providers (such as a pharmacy, dentist or doctor) wherever you are, and can arrange an appointment on your behalf. They can also advise you on how to manage an existing condition whilst you're travelling, advise on appropriate vaccinations and have the expertise to challenge local medical decisions.



Direct settlement with a worldwide network

When your employees need us most, we'll be there with a smooth claims service. We settle directly with our network of providers so you don't have to pay upfront for your treatment. For plans including U.S. cover this gives your employees access to over 1.9 million providers (and over 32,000 without U.S. cover). We will also do our best to settle directly with any providers not in our current network.



Secure online access

Your employees can access our exclusive and secure website and mobile app, MembersWorld, whenever they need to. Via their account they can submit and track the progress of claims, submit requests for pre-authorisation of treatment, get access to their membership card and insurance documents, and chat to us anytime with our in-app messaging service. They have the options to log in using their passcode, fingerprint or Face ID, so it's totally secure.

OUR WELLBEING SOLUTIONS

To support both the physical and mental wellbeing of your employees and their families, we provide as standard a range of wellbeing benefits and programmes.

Bupa LifeWorks

Our global Employee Support Programme provides counselling and /or referral support to deal with personal or work issues that may adversely impact your employees' work performance and their health and wellbeing.

The programme can help your employees with a broad range of issues including handling stress and anxiety, surviving the loss of a loved one, managing life changes and workplace pressure. All with the aim of helping you to support healthy and happy employees.

Supporting mental health

At Bupa Global we believe that mental health and wellbeing are just as important as physical health. To support this, both annual and monetary limits across our plans for in-patient and day-case mental health treatment are the same as for physical health treatment.

Global access in your hands

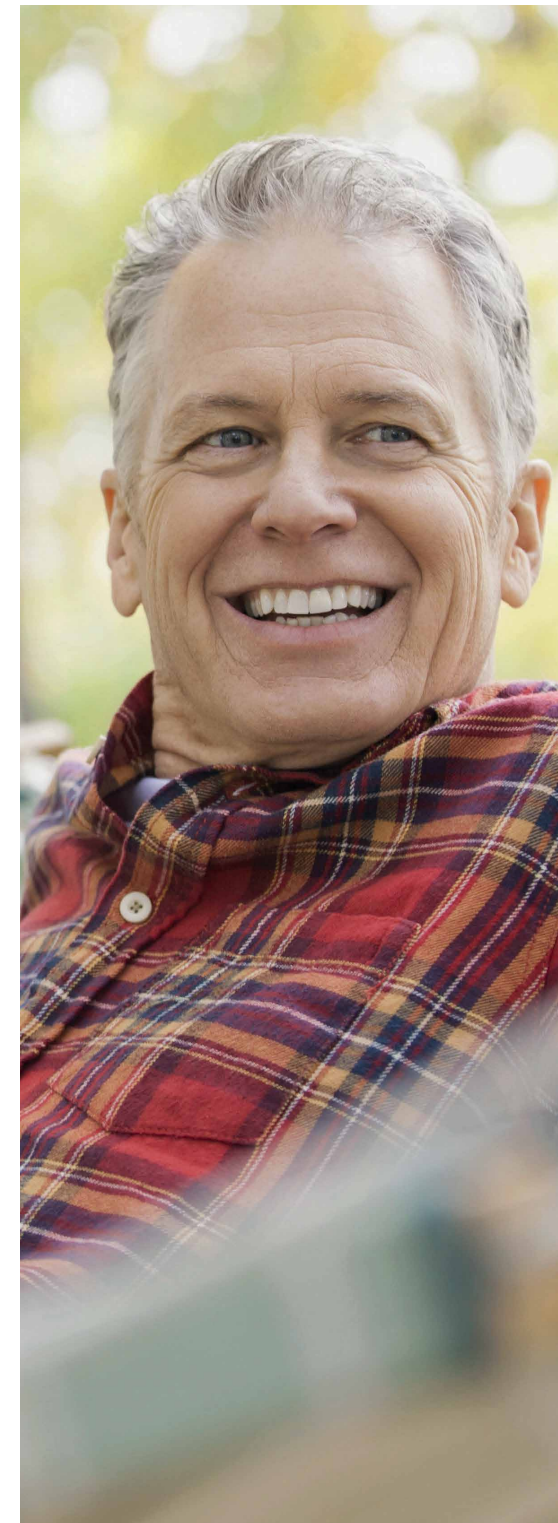
'Global Virtual Care' app provides your employees with access to a global network of doctors, offering medical guidance and consultations, plus same day virtual appointments - available any time of the day or night.

Second medical opinion

Sometimes your employees need a little extra reassurance. That's why we give them access to a second medical opinion from leading international specialist doctors. Available to all customers looking for reassurance and confidence in their medical diagnosis.

Help before you go

Before your employees start a new role away from home, our Assignment Support Programme can provide them with personalised, comprehensive guidance on the host country such as local medical facilities and the healthcare system, fulfilling existing prescriptions, and much more.



OUR BUSINESS HEALTH PLANS

Our Business Health Plans deliver the exceptional high level of service for which we are renowned, and we provide cover for:



In-hospital care

With access to leading medical experts and facilities around the world.



Treatment for cancer and other serious illnesses

For as long as needed whilst they are a customer.



Mental Health conditions

No limits for in-patient and day patient treatment with no waiting periods. This includes cover for addiction, ADHD and self-inflicted injury.



Evacuation and repatriation

If emergency treatment isn't available locally, we'll get your employee to where it is (accompanied by a relative or partner when medically necessary).



Hereditary, congenital and chronic conditions



Transplants and rehabilitation



Bupa LifeWorks

Your global Employee Assistance Programme.



OUR BUSINESS HEALTH PLANS

Our Business Health Plans are tiered by clear trade-up benefits, making it easy for businesses to find the right health plan for their employees and if required, their dependants.

1 Start with a base plan

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

Select

Covers out-patient treatment, in-patient or day-care treatment and basic wellness benefits

Premier

Fuller out-patient and wellness cover with enhanced Chinese medicine and vaccination benefits, providing richer benefit limits and choice

Elite

Increased benefit limits across out-patient, in-patient and other evacuation and repatriation benefits, including living allowance and compassionate visit benefit

Ultimate

No overall annual limit, includes cancer screening and extensions to evacuation and repatriation benefit

2 Customise the plan

Add any or all of these options, if you need them.

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 Select, Premier and Elite tiers while being standard for the Ultimate tier. This benefit has a waiting period of 10 months and cover pre- and post-natal care and childbirth.

Dental and optical cover

There are three Dental and two Optical cover choices to choose from for Select, Premier and Elite tiers. Ultimate tier includes both Dental and Optical cover as standard.

Cover for pre-existing conditions

Subject to underwriting.

3 Manage the costs

Choose from these options to help you stay in control of cost.

Network

Standard or Comprehensive network* options for in-patient, out-patient and day-patient are available for all tiers.

With Comprehensive network, you can extend access to a greater range of facilities in Hong Kong including Hong Kong Sanatorium & Hospital, Hong Kong Adventist Hospital - Stubbs Road, Matilda International Hospital, HKSH Eastern Medical Centre and HKSH Cancer Centre.

Room type

Standard private room and semi-private room options are available for all tiers.
In a semi-private room patients may have to share a room and bathroom.

Co-insurance

This option is available for Premier and Elite tiers for out-patient care.

*The list of network providers is subject to change at Bupa Global's sole discretion without prior notice.

BUSINESS HEALTH PLANS COMPARISON TABLE

Benefit limits are set out in three currencies, USD, GBP 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 only about the types of cover provided. Full details of the benefits, limitations and exclusions can be found on bupaglobal.com or in the membership guide. Cover for pre-existing conditions is subject to underwriting. Please ask your sales adviser for further information.

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Overall annual maximum All benefits in this table, even those paid in full, will contribute to the overall annual policy maximum limit	USD 2,500,000 / GBP 1,600,000 / HKD 20,000,000 each membership year	USD 4,400,000 / GBP 2,800,000 / HKD 34,000,000 each membership year	USD 6,000,000 / GBP 3,900,000 / HKD 47,000,000 each membership year	Unlimited
Geographical area of cover	Worldwide excluding U.S.	Worldwide excluding U.S.	Worldwide excluding U.S.	Worldwide
U.S. cover	Optional cover, if purchased	Optional cover, if purchased	Optional cover, if purchased	Included
Network	Standard Network or Comprehensive Network	Standard Network or Comprehensive Network	Standard Network or Comprehensive Network	Standard Network or Comprehensive Network
Mandatory pre-authorisation	Mandatory pre-authorisation for: <ul style="list-style-type: none"> o all in-patient stays over 5 days o obesity surgery o prophylactic surgery o internal cardiac defibrillator o reconstructive surgery o rehabilitation o advanced imaging - MRI, CT and PET scans o cancer treatment o transportation (evacuation and repatriation) o home nursing o complications of maternity and childbirth (if purchased) o refractive eye surgery (if purchased) 	Mandatory pre-authorisation for: <ul style="list-style-type: none"> o all in-patient stays over 5 days o obesity surgery o prophylactic surgery o internal cardiac defibrillator o reconstructive surgery o rehabilitation o advanced imaging - MRI, CT and PET scans o cancer treatment o transportation (evacuation and repatriation) o home nursing o complications of maternity and childbirth (if purchased) o refractive eye surgery (if purchased) 	Mandatory pre-authorisation for: <ul style="list-style-type: none"> o all in-patient stays over 5 days o obesity surgery o prophylactic surgery o internal cardiac defibrillator o reconstructive surgery o rehabilitation o advanced imaging - MRI, CT and PET scans o cancer treatment o transportation (evacuation and repatriation) o complications of maternity and childbirth (if purchased) o home nursing o refractive eye surgery (if purchased) 	Mandatory pre-authorisation for: <ul style="list-style-type: none"> o all in-patient stays over 5 days o obesity surgery o prophylactic surgery o internal cardiac defibrillator o reconstructive surgery o rehabilitation o rehabilitation at health resorts o advanced imaging - MRI, CT and PET scans o cancer treatment o transportation (evacuation and repatriation) o complications of maternity and childbirth o home nursing o genetic cancer screening o refractive eye surgery
General benefits and rules				
Medical History Disregarded, subject to our agreement (minimum number of employees applies)	Yes	Yes	Yes	Yes
Covered for chronic conditions if diagnosed after enrolment (not applicable when medical history has been disregarded)	Yes	Yes	Yes	Yes

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Cover for congenital & hereditary conditions if diagnosed after enrolment (not applicable when medical history has been disregarded)	Yes	Yes	Yes	Yes
No cancellation of policy based on claims pattern /history	Yes	Yes	Yes	Yes
Automatic renewal	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, unless we have agreed to waive them.			
Age limit for joining	No upper age limit			
Co-insurance	No co-insurance	Co-insurance Applies to out-patient care only	Co-insurance Applies to out-patient care only	No co-insurance
		Optional 0%	Optional 0%	
		Optional 15%	Optional 15%	
		Optional 25%	Optional 25%	
Out-patient treatment				
Out-patient surgical operations	Paid in full	Paid in full	Paid in full	Paid in full
Wellness – mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year’s membership)	We pay up to USD 300 / GBP 200 / HKD 2,300 each membership year	We pay up to USD 1,000 / GBP 650 / HKD 8,000 each membership year	We pay up to USD 2,000 / GBP 1,300 / HKD 15,500 each membership year	We pay up to USD 8,000 / GBP 5,000 / HKD 62,000 each membership year
Full Health Screening – cholesterol, blood pressure, diabetes, anaemia, lung function, liver and kidney function, cardiac risk assessment and hearing tests (after one year’s membership)				
Consultants’ fees for consultations	We pay up to USD 2,500 / GBP 1,600 / HKD 19,000 each membership year	We pay up to USD 10,000 / GBP 6,500 / HKD 77,500 each membership year	Paid in full	Paid in full
Pathology, x-ray and diagnostic tests				
Consultants’ fees, psychologists’ and psychotherapists’ fees for mental health treatment				
Prescribed drugs and dressings				
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses	Paid in full up to 5 visits each membership year	Paid in full up to 35 visits each membership year	Paid in full up to 70 visits each membership year	Paid in full up to 90 visits each membership year
Physiotherapy	Paid in full	Paid in full	Paid in full	Paid in full
Chinese medicine	We pay up to USD 300 / GBP 200 / HKD 2,300	We pay up to USD 1,500 / GBP 1,000 / HKD 11,500	We pay up to USD 3,000 / GBP 2,000 / HKD 23,300	Paid in full

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan	Business Ultimate Health Plan
Vaccinations	Not covered	We pay up to USD 500 / GBP 300 / HKD 4,000 each membership year	Paid in full	Paid in full
Costs for treatment by family doctor	Paid in full up to 5 visits each membership year	Paid in full up to 15 visits each membership year	Paid in full	Paid in full
Accident-related dental treatment	Paid in full	Paid in full	Paid in full	Paid in full
Durable medical equipment	Not covered	We pay up to USD 1,500 / GBP 1,000 / HKD 11,500 each membership year	We pay up to USD 5,000 / GBP 3,200 / HKD 39,000 each membership year	Paid in full
In-patient and day-case treatment				
Hospital accommodation	Standard private room or Semi-private room	Standard private room or Semi-private room	Standard private room or Semi-private room	Standard private room or Semi-private room
Surgical operations, including pre- and post-operative care	Paid in full	Paid in full	Paid in full	Paid in full
Nursing care, drugs and surgical dressings	Paid in full	Paid in full	Paid in full	Paid in full
Specialists' fees	Paid in full	Paid in full	Paid in full	Paid in full
Theatre charges	Paid in full	Paid in full	Paid in full	Paid in full
Intensive care, intensive therapy, coronary care and high-dependency unit	Paid in full	Paid in full	Paid in full	Paid in full
Pathology, x-rays, diagnostic tests and therapies	Paid in full	Paid in full	Paid in full	Paid in full
Prostheses implants and appliances	Paid in full	Paid in full	Paid in full	Paid in full
Parent accommodation	Paid in full	Paid in full	Paid in full	Paid in full
Mental health treatment	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
Reconstructive surgery	Paid in full	Paid in full	Paid in full	Paid in full
Obesity surgery (after two years' membership)	Paid in full	Paid in full	Paid in full	Paid in full
Further benefits				
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
Advanced imaging	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
Congenital and hereditary conditions	We pay up to USD 75,000 / GBP 48,000 / HKD 585,000 maximum benefit for the whole of your lifetime	We pay up to USD 100,000 / GBP 65,000 / HKD 780,000 maximum benefit for the whole of your lifetime	We pay up to USD 150,000 / GBP 97,000 / HKD 1,170,000 maximum benefit for the whole of your lifetime	We pay up to USD 200,000 / GBP 129,000 / HKD 1,560,000 maximum benefit for the whole of your lifetime

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan		Business Ultimate Health Plan
Bupa LifeWorks, your global Employee Assistance Programme	We pay in full for up to 5 counselling sessions, per issue, each membership year	We pay in full for up to 5 counselling sessions, per issue, each membership year	We pay in full for up to 5 counselling sessions, per issue, each membership year		We pay in full for up to 5 counselling sessions, per issue, each membership year
Genetic cancer screening	Not covered	Not covered	Not covered		Paid in full
Healthline services	Included	Included	Included		Included
HIV / AIDS drug therapy including ART	We pay up to USD 25,000 / GBP 16,000 / HKD 195,000 each membership year	We pay up to USD 30,000 / GBP 19,300 / HKD 234,000 each membership year	We pay up to USD 35,000 / GBP 22,500 / HKD 273,000 each membership year		We pay up to USD 40,000 / GBP 25,800 / HKD 312,000 each membership year
Home nursing after in-patient treatment	We pay up to USD 200 / GBP 130 / HKD 1,500 each day up to a maximum of 10 days every membership year	We pay up to USD 200 / GBP 130 / HKD 1,500 each day up to a maximum of 20 days every membership year	We pay up to USD 200 / GBP 130 / HKD 1,500 each day up to a maximum of 30 days every membership year		We pay up to USD 200 / GBP 130 / HKD 1,500 each day up to a maximum of 30 days every membership year
Hospice and palliative care	We pay up to USD 37,200 / GBP 24,000 / HKD 290,000 maximum benefit for the whole of your lifetime	We pay up to USD 37,200 / GBP 24,000 / HKD 290,000 maximum benefit for the whole of your lifetime	We pay up to USD 37,200 / GBP 24,000 / HKD 290,000 maximum benefit for the whole of your lifetime		We pay up to USD 37,200 / GBP 24,000 / HKD 290,000 maximum benefit for the whole of your lifetime
In-patient cash benefit	We pay up to USD 300 / GBP 200 / HKD 2,300 each night up to 20 nights every membership year	We pay up to USD 400 / GBP 250 / HKD 3,000 each night up to 20 nights every membership year	We pay up to USD 500 / GBP 320 / HKD 4,000 each night up to 20 nights every membership year		We pay up to USD 500 / GBP 320 / HKD 4,000 each night up to 20 nights every membership year
Prosthetic devices	We pay a maximum benefit of USD 2,000 / GBP 1,300 / HKD 15,500 for each device	We pay a maximum benefit of USD 3,000 / GBP 2,000 / HKD 23,300 for each device	We pay a maximum benefit of USD 6,000 / GBP 3,900 / HKD 46,500 for each device		Paid in full
Rehabilitation	We pay in full for up to 30 days each membership year	We pay in full for up to 45 days each membership year	We pay in full for up to 60 days each membership year		We pay in full for up to 90 days each membership year
Rehabilitation in a health resort	Not covered	Not covered	Not covered		We pay in full for up to 30 days each membership year following serious illness
Transplant services	Paid in full	Paid in full	Paid in full		Paid in full
Maternity and childbirth cover (after 10 months' membership)	Optional cover, if purchased	Optional cover, if purchased	Optional cover, if purchased: Limited or Paid in Full		Cover included as standard
Normal delivery maternity and childbirth	We pay up to USD 13,000 / GBP 8,400 / HKD 101,400 each membership year	We pay up to USD 13,000 / GBP 8,400 / HKD 101,400 each membership year	We pay up to USD 13,000 / GBP 8,400 / HKD 101,400 each membership year	Paid in full	Paid in full
Childbirth at home	We pay up to USD 1,200 / GBP 800 / HKD 9,300 each membership year	We pay up to USD 1,200 / GBP 800 / HKD 9,300 each membership year	We pay up to USD 1,200 / GBP 800 / HKD 9,300 each membership year	Paid in full	Paid in full

Benefit	Business Select Health Plan	Business Premier Health Plan	Business Elite Health Plan		Business Ultimate Health Plan
Medically essential Caesarean section	We pay up to USD 26,000 / GBP 16,800 / HKD 202,800 each membership year	We pay up to USD 26,000 / GBP 16,800 / HKD 202,800 each membership year	We pay up to USD 26,000 / GBP 16,800 / HKD 202,800 each membership year	Paid in full	Paid in full
Maternity complication	Paid in full	Paid in full	Paid in full		Paid in full
Children born into policy without underwriting	Yes	Yes	Yes		Yes
Transportation /Travel					
Medical evacuation	Paid in full	Paid in full	Paid in full		Paid in full
Medical repatriation	Paid in full	Paid in full	Paid in full		Paid in full
Non-medical evacuation in case of conflicts and natural disasters	Not covered	Not covered	Not covered		Paid in full
Local air ambulance	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
Travel cost for an accompanying person	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
Compassionate visit transport costs and compassionate visit living allowance	Not covered	Not covered	Visit and return: We pay up to 5 trips maximum benefit for the whole of your lifetime, up to USD 1,600 / GBP 1,000 / HKD 12,500 per trip Visit living allowance: We pay up to USD 160 / GBP 100 / HKD 1,250 per day for a maximum of 10 days each trip		Paid in full
Compassionate emergency repatriation	Not covered	Not covered	Not covered		Paid in full
Living allowance	Not covered	Not covered	We pay up to USD 40 / GBP 25 / HKD 300 each day for up to 10 days every membership year		We pay up to USD 40 / GBP 25 / HKD 300 each day for up to 10 days every membership year
Repatriation of mortal remains	Paid in full	Paid in full	Paid in full		Paid in full

Dental cover options*

Benefits	Select, Premier and Elite Dental choice 1	Select, Premier and Elite Dental choice 2	Select, Premier and Elite Dental choice 3	Ultimate
Dental benefit limit	USD 1,000 / GBP 650 / HKD 7,800	USD 2,500 / GBP 1,600 / HKD 19,500	USD 5,000 / GBP 3,200 / HKD 39,000	USD 5,000 / GBP 3,200 / HKD 39,000
Preventative treatment	Paid in full	Paid in full	Paid in full	Paid in full
Routine dental treatment	We pay 80%	We pay 80%	Paid in full	Paid in full
Major restorative treatment	We pay 80%	We pay 80%	We pay 80%	We pay 80%
Orthodontic treatment for members aged 18 and under	We pay 50%	We pay 50%	We pay 50%	We pay 75%

Optical cover options*

Benefits	Select, Premier and Elite Optical choice 1	Select, Premier and Elite Optical choice 2	Ultimate
Eye test x 1, glasses and contact lenses	We pay 75% up to USD 250 / GBP 160 / HKD 1,950	USD 500 / GBP 325 / HKD 3,900	USD 500 / GBP 325 / HKD 3,900
Refractive eye surgery	Not covered	Paid in full	Paid in full

*On Business Select, Business Premier and Business Elite, there are three choices for dental cover and two choices for optical cover. Cover included as standard for Ultimate.

BUSINESS HEALTH PLAN EXCLUSIONS

Applies across all Business Health Plans: Administration /registration fees; Advance payments /deposits; Artificial life maintenance; Birth control; Conflict and disaster; Congenital and hereditary conditions; Convalescence, nursing home and admission for general care, or staying in hospital or other establishment; Cosmetic treatment; Deafness; Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Footcare; Gender dysphoria; Genetic testing; Harmful or hazardous use of alcohol, drugs and /or medicines; Health spas, nature cure clinics or any establishment that is not a hospital; Illegal activity; Infertility treatment; Mechanical or animal donor organs; Obesity; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions; Reconstructive or remedial surgery; Sleep disorders; Speech disorders; Stem cells; Surrogacy; Temporomandibular joint (TMJ) disorders; Travel costs for treatment; Unrecognised medical practitioner, provider or facility.

Additional exclusions for Business Elite Health Plan: Dental treatment /gum disease (unless optional module purchased); Eyesight (unless optional module purchased); Maternity and childbirth (unless optional module purchased); U.S. treatment (unless optional module purchased)

Additional exclusions for Business Premier Health Plan: Dental treatment /gum disease (unless optional module purchased); Eyesight (unless optional module purchased); Maternity and childbirth (unless optional module purchased); U.S. treatment (unless optional module purchased)

Additional exclusions for Business Select Health Plan: Dental treatment /gum disease (unless optional module purchased); Eyesight (unless optional module purchased); Maternity and childbirth (unless optional module purchased); U.S. treatment (unless optional module purchased)

FIND OUT MORE

If you'd like more information we're here to help.

Visit [bupaglobal.com](https://www.bupaglobal.com)

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