Health Solutions





The Bupa Global Mining and Energy Forum

Health Insurance Plan | 2023/2024 Brochure

Insured by



This Plan is distributed by **The Unisure Group** and insured by **Bupa Global**.



BENEFITS	Tailored Essential (Africa & India)	Essential/ Hospitalisation	Classic	Gold/ Comprehensive	Gold with Routine Dental	Gold Superior with Routine Dental				
Overall Annual Maximum	USD 150,000	USD 1,200,000	USD 2,000,000	USD 2,500,000	USD 2,500,000	USD 10,200,000				
Area of Cover	Africa and India	Worldwide (Excl. USA)	Worldwide (Excl. USA)	Worldwide (Excl. USA)	Worldwide (Excl. USA)	Worldwide (Excl. USA)				
General Terms	Emergency, Evacuation and Hospitalisation Cover In Africa and India Only	Emergency, Evacuation and Hospitalisation Cover Worldwide	Semi- Comprehensive Cover Worldwide	Comprehensive Cover Worldwide	Comprehensive Cover Worldwide Including Dental	Comprehensive Cover Worldwide Including Dental and Optical				
OUT-PATIENT TREATMENT										
Out-patient surgical operations	Unlimited, subject to the overall limit									
Wellness mammogram, PAP test, prostate cancer screening or colon cancer screening		Not covered	USD 1,000	USD 1,000	USD 1,000	USD 2,000				
Full Health Screening Cholesterol, Blood Pressure, Diabetes, Anemia, Lung Function, Liver and Kidney Function, Cardiac Risk Assessment and hearing test										
Consultants' fees for consultations			USD 10,900	Unlimited, subject to the overall limit						
Pathology, X-rays and diagnostic tests				o.mnod, sobject to the overall littli						
Costs for treatment by therapists and complementary medicine practitioners	Not covered		Paid in full up to 20 visits	Paid in full up to 40 visits	Paid in full up to 40 visits	Paid in full up to 60 visits				
Consultants' fees, psychologists' and psychotherapists' fees for mental health treatment			USD 10,900 each membership year	Paid in full	Paid in full	Paid in full				
Vaccinations			USD 200	USD 350	USD 350	USD 1,000				
Costs for treatment by a family doctor			Not covered	Paid in full up to 20 visits	Paid in full up to 20 visits	Unlimited, subject				
Prescribed drugs and dressings				USD 2,000	USD 2,000	to the overall limit				
Accident-related dental treatment				USD 815	USD 815	USD 815				
IN-PATIENT TREATMENT										
Hospital accommodation		Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit				
Surgical operations, including pre- and post-operative care	Unlimited, subject to the overall limit									
Nursing care, drugs and surgical dressings										
Physicians' fees										
Theatre charges and intensive care										
Pathology, X-rays, diagnostic tests and physiotherapy										
Prostheses, implants and appliances										
Parent accommodation										
Mental health treatment	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full	Paid in full				

BENEFITS	Tailored Essential (Africa & India)	Essential/ Hospitalisation	Classic	Gold/ Comprehensive	Gold with Routine Dental	Gold Superior with Routine Dental				
FURTHER BENEFITS										
Cancer treatment	Unlimited, subject to the overall limit									
Maternity cover	Not covered	Not covered	USD 8,150	USD 12,250	USD 12,250	USD 16,300				
Childbirth at home or birthing centre			USD 1,300	USD 1,300	USD 1,300	USD 1,300				
Medically essential caesarean section			USD 21,500	USD 25,500	USD 25,500	USD 28,500				
Transplant services	Not covered	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit				
Advanced imaging	Unlimited, subject to the overall limit									
Local road ambulance										
Local air ambulance	USD 10,000	USD 10,000	USD 10,000	USD 10,000	USD 10,000	USD 10,000				
Home nursing after in-patient treatment	USD 200 p/d up to 10 days	USD 200 p/d up to 10 days	USD 200 p/d up to 20 days	USD 200 p/d up to 30 days	USD 200 p/d up to 30 days	USD 200 p/d up to 30 days				
In-patient cash benefit	Not covered	USD 150 p/n up to 20 nights	USD 150 p/n up to 20 nights	USD 150 p/n up to 20 nights	USD 150 p/n up to 20 nights	USD 150 p/n up to 20 nights				
HIV/AIDS drug therapy including ART (after 1 year's membership)	Not covered	Not covered	USD 20,000	USD 20,000	USD 20,000	USD 20,000				
Prosthetic devices	Limited to USD 4,000 ppd	Limited to USD 4,000 ppd	Limited to USD 4,000 ppd	Limited to USD 4,000 ppd	Limited to USD 4,000 ppd	Limited to USD 4,000 ppd				
Hospice and palliative care	Not covered	USD 41,000 for entire membership	USD 41,000 for entire membership	USD 41,000 for entire membership	USD 41,000 for entire membership	USD 41,000 for entire membership				
In-patient Rehabilitation	Not covered	Paid in full up to 30 days	Paid in full up to 30 days	Paid in full up to 30 days	Paid in full up to 30 days	Paid in full up to 30 days				
Newborn care	Not covered	USD 150,000 (maximum benefit for all treatment received during the first 90 days after birth)								
Compassionate visit and return	For a maximum of 5 trips per lifetime. Each visit up to USD 1,360									
Compassionate visit living allowance	For a maximum of 10 days each visit. Each day up to USD 200									
Health line	Included	Included	Included	Included	Included	Included				
Dental treatment: Preventative (100%), Routine (80%), Major Restorative (50%), Orthodontic and periodontal (50%)	Not covered	Not covered	Not covered	Not covered	USD 2,100	USD 4,200				
Optical					Not covered	USD 450, 10% co-pay				
USA cover (28-day Emergency Cover Only)		100% of costs in network. 80% of costs out of network. Treatment must be pre-authorised								
Assistance Cover (Evacuation & Repatriation)	Full refund, subject to the overall limit									

GLOSSARY: p/d - per day / p/n - per night / ppd - per prosthetic device





The Bupa Global Mining and Energy Forum Health Insurance Plan

This Plan is specifically designed for the mining, oil, gas, energy, petrochemical and supporting industries, offering employers material cost savings on premiums without compromising on the level of benefits and care for the members.

Should one of your employees fall ill, we understand that you would want the very best treatment available, not only for their sake, but also to minimise the disruption to your business.

About the Plan **Employees** Receive Informed telephonic advice and support 24/7 Exclusive to the mining, oil, gas, energy, worldwide by a multi-lingual team of dedicated petrochemical and supporting industries health professionals Africa, India and Worldwide cover Medical referrals management A full-time staff complement of General Practitioners, Clinical Worldwide network of medical facilities Officers and Nurses on-call A network of contracted consulting specialists and trauma surgeons in Medical advice and information support of our own medical staff

This Plan, distributed by The Unisure Group offers medical plans based on your needs, including emergency evacuation as a result of a life or limb threatening incident. These evacuations are to the nearest centre of medical excellence, subject to the terms and conditions of the policy which defines the area of cover.

About The Unisure Group / Contact Information

The **Unisure Group** is a global health and life insurance solutions provider, providing specialised employee benefit solutions for the mining, oil, gas, energy, petrochemical and supporting industries.

The Unisure Group specialises in employee benefits solutions and the cost management thereof for multinational organisations. Unisure provides you, the employer, with the certainty of knowing that your valued employees will receive the proper care in their time of need.

The **Unisure Group** has regional offices in the following locations:

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