

Worldwide Health Options

The international health plan you can
tailor to your needs





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Why Bupa International is right for you

Worldwide Health Options gives you the flexibility to create the cover you need, while enjoying all the benefits of being a Bupa member.

With Worldwide Health Options you have the reassurance of knowing that your health insurance is being looked after by an experienced, award-winning provider. Part of the globally respected Bupa group, we are the largest international health insurance provider for expatriates. Founded over 60 years ago, Bupa has over 10 million members, including 115 nationalities in 190 countries. We cover both expatriates and local nationals, where the local regulations permit.

Bupa has offices in the UK, Hong Kong, Thailand, Saudi Arabia, India, Australia, USA, Denmark, Egypt, France and Spain, and a wide international network of brokers and business partners. As a Bupa member you can be treated in any one of our 5,500 participating hospitals and clinics worldwide, or in any recognised hospital or clinic of your choice. From the moment you call to pre-authorise your treatment, we'll be there for you every step of the way. We'll even help you locate the closest suitable hospital and make appointments for your treatment on your behalf - so you can focus on getting better.

In fact, we pride ourselves on offering you 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.

You can also speak to an adviser whenever you need to using webchat, an instant messaging service with which we can answer any of your questions. And with a wealth of local knowledge and expertise on hand 24/7, you can be sure that whenever you need us, we'll be here to help.

So if you're looking for a flexible international health insurance plan that will offer you excellent cover and service, choose Bupa International.

If you'd like to find out more about Worldwide Health Options, a member of our team would be delighted to help. You can speak to us on +44 (0) 1273 208 181 between 8am and 6pm GMT Monday to Friday, visit www.bupa-intl.com or speak to your local distributor.

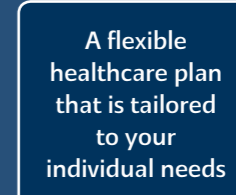
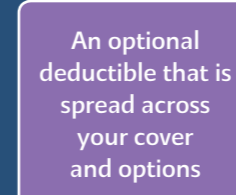
How to create your individual plan

With Worldwide Health Options you have the reassurance of our core Worldwide Medical Insurance cover, and the freedom to include any number of cover options.

To ensure that you are paying a price that is right for your needs, we will calculate the cost of your plan according to the cover options you choose and the country where you spend most of your time. And to make the price even more flexible, you can also choose to include deductibles if you wish.

So, with the assistance of our specially trained sales team, you can create your own, tailored healthcare plan to meet your individual needs.

To find out more about Worldwide Medical Insurance and each of our options (including treatment in the USA), and what they cover turn to page 12. You can also read more about deductibles, and how they work, on page 25.



Start with our core cover

Then add the options required

Plus USA Cover if you need it

Finally decide what deductibles, if any, you want



World-class service you can rely on

Health insurance is just the start of the package we offer. As a Bupa International member, you have access to a number of services to help make your life easier. Wherever you are in the world, we're just a phone call away with expert assistance and advice.

Around the clock help from our Medical Centre

We never know what is around the corner. But whatever else changes in your life, our Medical Centre gives you the reassurance that you are in safe and expert hands if ever your health is compromised.

You can call our Medical Centre on **+44 (0) 1273 333 911** at any time of the day or night and speak to medically trained people who understand your situation and can give you the healthcare advice, support and assistance you need.

What help can you expect?

You'll find our Medical Centre an accessible, knowledgeable and comprehensive resource for all your health-related questions and concerns. We can put you in touch with someone who speaks your own language and can refer you to medical experts and local facilities around the globe.

You can ask us for help with*:

- medical referrals and advice
- booking appointments
- medical 'second opinions'
- travel advice
- security advice.

* We obtain health, travel and security information from third parties. You should check this information, as we cannot be held responsible for any errors or omissions, or any loss, damage, illness and/or injury that may occur as a result of this information.

If you choose our Worldwide Evacuation option, we will arrange medical evacuations and repatriations, including:

- air ambulance transportation
- commercial flights, with or without medical escorts
- stretcher transportation
- travel arrangements for relatives and escorts, and
- repatriation of mortal remains.

Our Medical Centre teams will handle your case from start to finish, so that you can always talk to someone who knows what is happening and will give you the support and consistent advice you require.

You'll be treated as a valued individual rather than a policy number - we believe that every person and situation is different, and we focus on helping you to find the answers and solutions that work specifically for you.

Online support at MembersWorld

To make your life easier and save you time and hassle, we've created an exclusive members website. You can visit your MembersWorld website at www.bupa-intl.com/membersworld* from anywhere in the world to manage your cover and access a comprehensive library of information. You can:

- view your plan
- update your personal details
- track the progress of your claims**
- make payments online
- search our international hospital directory
- download claim forms and other useful documents, and
- talk to us online using our free webchat service.

Get expert health advice at bupa.com

Our health area is full of up-to-date information that can help you to stay fit and well. Look up the names of commonly used medicines and find out how they work and any side-effects and alternatives.

* Email disclaimer

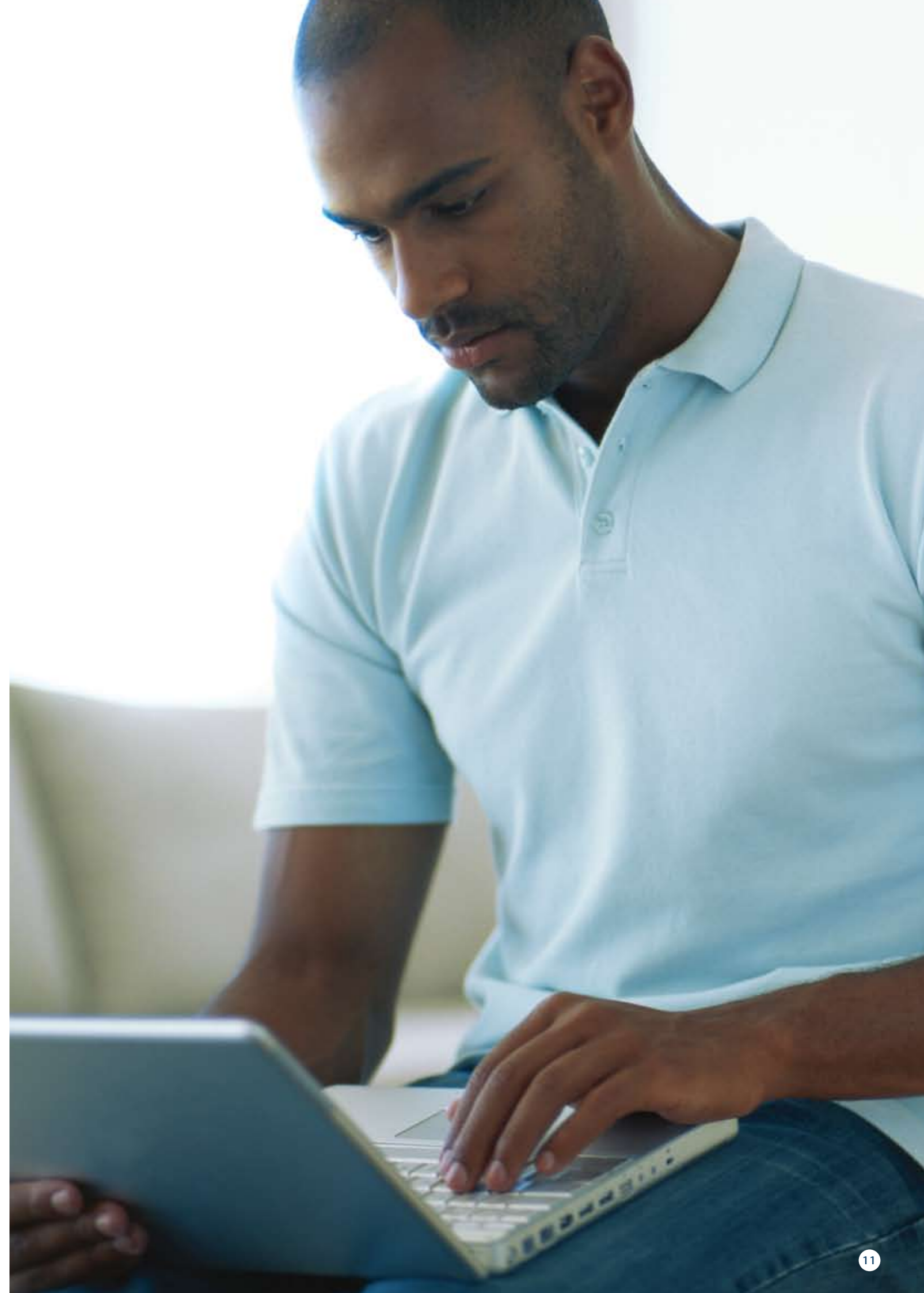
We cannot guarantee the security of email as a method of communication. Some companies and countries do monitor email traffic - please keep this in mind when sending confidential information. If you feel your email is not secure please send us your confidential documents by post or fax.

** MembersWorld may not track claims in the USA as we use our third party here.

24/7 assistance from general enquiries

We also have a team of expertly trained people on hand at the end of the phone 24/7, ready to help with any general enquiries you may have. Wherever in the world you may be, you can be sure we can put you in touch with someone who can speak your own language.

If you'd like to find out more about the benefits of Bupa membership, a member of our team would be delighted to help. You can speak to us on +44 (0) 1273 208 181 between 8am and 6pm GMT Monday to Friday, visit www.bupa-intl.com or speak to your local distributor.



Core cover Worldwide Medical Insurance

For treatment received whilst staying in hospital, either overnight or as a day-case

Worldwide Medical Insurance gives you the reassurance of covering essential hospital treatment you may need, whether in an emergency or a planned visit. All surgery, cancer treatment and advanced imaging, whether received whilst staying in hospital or as a visiting patient, are also included. You may have chosen this cover on its own, or together with any combination of our options.

What is covered?

Worldwide Medical Insurance covers you for a maximum of £1,500,000/€1,875,000/\$2,550,000 each membership year, and also includes cancer treatment in full and transplant services (including donor expenses for organ harvesting if the recipient is a Bupa International member).

Please see overleaf for more details.





Worldwide Medical Insurance

Benefit	Level of cover	£ Sterling	€ Euros	\$ US
Staying in hospital overnight or as a day-case	Paid in full			
Parent accommodation	Paid in full			
Nursing care	Paid in full			
Operating room, medicines and surgical dressings	Paid in full			
Intensive care, intensive therapy, coronary care and high dependency unit	Paid in full			
Surgery, including surgeons', anaesthetists' and assistants' fees	Paid in full			
Specialists' consultation fees	Paid in full			
Pathology, X-rays, diagnostic tests and therapies	Paid in full			
Rehabilitation	Paid in full for 30 days each condition			
Advanced imaging	Paid in full			
Psychiatric treatment overnight in hospital, including room, board and treatment costs	90 days a lifetime limit			
Psychiatric treatment as a day-case, including room, board and treatment costs	Paid in full for 20 days each membership year			
Prosthetic implants and appliances	Paid in full			
Prosthetic devices	Each device, up to	2,000	2,500	3,400
Childbirth and treatment in hospital	Each membership year, up to	6,500	8,100	11,050
Childbirth at home	Each membership year, up to	650	810	1,105
Newborn care		75,000	93,750	127,500
Cancer treatment	Paid in full			
Transplant services	Each condition, up to	150,000	187,500	255,000
Hospice and palliative care	Lifetime limit	20,000	25,000	34,000
Local road ambulance	Paid in full			
Local air ambulance	Each membership year, up to	5,000	6,250	8,500
Home nursing	Paid in full for 30 days each membership year			
Hospitalisation cash benefit	Each night for a maximum of up to 30 nights each membership year	100	125	170
Emergency dental treatment	Paid in full			
Treatment of congenital and hereditary conditions	Each membership year, up to	20,000	25,000	34,000

What is not covered?

We don't cover treatment received at a hospital when you are not staying overnight or as a day-case. Maternity benefits are payable only after the mother has been a member for 10 months. (We don't pay for treatment directly related to surrogacy.) We don't pay the medical costs of organ harvesting for transplant if the intended recipient is not a Bupa International member. And finally, we will not pay hospital room and board charges if you are staying in hospital unnecessarily.

For full details of what is and what is not covered please see the membership guide.

If you'd like to find out more about Worldwide Medical Insurance, a member of our team would be delighted to help. You can speak to us on +44 (0) 1273 208 181 between 8am and 6pm GMT Monday to Friday, visit www.bupa-intl.com or speak to your local distributor.

Option Worldwide Medical Plus

For specialist treatment where you do not need to stay in hospital

Worldwide Medical Plus covers you for consultations with a doctor or specialist and medical treatments that do not require a hospital stay. These may include osteopathy or physiotherapy for example. Some of these treatments or consultations may take place before or after a hospital stay, but many will be totally independent.

What is covered?

Worldwide Medical Plus covers you for a maximum of £25,000/€31,250/\$42,500 each membership year (excluding transplant services) and also includes cover for young child care, maternity care, complementary therapies and speech therapy.



Worldwide Medical Plus				
Benefit	Level of cover	£ Sterling	€ Euros	\$ US
Specialists' consultation and doctors' fees	Paid in full up to 35 visits each membership year			
Physiotherapy, osteopathy and chiropractor treatment	Paid in full up to 30 visits each membership year			
Consultations and treatment with complementary therapists	Paid in full up to 15 visits each membership year			
Psychiatrists' and psychologists' fees	Paid in full up to 30 visits each membership year			
Speech therapy	Paid in full			
Pathology, X-rays and diagnostic tests	Paid in full			
Young child care	Each membership year, up to	1,000	1,250	1,700
Maternity	Each membership year, up to	2,000	2,500	3,400
Accident-related dental treatment	Each membership year, 80% up to	500	625	850
Transplant services	Each condition, up to	50,000	62,500	85,000

What is not covered?

We cover physical and complementary therapies, including acupuncture, homeopathy and Chinese medicine. However, we do not pay for complementary therapies such as ayurvedic treatment or aromatherapy which may be available.

Maternity benefit is payable only after the mother has been a member on this option for 10 months.

We do not pay for the repair or provision of dental implants, crowns or dentures.

For full details of what is and what is not covered please see the membership guide.

If you'd like to find out more about Worldwide Medical Plus, a member of our team would be delighted to help. You can speak to us on +44 (0) 1273 208 181 between 8am and 6pm GMT Monday to Friday, visit www.bupa-intl.com or speak to your local distributor.



Option

Worldwide Medicines and Equipment

For prescribed medicines and medical equipment

Often, treatment doesn't end when you leave the hospital or clinic or after you have seen a specialist. This option covers you for prescription medicines and the rental of medical appliances, such as oxygen supplies or wheelchairs.

What is covered?

Worldwide Medicines and Equipment covers you up to £1,500/€1,875/\$2,550 each membership year for medicines, dressings and rental of medical equipment. Our unique long-term prescriptions benefit will also pay for any medicines required to manage chronic conditions such as asthma.

Worldwide Medicines and Equipment				
Benefit	Level of cover	£ Sterling	€ Euros	\$ US
Prescribed medicines and dressings	Each membership year, up to			
Durable medical equipment rental	Up to 45 days each condition, each membership year up to	1,500	1,875	2,550
Long-term prescription medicines	Each membership year, 80% up to	10,000	12,500	17,000
	Lifetime limit	60,000	75,000	102,000

What is not covered?

We will only cover long-term prescription medicines once you have been a member for three or more years.

For full details of what is and what is not covered please see the membership guide.

If you'd like to find out more about **Worldwide Medicines and Equipment**, a member of our team would be delighted to help. You can speak to us on +44 (0) 1273 208 181 between 8am and 6pm GMT Monday to Friday, visit www.bupa-intl.com or speak to your local distributor.

Option Worldwide Wellbeing

For a range of health screenings, vaccinations, dental and optical treatment

Our Worldwide Wellbeing option is designed to help you stay healthy. It covers medical screenings that can provide valuable early detection of conditions such as cancer. It covers dental and optical treatments, which can play an important role in keeping you healthy by identifying underlying problems such as mouth cancer or diabetes. The earlier a condition is identified, the faster you can be on the road to recovery.

What is covered?

Our Worldwide Wellbeing covers you for up to £5,000/€6,250/\$8,500 each membership year. This covers you for vaccinations, eye tests and preventive dental care as detailed below.

Worldwide Wellbeing				
Benefit	Level of cover	£ Sterling	€ Euros	\$ US
Screening and prevention:				
Full health screen	Each membership year, up to	500	625	850
Mammogram				
Papanicolaou (PAP) test				
Prostate cancer screen				
Colon cancer screen				
Bone densitometry				
Four dietetic consultations				
Vaccinations				
Dental:				
Preventive	Each membership year, 100% up to	3,500	4,375	5,950
Routine and major restorative	Each membership year, 80% up to			
Orthodontic	Each membership year, 50% up to			
Optical:				
Eye test (including consultation)	One each membership year, 100%	150	185	255
Spectacle lenses	80%			
Contact lenses	80%			
Spectacle frames	Once every two membership years, 80% up to			



What is not covered?

Full health screening is available only once you have been covered on this option for one year, and every other year thereafter.

Preventive and routine dental treatment is available after six months' membership on this option. Orthodontic treatment up to the age of 19 is available after two years' membership on this option.

For full details of what is and what is not covered please see the membership guide.

If you'd like to find out more about Worldwide Wellbeing, a member of our team would be delighted to help. You can speak to us on +44 (0) 1273 208 181 between 8am and 6pm GMT Monday to Friday, visit www.bupa-intl.com or speak to your local distributor.

Option Worldwide Evacuation

For when you can't get the treatment you need in a local hospital

The Worldwide Evacuation option is ideal if the treatment you need is not available locally. It covers you for reasonable transport costs to the nearest suitable medical centre, ensuring you get the treatment you need. Repatriation gives you the added option of returning to your home country or specified country of nationality, to be treated in more familiar surroundings.

What is covered?

There's no annual limit on Worldwide Evacuation. It covers you for the transfer of minor children, so that they can be taken to a place where a guardian or relative can care for them until their parent has recuperated. You are also covered for compassionate

visits, enabling a relative to visit you should you have a sudden accident or illness and are going to be hospitalised for at least five days or you have received a short-term prognosis. Your relative will also receive a cash sum to help cover living costs during their stay.

Worldwide Evacuation				
Benefit	Level of cover	£ Sterling	€ Euros	\$ US
Medical evacuation	Paid in full			
Medical repatriation	Paid in full			
Travel costs for an accompanying person	Paid in full			
Travel costs for the transfer of minor children	Paid in full			
Living allowance	For a maximum of 10 days each membership year, each day up to	100	125	170
Repatriation of mortal remains	Lifetime limit, up to	6,500	8,125	11,050
Compassionate visit and return	Five trips lifetime limit each membership year, up to	800	1,000	1,360
Compassionate visit living allowance	For a maximum of 10 days each visit, each day up to	100	125	170



What is not covered?

We will pay a daily living allowance of up to £100 for a person accompanying you in the event of evacuation for up to 10 days only.

We will only transfer children up to the age of 18 who would otherwise be left without a parent or guardian in the event of an evacuation or repatriation of a parent.

When transferring mortal remains to your home country or to your country of residence we will not pay for burial or cremation, the cost of burial caskets, etc. or the transport costs for someone to collect or accompany your mortal remains.

In the case of compassionate visit benefit, we will pay up to £100 a day for up to 10 days only. We do not pay compassionate visit benefit when either an evacuation or repatriation has taken place.

For full details of what is and what is not covered please see the membership guide.

If you'd like to find out more about Worldwide Evacuation, a member of our team would be delighted to help. You can speak to us on +44 (0) 1273 208 181 between 8am and 6pm GMT Monday to Friday, visit www.bupa-intl.com or speak to your local distributor.



USA Cover

If you spend most of your time in the USA, then you'll need to buy USA Cover on an annual basis. However, if you spend most of your time outside the USA, you can choose to add USA Cover to your plan when you join or renew, enabling you to access medical treatment in the USA. We cannot cover USA permanent residents as they must be covered by a local insurance company.

If you choose to include cover for the USA, we have special arrangements in place if you need to be hospitalised while you are there. These include access to a select network of quality hospitals and other medical treatment providers with direct settlement of all covered expenses when you receive treatment there.

Deductibles

Deductibles are the contributions you make towards the cost of your treatment.

You can choose from a range of different deductibles, allowing you to manage the cost of your plan. If you choose to have a deductible on your Worldwide Medical Insurance cover, additional deductibles will also apply if you opt for Worldwide Medical Plus or Worldwide Medicines and Equipment (deductibles don't apply to Worldwide Wellbeing or Worldwide Evacuation).

The table below explains the value of the deductible which applies to each option.

Worldwide Medical Insurance			Worldwide Medical Plus			Worldwide Medicines and Equipment		
£ Sterling	€ Euros	\$ US	£ Sterling	€ Euros	\$ US	£ Sterling	€ Euros	\$ US
250	300	425						
500	625	850						
1,000	1,250	1,700	100	125	170	50	60	80
2,000	2,500	3,400						
5,000	6,250	8,500						

How do deductibles work?

A deductible is the amount you must pay towards covered expenses before we will start paying for your treatment.

Deductibles apply separately for treatment you have under each of the options. For example, if you chose Worldwide Medical Insurance with a £500 deductible and Worldwide Medical Plus, the deductible for each would be applied as follows.

You have treatment in hospital for a broken leg, cost£1,000
 Deductible applied.....£500
 from Worldwide Medical Insurance (as this covers hospital treatments)

Amount paid by us£500

You have physiotherapy for your broken leg (usually paid from your Worldwide Medical Plus option), cost£300
 Deductible applied.....£100
 from Worldwide Medical Plus

Amount paid by us£200

Once your deductible has been reached, all covered expenses will be paid in line with your benefit limits.

If you'd like to find out more about USA Cover or deductibles, a member of our team would be delighted to help. You can speak to us on +44 (0) 1273 208 181 between 8am and 6pm GMT Monday to Friday, visit www.bupa-intl.com or speak to your local distributor.

General exclusions

What is not covered?

There are specific limitations on our core cover and for each of the options. Please refer to the notes following each benefit table in the membership guide for full details.

If you have not bought Worldwide Medical Plus, Worldwide Medicines and Equipment, Worldwide Wellbeing or Worldwide Evacuation we do not pay for any of the treatments or benefits included under those options.

There are general exclusions which apply for all options. Some of these are explained here.

We do not pay for:

- treatment of addictive conditions and disorders, including misuse or abuse of substances or alcohol
- developmental problems, including learning difficulties and behavioural and physical development problems
- the purchase of donor organs
- foetal surgery undertaken in the womb before birth
- infertility treatment
- sleep disorders
- temporomandibular joint (TMJ) disorders
- pre-existing conditions, ie any condition that you have when you join, or which you have suffered from in the past and which may recur
- any special conditions listed on your membership certificate
- health hydros/nature cure clinics
- elective cosmetic surgery/treatment
- treatment in the USA, unless you have specifically purchased USA 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 to build the right plan for you.

Phone

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between 8am and 6pm GMT
Monday to Friday

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+44 (0) 1273 866 583

Email

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European branch addresses

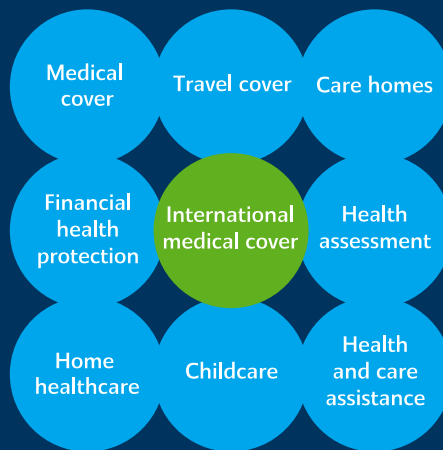
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E-29640 Fuengirola (Málaga), Spain

You can also contact any of our worldwide distributors.

For full details of the rules and benefits of Worldwide Health Options please refer to the membership guide.



The world of Bupa

Call +44 (0) 1 273 208 181

www.bupa-intl.com

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