



# Help **employees thrive** with **global healthcare** built around your business

**Company Africa**

**1 December 2025**

This is intended as a summary of the different tiers available within the Company Africa plan and the benefits associated with each. Full details of the benefits, limitations and exclusions can be found in the Company Africa plan membership guide.





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## **Ready to talk?**

Let's build your global healthcare plan together





# 50 years of supporting employee health

For over half a century, we've helped businesses look after their greatest asset: their people.

Founded by doctors and now trusted by companies around the world, Bupa Global has always had one purpose: to help people live longer, healthier, happier lives and make a better world.

We understand that every business is unique, and so are the people who make it thrive. That's why we offer exceptional global healthcare, tailored to your business needs and designed to support your teams wherever they work.

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, protecting your employees' wellbeing and supporting your business to grow with confidence.



# Business benefits at a glance



## Your business, our priority

We build our health insurance around your business needs. And with no shareholders, we can reinvest profits into clinical innovation and care for your people.



## Speak to a doctor, anytime

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



## Expert second opinions

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



## Multilingual support

Your employees get 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 health support, meaning your people get rounded care.



## Bupa LifeWorks

Available 24/7/365, Bupa LifeWorks is a confidential digital platform that supports your employees with a range of health and wellbeing services.



## On-demand digital tools

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



## Convenient claims worldwide

We settle directly with our global network of over 2.1 million healthcare providers, so your employees don't have to pay upfront and claim back.



# An employee-centred approach

**We understand that your people are your greatest asset, and therefore investing in their physical and mental health makes good business sense.**

Our cover is designed to protect your employees wherever work takes them, supporting both mind and body to create a healthier, happier and more resilient workforce.

**A range of international medical insurance tiers for workforces of three to ninety-nine employees:**

## **Frequent travellers**

Protection for employees who travel for work, with access to leading hospitals and clinics worldwide.

## **Expat employees**

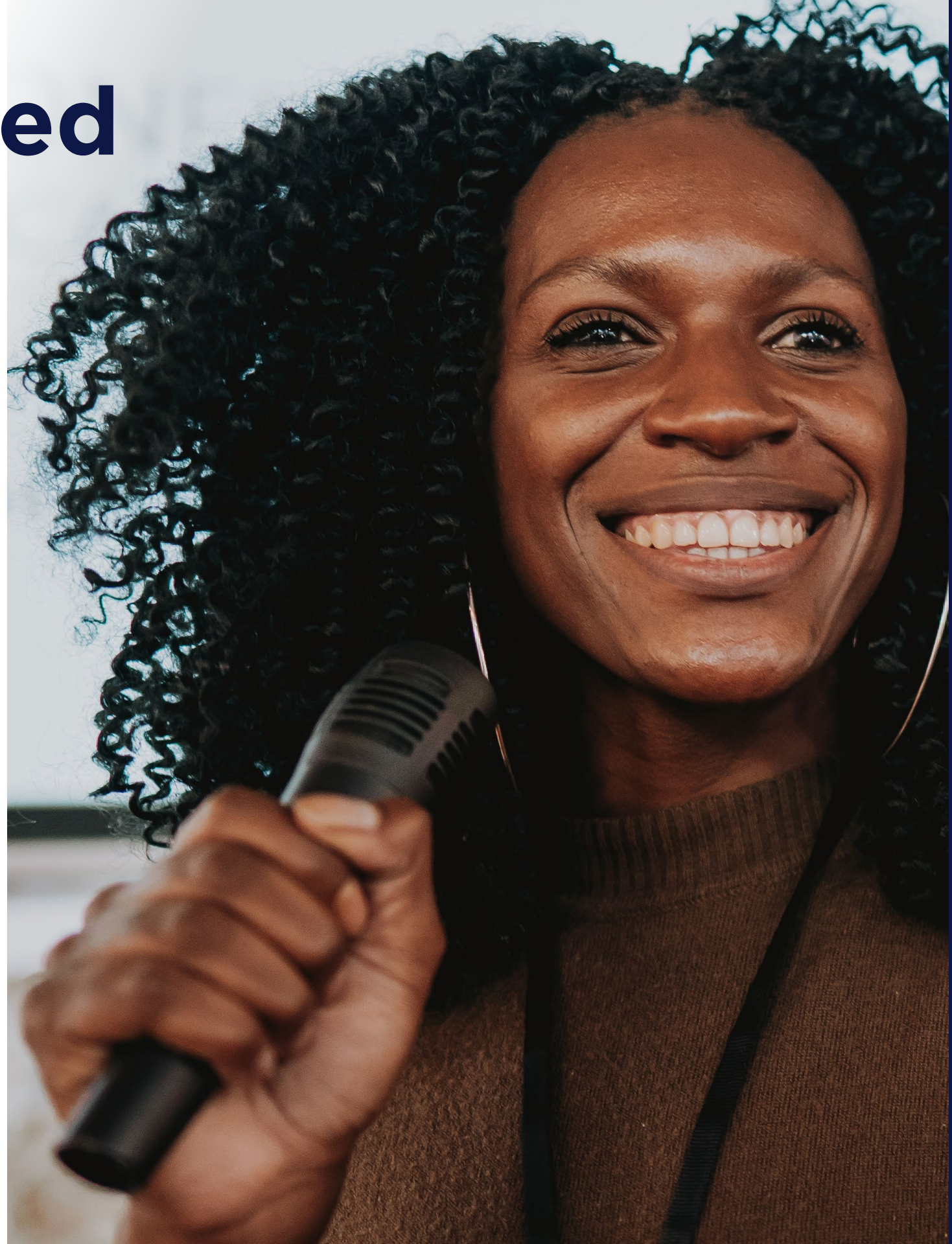
Cover for expat employees and their families based in Africa (subject to local regulatory requirements).

## **Key executives**

Flexible, high-level cover for the senior people whose health and availability are critical to your business's success

## **Better health means better business**

We believe better health benefits everyone. As a company with no shareholders, we can reinvest our profits into medical innovation, global partnerships and local communities, helping to protect your people and contributing to healthier societies for the future.







# The highest level of cover available within Bupa Global

**Our health plans are designed for organisations that want extensive cover for their people, with access to high-quality care worldwide.**

Our multi-level Company Africa plan goes beyond insurance. It supports your employees' overall health and wellbeing through a range of dedicated services and wellness benefits, helping you to care for your teams wherever they're based.

From preventive care and virtual consultations to second medical opinions and mental health support, you can give your employees the confidence that they're covered at every stage of their health journey.

With flexible levels of cover to suit your budget and business needs, you can choose the right protection to help attract and retain the best talent, while looking after the people who drive your business forward.

Full details of the benefits, limitations and exclusions can be found in the membership guide.



# Summary of key inclusions

Each level of our Company Africa plan provides your employees with exceptional service and the uncompromising quality of health insurance you would expect from Bupa Global.

**Specifically, the following is included in all Company Africa plan tiers:**

- ✓ Mental health support
- ✓ Treatment for cancer and other serious illnesses
- ✓ Transplants and recovery care
- ✓ Reconstructive surgery
- ✓ Congenital and hereditary conditions





# Cancer care your employees 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 your employees 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 your employees are diagnosed with cancer, we'll look after them for as long as they are our member.

Each employee will have a specialist adviser – giving them one point of contact whenever they want to contact us.

<p><b>Direct access to cancer care</b></p> <p>We'll use national clinical guidance to advise your employees on their next steps – depending on the level of cover and condition</p>	<p><b>International cancer cover</b></p> <p>Your employees get direct access and freedom to choose leading specialists and overseas specialists, without waiting for a referral</p>	<p><b>Specialist oncology support team</b></p> <p>Offer your employees understanding, advice and vital support through difficult decisions</p>
<p><b>Evacuation and repatriation options</b></p> <p>Your employees can get treatment in the nearest appropriate centre or return to their country of nationality or residence when their treatment is not available locally</p>	<p><b>Treatment across the country or from your employee's home</b></p> <p>Your employees could receive chemotherapy from a specialist nurse in the comfort of their own home* or a network of hospitals and specialist centres</p>	<p><b>Access to proven drugs and treatment</b></p> <p>We could cover new breakthrough cancer drugs, tests, and treatments, subject to availability</p>

\* Subject to geographic and clinical restrictions.







# Supporting employee mental wellbeing

## Helping your people to be happy, stable and resilient

Our mental health cover (available on selected plans) is there to maintain the psychological wellbeing of your employees, ensuring they have all the support they need.

### Leading services and mental health benefits include:

#### Equal care for mental health

The mental health of your employees is taken just as seriously as their physical health. This means the same cover limits apply, helping ensure they can access the right support when they need it most.

#### No lifetime limits

There is no cap on the number of times an employee can get mental health support. This gives them the reassurance of long-term care, even if their needs change over time.

#### Support from day one

Mental health support is available from the start of the policy, meaning there's no waiting period. If an employee need help, they can access it straight away.

#### Help beyond treatment

Support goes beyond hospital care. Employees can speak to a doctor 24/7 to receive mental health advice or use our EAP (LifeWorks) for confidential guidance when needed.



# Our Company Africa plan

Whether your employees are at home, abroad, or constantly on their travels, our global Company Africa Plan is designed to keep them in great working order – 365 days a year.

There are four levels of cover to choose from – including routine treatments and in-patient care, to dental cover, complementary medicines and health screening. Each offers something different, but they all come with support on the phone any time of the day or night, expert medical advice and access to premium healthcare facilities.

1

Start with a base plan

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

Essential

This level concentrates on hospital treatment, in-patient or day-case treatment.

Classic

Designed to cover any specialist medical treatment or diagnosis, it also covers out-patient consultations and diagnostic tests and any in-patient stays along with health screening.

Gold

Provides for both in-patient and out-patient care. In addition to the other benefits, the Gold level also covers family doctor treatment and any prescription medications needed.

Gold Superior

The top level of cover available, offering the highest annual maximum and many unlimited benefits, plus the option to add optical cover with the highest limit.

2

Customise the plan

Choose your preferred options to stay in control of costs.

U.S. cover

This option adds U.S. to the geographical cover (available for worldwide cover only)

Evacuation cover

Provides emergency evacuation to the nearest appropriate place of treatment where the treatment needed is available.

Repatriation cover

Offers all the benefits of Evacuation cover and additionally gives the option of returning to your specified country of nationality or your specified country of residence when the treatment is not available locally.

Dental and optical cover

Dental & Optical cover is an optional benefit. The dental covers a number of treatments including preventive, routine and restorative or orthodontic treatments. Each tier offers higher limits.



# Choose coverage levels to suit your needs

Benefit limits are set out in three currencies: USD / GBP / EUR. 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](https://bupaglobal.com) or in the membership guide.

Benefit	Essential	Classic	Gold	Gold Superior
Overall Annual Maximum	USD 2,000,000 / GBP 1,200,000 / EUR 1,600,000	USD 3,000,000 / GBP 1,800,000 / EUR 2,400,000	USD 5,000,000 / GBP 2,900,000 / EUR 4,000,000	USD 10,000,000 / GBP 5,900,000 / EUR 8,000,000
Deductible options	No deductible or USD 200 / GBP 120 / EUR 160  USD 500 / GBP 290 / EUR 400  USD 1,000 / GBP 590 / EUR 800  USD 2,000 / GBP 1,200 / EUR 1,600	No deductible or USD 200 / GBP 120 / EUR 160  USD 500 / GBP 290 / EUR 400  USD 1,000 / GBP 800 / EUR 590  USD 2,000 / GBP 1,200 / EUR 1,600	No deductible or USD 200 / GBP 120 / EUR 160  USD 500 / GBP 290 / EUR 400  USD 1,000 / GBP 800 / EUR 590  USD 2,000 / GBP 1,200 / EUR 1,600	No deductible
Area of cover	Africa or Africa Plus or Worldwide - excluding U.S. or Worldwide - including U.S.	Africa or Africa Plus or Worldwide - excluding U.S. or Worldwide - including U.S.	Africa or Africa Plus or Worldwide - excluding U.S. or Worldwide - including U.S.	Africa or Africa Plus or Worldwide - excluding U.S. or Worldwide - including U.S.
Emergency out of area cover	28 days emergency cover - worldwide excluding U.S. only	28 days emergency cover - worldwide excluding U.S. only	28 days emergency cover - worldwide excluding U.S. only	28 days emergency cover - worldwide excluding U.S. only
Out-patient treatment				
Out-patient surgical operations	Paid in full	Paid in full	Paid in full	Paid in full
Full health screen	Not covered	We pay up to USD 3,000 / GBP 1,800 / EUR 2,200 each membership year	We pay up to USD 5,000 / GBP 2,900 / EUR 4,000 each membership year	Paid in full
Wellness				



Benefit	Essential	Classic	Gold	Gold Superior
Consultants' fees for consultations	We pay up to USD 2,000 / GBP 1,200 or / EUR 1,600 each membership year	We pay up to USD 10,900 / GBP 6,400 / EUR 8,700 each membership year	Paid in full	Paid in full
Pathology, X-rays and diagnostic tests				
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses		We pay in full for up to 35 visits each membership year	We pay in full for up to 70 visits each membership year	Paid in full
Costs for treatment by a family doctor		We pay in full for up to 20 visits each membership year	We pay in full for up to 35 visits each membership year	Paid in full
Consultants' fees, psychologists' and psychotherapists' fees for mental health treatment		Paid in full	Paid in full	Paid in full
Vaccinations	Not covered	We pay up to USD 430 / GBP 250 / EUR 340 each membership year	We pay up to USD 1,000 / GBP 590 / EUR 800 each membership year	Paid in full
Prescribed drugs and dressings	We pay up to USD 200 / GBP 120 / EUR 160 each membership year	We pay up to USD 2,000 / GBP 1,200 / EUR 1,600 each membership year	We pay up to USD 4,000 / GBP 2,400 / EUR 3,200 each membership year	Paid in full
Accident-related dental treatment	We pay up to USD 410 / GBP 240 / EUR 330 each membership year	Paid in full	Paid in full	Paid in full
Durable medical equipment	We pay up to USD 500 / GBP 290 / EUR 400 each membership year	We pay up to USD 2,000 / GBP 1,200 / EUR 1,600 each membership year	We pay up to USD 5,100 / GBP 3,000 / EUR 4,000 each membership year	We pay up to USD 10,000 / GBP 5,800 / EUR 8,000 each membership year
In-patient and day-case treatment				
Hospital accommodation	Paid in full	Paid in full	Paid in full	Paid in full
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
Intensive care	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
Prosthetic implants and appliances	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
Parent accommodation (up to age 18)	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
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



Benefit	Essential	Classic	Gold	Gold Superior
Further benefits				
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
HIV / AIDS drug therapy including ART	Not covered	We pay up to USD 20,000 / GBP 11,700 / EUR 16,000 each membership year	We pay up to USD 20,000 / GBP 11,700 / EUR 16,000 each membership year	We pay up to USD 20,000 / GBP 11,700 / EUR 16,000 each membership year
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
Home nursing after in-patient treatment	We pay up to USD 200 / GBP 120 / EUR 160 each day up to a maximum of 10 days each membership year	We pay up to USD 340 / GBP 200 / EUR 270 each day up to a maximum of 20 days each membership year	Paid in full up to a maximum of 30 days each membership year	Paid in full up to a maximum of 45 days each membership year
Hospice and palliative care	We pay up to USD 41,000 / GBP 24,000 / EUR 33,000 maximum benefit for the whole of your membership	We pay up to USD 41,000 / GBP 24,000 / EUR 33,000 maximum benefit for the whole of your membership	We pay up to USD 41,000 / GBP 24,000 / EUR 33,000 maximum benefit for the whole of your membership	Paid in full
In-patient cash benefit	We pay up to USD 150 / GBP 90 / EUR 120 each night up to a maximum of 20 nights each membership year	We pay up to USD 150 / GBP 90 / EUR 120 each night up to a maximum of 20 nights each membership year	We pay up to USD 150 / GBP 90 / EUR 120 each night up to a maximum of 20 nights each membership year	We pay up to USD 150 / GBP 90 / EUR 120 each night up to a maximum of 20 nights each membership year
Congenital and hereditary conditions	We pay up to USD 50,000 / GBP 29,000 / EUR 40,000 each membership year	We pay up to USD 100,000 / GBP 59,000 / EUR 80,000 each membership year	We pay up to USD 150,000 / GBP 90,000 / EUR 120,000 each membership year	We pay up to USD 200,000 / GBP 120,000 / EUR 160,000 each membership year
Kidney dialysis	Paid in full	Paid in full	Paid in full	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
Maternity cover (after 10 months' membership)	Maternity and childbirth, including childbirth at home or birthing centre - USD 2,000 / GBP 1,200 / EUR 1,600	Maternity and childbirth, including childbirth at home or birthing centre - USD 10,000 / GBP 5,800 / EUR 8,000	Maternity and childbirth, including childbirth at home or birthing centre - USD 12,000 / GBP 7,000 / EUR 9,600	Maternity and childbirth, including childbirth at home or birthing centre - USD 20,000 / GBP 11,700 / EUR 16,000
	Medically essential caesarean section - USD 15,000 / GBP 8,800 / EUR 12,000	Medically essential caesarean section - USD 21,500 / GBP 12,600 / EUR 17,200	Medically essential caesarean section - USD 25,500 / GBP 15,000 / EUR 20,400	Medically essential caesarean section - USD 28,500 / GBP 16,800 / EUR 22,800
	Complications of maternity and childbirth - Paid in full	Complications of maternity and childbirth - Paid in full	Complications of maternity and childbirth - Paid in full	Complications of maternity and childbirth - Paid in full
Newborn care	We pay up to USD 150,000 / GBP 90,000 / EUR 120,000 maximum benefit for all treatment received during the first 90 days following birth	We pay up to USD 150,000 / GBP 90,000 / EUR 120,000 maximum benefit for all treatment received during the first 90 days following birth	We pay up to USD 150,000 / GBP 90,000 / EUR 120,000 maximum benefit for all treatment received during the first 90 days following birth	Paid in full
Prosthetic devices	We pay up to USD 4,000 / GBP 2,400 / EUR 3,200 per device each membership year	We pay up to USD 5,100 / GBP 3,000 / EUR 4,000 per device each membership year	We pay up to USD 6,800 / GBP 4,000 / EUR 5,400 per device each membership year	Paid in full
Rehabilitation	We pay in full for up to 42 days of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year	We pay in full for up to 42 days of treatment (which may be in-patient treatment, day-case treatment or out-patient treatment) each membership year	Paid in full	Paid in full



Benefit	Essential	Classic	Gold	Gold Superior
Transplant services	Paid in full	Paid in full	Paid in full	Paid in full
Treatment for or related to gender dysphoria	Not covered	Not covered	We pay up to USD 80,000, GBP 48,000 or EUR 64,000 each membership year	Paid in full
Optional benefits (if purchased)				
Dental (Dental treatment and optical treatment must be purchased together)	Not covered	We pay up to USD 2,000 / GBP 1,200 / EUR 1,600 maximum benefit for each membership year	We pay up to USD 3,500 / GBP 2,100 / EUR 2,600 maximum benefit for each membership year	We pay up to USD 5,000 / GBP 2,900 / EUR 4,000 maximum benefit for each membership year
Optical (Dental treatment and optical treatment must be purchased together)	Not covered	We pay up to USD 500 / GBP 290 / EUR 400 maximum benefit for each membership year	We pay up to USD 1,000 / GBP 590 / EUR 800 maximum benefit for each membership year	We pay up to USD 5,000 / GBP 2,900 / EUR 4,000 maximum benefit for each membership year
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

Company Africa plan exclusions

**Applies across all Company Africa plans:** Antenatal classes; Artificial life maintenance; Birth control; Conflict and disaster; Convalescence and admission for general care; Cosmetic treatment; Deafness; Dental treatment/ gum disease (unless optional dental cover is purchased); Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Eyesight; Footcare; Genetic testing; 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; Infertility treatment; Obesity and weight management; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions (this exclusion does not apply if your sponsor has purchased cover with medical history disregarded); Preventive and wellness treatment; Reconstructive or remedial surgery; Sexual problems; Sleep disorders; Speech disorders; Stem cells; Surrogate parenting; Travel costs for treatment; Treatment for or related to gender dysphoria (unless eligibility criteria for the benefit ‘Treatment for or related to gender dysphoria’ has been met); Treatment outside your area of cover; U.S. treatment (unless optional U.S. cover has been purchased); Unrecognised medical practitioner, provider or facility, hospital or healthcare facility.



# Let's build your global healthcare plan together

Call us on

**+254 (0) 207 651 131**

or visit

**bupaglobal.com**

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