



Help employees thrive with global healthcare built around your business

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

Company Plan

1 December 2025

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.



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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.

Bupa Global and Blue Cross Blue Shield Global

Securing health cover for your employees within the U.S.

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

As two of the oldest and most trusted names in health, we've joined forces to help employees lead longer, healthier, happier lives - ensuring your workforce remains strong, wherever it is in the world.

Bupa Global and Blue Cross Blue Shield Global have partnered to bring you exceptional healthcare with seamless access to the largest clinical network worldwide. Whether you're home or abroad, we provide a gateway to expert care, personalised support and digital tools that empower you to take more control of your health. With over 2.1 million providers in 190 countries, we ensure access to quality care around the world.

Together, we give your employees confidence that wherever work or life takes them, they'll have the right care, at the right time, in the right place.



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

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.

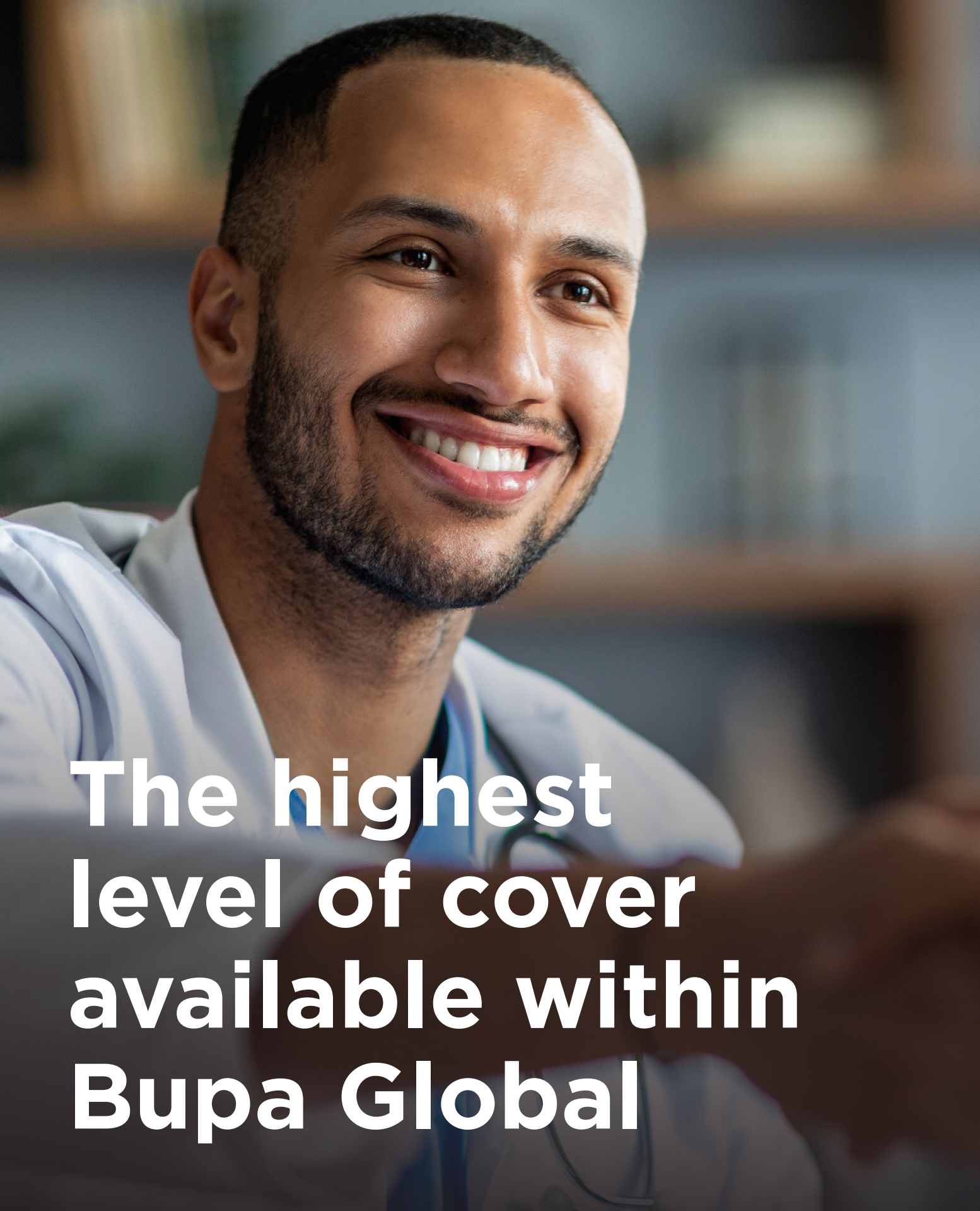
Key executives

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 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 table of benefits.

Summary of key inclusions

Each level of our Company health 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 tiers:

- ✓ Mental health support (subject to plan level)
- ✓ Treatment for cancer and other serious illnesses
- ✓ Transplants and recovery care
- ✓ Reconstructive surgery
- ✓ Evacuation and repatriation (subject to plan level)



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>Direct access to cancer care</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>International cancer cover</p> <p>Your employees get direct access and freedom to choose leading specialists and overseas specialists, without waiting for a referral</p>	<p>Specialist oncology support team</p> <p>Offer your employees understanding, advice and vital support through difficult decisions</p>
<p>Evacuation and repatriation options</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>Treatment across the country or from your employee's home</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>Access to proven drugs and treatment</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 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:

JAAQ at work

Featuring over 120 clinicians and public figures, JAAQ (Just Ask A Question) at work is a dedicated resource to support employee mental wellbeing, where they can browse video responses to an array of health questions.

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 needs help, they can access it straight away.

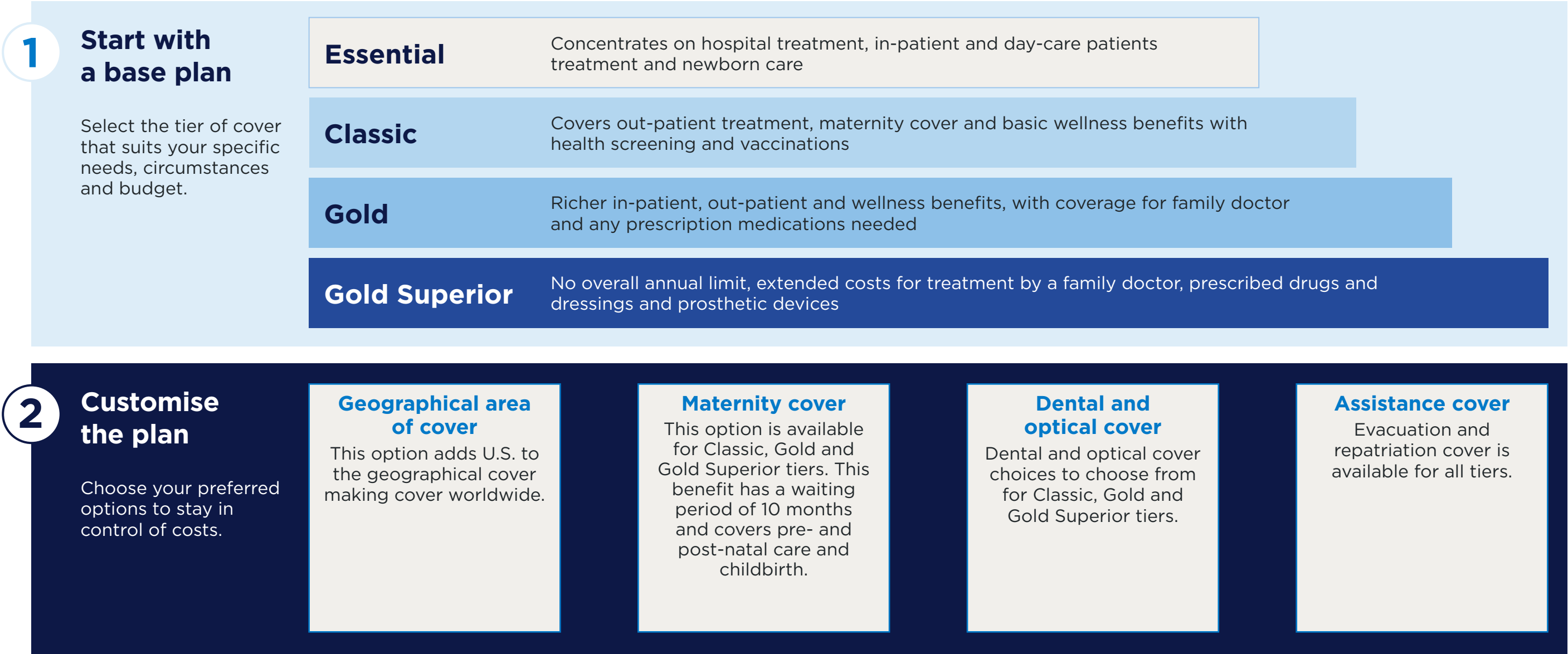
Help beyond treatment

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 plan

Whether your employees are at home, abroad, or constantly on their travels, our global Company 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.



Choose coverage levels to suit your needs

Benefit limits are set out in three currencies: GBP / USD / 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 or in the membership guide.

Benefit	Essential	Classic	Gold	Gold Superior
Overall Annual Maximum The currency applicable for your contract is shown on your membership certificate. *Up to a maximum of GBP 1,800,000 / USD 3,000,000 / EUR 2,250,000 per condition	GBP 2,000,000 USD 3,400,000 EUR 2,500,000	GBP 3,000,000 USD 5,100,000 EUR 3,750,000	GBP 6,000,000 USD 10,200,000 EUR 7,500,000	Unlimited*
Out-patient treatment				
Out-patient surgical operations	Paid in full	Paid in full	Paid in full	Paid in full
Wellness	Not covered	We pay up to GBP 600 / USD 1,000 / EUR 750 each membership year	We pay up to GBP 1,000 / USD 1,700 / EUR 1,250 each membership year	We pay up to GBP 5,000 / USD 8,500 / EUR 6,300 each membership year
Full health screen				
Specialists' fees for consultations				
Pathology, X-rays and diagnostic tests	Not covered	We pay up to GBP 6,400 / USD 10,900 / EUR 8,000 each membership year	Paid in full	Paid in full
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses				
Specialists' fees, psychologists' and psychotherapists' fees for mental health treatment				
Vaccinations	Not covered	We pay up to GBP 250 / USD 430 / EUR 310 each membership year	We pay up to GBP 500 / USD 850 / EUR 630 each membership year	Paid in full
Costs for treatment by a family doctor	Not covered	Not covered	We pay in full for up to 20 visits each membership year	Paid in full

Benefit	Essential	Classic	Gold	Gold Superior
Prescribed drugs and dressings	Not covered	Not covered	We pay up to GBP 1,200 / USD 2,000 / EUR 1,500 each membership year	Paid in full
Accident-related dental treatment	We pay up to GBP 240 / USD 410 / EUR 300 each membership year	Paid in full	Paid in full	Paid in full
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
Theatre charges	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
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
More benefits				
Advanced imaging	Paid in full	Paid in full	Paid in full	Paid in full
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime
Cancer treatment	Paid in full	Paid in full	Paid in full	Paid in full
Durable medical equipment	Not covered	Not covered	We pay up to GBP 3,000 / USD 5,100 / EUR 3,750 each membership year	We pay up to GBP 3,000 / USD 5,100 / EUR 3,750 each membership year
Healthline services	Included	Included	Included	Included
HIV / AIDS drug therapy including ART	Not covered	We pay up to GBP 12,000 / USD 20,000 / EUR 15,000 each membership year	We pay up to GBP 12,000 / USD 20,000 / EUR 15,000 each membership year	We pay up to GBP 12,000 / USD 20,000 / EUR 15,000 each membership year
Home nursing after in-patient treatment	We pay up to GBP 120 / USD 200 / EUR 150 each day up to a maximum of 10 days each membership year	We pay up to GBP 200 / USD 340 / EUR 250 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 30 days each membership year
Hospice and palliative care	We pay up to GBP 24,000 / USD 41,000 / EUR 30,000 maximum benefit for the whole of your membership	We pay up to GBP 24,000 / USD 41,000 / EUR 30,000 maximum benefit for the whole of your membership	We pay up to GBP 24,000 / USD 41,000 / EUR 30,000 maximum benefit for the whole of your membership	We pay up to GBP 24,000 / USD 41,000 / EUR 30,000 maximum benefit for the whole of your membership
In-patient cash benefit	We pay GBP 90 / USD 150 / EUR 110 each night up to 20 nights each membership year	We pay GBP 90 / USD 150 / EUR 110 each night up to 20 nights each membership year	We pay GBP 90 / USD 150 / EUR 110 each night up to 20 nights each membership year	We pay GBP 90 / USD 150 / EUR 110 each night up to 20 nights 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

Benefit	Essential	Classic	Gold	Gold Superior
Local road ambulance	Paid in full	Paid in full	Paid in full	Paid in full
Maternity cover (after 10 months' membership)	Not covered	Maternity and childbirth: We pay up to GBP 4,800 / USD 8,150 / EUR 6,000 each membership year Childbirth at home or birthing centre: We pay up to GBP 780 / USD 1,300 / EUR 975 each membership year Medically essential Caesarean section: We pay up to GBP 12,600 / USD 21,500 / EUR 15,750 each membership year Complications of maternity and childbirth: paid in full	Maternity and childbirth: We pay up to GBP 7,200 / USD 12,250 / EUR 9,000 each membership year Childbirth at home or birthing centre: We pay up to GBP 780 / USD 1,300 / EUR 975 each membership year Medically essential Caesarean section: We pay up to GBP 15,000 / USD 25,500 / EUR 18,750 each membership year Complications of maternity and childbirth: paid in full	Maternity and childbirth: We pay up to GBP 9,600 / USD 16,300 / EUR 12,000 each membership year Childbirth at home or birthing centre: We pay up to GBP 780 / USD 1,300 / EUR 975 each membership year Medically essential Caesarean section: We pay up to GBP 16,800 / USD 28,500 / EUR 21,000 each membership year Complications of maternity and childbirth: paid in full
Newborn care	We pay GBP 90,000 / USD 150,000 / EUR 110,000 maximum benefit for all treatment received during the first 90 days following birth	We pay GBP 90,000 / USD 150,000 / EUR 110,000 maximum benefit for all treatment received during the first 90 days following birth	We pay GBP 90,000 / USD 150,000 / EUR 110,000 maximum benefit for all treatment received during the first 90 days following birth	We pay GBP 90,000 / USD 150,000 / EUR 110,000 maximum benefit for all treatment received during the first 90 days following birth
Prophylactic surgery	Paid in full	Paid in full	Paid in full	Paid in full
Prosthetic devices	We pay a maximum benefit of GBP 2,400 / USD 4,000 / EUR 3,000 for each device	We pay a maximum benefit of GBP 3,000 / USD 5,100 / EUR 3,750 for each device	We pay a maximum benefit of GBP 4,000 / USD 6,800 / EUR 5,000 for each device	Paid in full
Reconstructive surgery	Paid in full	Paid in full	Paid in full	Paid in full
Rehabilitation	We pay in full for up to 42 days of treatment (which may be inpatient treatment or day-case treatment) each membership year	We pay in full for up to 42 days of treatment (which may be inpatient treatment, day-case treatment or outpatient treatment) each membership year	We pay in full for up to 42 days of treatment (which may be inpatient treatment, day-case treatment or outpatient treatment) each membership year	We pay in full for up to 42 days of treatment (which may be inpatient treatment, day-case treatment or outpatient treatment) each membership year
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	Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people We pay up to GBP 48,000 / USD 80,000 / EUR 64,000 each membership year Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people We pay up to GBP 48,000 / USD 80,000 / EUR 64,000 each membership year	Female to Male (FtM) – pursued by transgender men and AFAB (assigned female at birth) non-binary people Paid in full Male to Female (MtF) – pursued by transgender women and AMAB (assigned male at birth) non-binary people Paid in full

Benefit	Essential	Classic	Gold	Gold Superior
Optional benefits (if purchased)				
U.S. cover	100 percent of eligible costs in network. Reasonable and Customary costs out of network. In-patient treatment or daycase treatment, cancer treatment, MRI, CT and PET scans must be pre-authorised or only 50% of eligible costs may be payable	100 percent of eligible costs in network. Reasonable and Customary costs out of network. In-patient treatment or daycase treatment, cancer treatment, MRI, CT and PET scans must be pre-authorised or only 50% of eligible costs may be payable	100 percent of eligible costs in network. Reasonable and Customary costs out of network. In-patient treatment or daycase treatment, cancer treatment, MRI, CT and PET scans must be pre-authorised or only 50% of eligible costs may be payable	100 percent of eligible costs in network. Reasonable and Customary costs out of network. In-patient treatment or daycase treatment, cancer treatment, MRI, CT and PET scans must be pre-authorised or only 50% of eligible costs may be payable
Dental	Not covered	We pay up to GBP 1,200 / USD 2,000 / EUR 1,500 maximum benefit for each membership year	We pay up to GBP 1,200 / USD 2,000 / EUR 1,500 maximum benefit for each membership year	We pay up to GBP 2,400 / USD 4,100 / EUR 3,000 maximum benefit for each membership year
Optical (Dental treatment and optical must be purchased together)	Not covered	Not covered	Not covered	We pay up to GBP 250 / USD 425 / EUR 315 maximum benefit for each membership year
Assistance cover (Evacuation and Repatriation)	Optional cover	Optional cover	Optional cover	Optional cover

Company Health Plan exclusions

Applies across all Company Health Plans: Artificial life maintenance; Antenatal classes; Birth control; Conflict and disaster; Congenital conditions; Convalescence and admission for general care; Cosmetic treatment; Deafness; Dental treatment/ gum disease; 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; Hereditary conditions; Illegal activity; Infertility treatment; Obesity; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions; 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); Unrecognised medical practitioner, provider or facility, hospital or healthcare facility.

Additional exclusions for Essential and Classic Company Health Plan: Drugs and dressings (out-patient); Family doctor treatment.

Additional exclusions for Essential Health Plan: Maternity.

Let's build your global healthcare plan together

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or visit

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Calls may be recorded or monitored.

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