

Worldwide Health Options



Solidarity Bahrain B.S.C. is the insurer and local administrator in Bahrain. Plans are designed and internationally administered by Bupa Global.

Solidarity Bahrain B.S.C. is licensed and regulated by the Central Bank of Bahrain as a locally incorporated Takaful Firm - Category four.

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

From 1 November 2024

solidarity.com.bh

International medical insurance for the globally minded

Solidarity Bahrain B.S.C. have collaborated with Bupa Global to bring you Worldwide Health Options.

Solidarity Bahrain is one of the earliest insurance companies in Bahrain and its reputation is synonymous with reliability and quality. Since they were established in 1976, they have demonstrated their ability to provide superior customer service, extensive range of products and services, and peace of mind.

Bupa Global is the international arm of Bupa - a healthcare company with over 70 years' medical experience that can provide access to one of the largest networks of medical providers worldwide, giving you the flexibility to choose where and how you receive treatment.

Priding ourselves on offering the highest standard of service, we have multi-lingual, medically trained staff who can speak to you on the telephone 24 hours a day, ready to help with any health-related questions or concerns you may have.

The Worldwide Health Options Plan is internationally administered by Bupa Global on behalf of Solidarity Bahrain and provides you the reassurance of knowing that you are being looked after by an experienced provider who has your health at the heart of everything we do.



Product overview

Worldwide Health Options is our module-based plan for individuals and families. Whether you're living at home, working abroad or constantly on your travels, it allows you to match your health insurance to your location and lifestyle.

Starting with our core in-patient cover, you simply build a plan by selecting the healthcare modules that are right for you. This could be additional out-patient benefits and health assessments, to cover for worldwide medicines and evacuation.

Each module has its own specific healthcare focus. But they all come with support available at any time of the day or night, expert advice, and access to some of the best healthcare facilities in the world. So regardless of what you choose, you can relax knowing that you'll be in safe hands.

The flexibility isn't restricted to features and benefits. If you want to keep costs to a minimum, you can choose from a range of deductible options. By contributing to the cost of your treatment, you can reduce your premiums without having to compromise on your cover.



Please note: This table provides a high-level summary only about the types of cover provided on the Core cover and Options. Full details of the benefits, limitations and exclusions can be found in the membership guide. Cover for pre-existing conditions is subject to underwriting. Please ask your sales adviser for further information.

Worldwide Health Options - Summary of Benefits

Core cover: Worldwide Medical Insurance	Hospitalisation cash benefit
Staying in hospital overnight or as a day-case	Emergency dental treatment
Parent accommodation	Treatment of congenital and hereditary conditions
Nursing care	Kidney dialysis
Operating room, medicines and surgical dressings	Option: Worldwide Medical Plus
Intensive care, intensive therapy, coronary care and high dependency unit	Specialists’ consultation and doctors’ fees
In-patient, day-case and out-patient surgical operations, including surgeons’ and anaesthetists’ fees	Physiotherapy, osteopathy and chiropractor treatment
Specialists’ consultation fees	Psychiatrists’, psychologists’ and psychotherapist fees
Pathology, X-rays and diagnostic tests	Consultations and treatment with therapists, complementary therapists and qualified nurses
Physiotherapy, chiropractor and osteopathy, therapists, complementary therapists, dietitian and speech therapist	Speech therapy
Rehabilitation	Pathology, X-rays and diagnostic tests
Advanced imaging	Young child care
Mental health treatment overnight in hospital, including room, board and treatment costs	Maternity (after 10- or 24-months’ membership depending on level of cover)
Mental health treatment as a day-case, including room, board and treatment costs	Accident-related dental treatment
Prosthetic implants and appliances	Transplant services
Prosthetic devices	Option: Worldwide Medicines and Equipment
Childbirth and treatment in hospital (after 10- or 24-months’ membership depending on level of cover)	Prescribed medicines and dressings
Childbirth at home or birthing centre (after 10- or 24-months’ membership depending on level of cover)	Durable medical equipment
Complications of maternity and childbirth (after 10- or 24-months’ membership depending on level of cover)	Long-term prescription medicines (after 2 years’ membership)
Medically essential Caesarean section (after 10- or 24-months’ membership depending on level of cover)	Option: Worldwide Wellbeing
Newborn care	Screening and prevention:
Cancer treatment	Full health screen (after 1 year’s membership)
Advanced therapy medicinal products (ATMPs)	Mammogram
Transplant services	Papanicolaou (PAP) test
Hospice and palliative care	Prostate cancer screen
Local road ambulance	Colon cancer screen
Local air ambulance	Bone densitometry
Home nursing	Four dietetic consultations
	Vaccinations
	Dental:
	Preventive (after 6 months’ membership)
	Routine and major restorative (after 6 months’ membership)
	Orthodontic (after 6 months’ membership)
	Optical:
	Eye test (including consultation)
	Spectacle lenses

Worldwide Health Options - Summary of Benefits (continued)

Contact lenses	Travel cost for the transfer of minor children
Spectacle frames	Living allowance
Option: Worldwide Evacuation	Repatriation of mortal remains
Evacuation	Compassionate visit and return
Repatriation	Compassionate visit living allowance
Travel cost for an accompanying person	

Worldwide Health Options - Summary of Exclusions

We do not pay for:
Antenatal classes
Artificial life maintenance*
Birth control
Conflict and disaster
Convalescence and admission for general care
Cosmetic treatment
Developmental problems
Donor organs
Experimental treatment
Eyesight**
Footcare
Harmful or hazardous use of alcohol, drugs and/or medicines
Health hydros, nature cure clinics or any establishment that is not a hospital
Infertility treatment
Obesity and weight management
Persistent vegetative state (PVS) and neurological damage*
Personal exclusions
Pre-existing conditions
Preventive treatment**
Professional sports activities
Reconstructive or remedial surgery
Self-inflicted injuries
Sexual problems and gender issues
Sleep disorders
Stem cells
Surrogate parenting
Temporomandibular joint (TMJ) disorders
Travel costs for treatment
Ineligible medical practitioner, hospital or healthcare facility
U.S. treatment

*Unless eligibility criteria has been met
**Available only on Worldwide Wellbeing cover

What to do next

If you'd like to find out more about Worldwide Health Options and how they can be tailored to meet your individual needs, or would like a personal quote, speak to a member of our specially trained sales team or your local distributor. They'll take time to fully understand your requirements and help you build the right plan for you.

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