



YOUR GUIDE TO A HEALTHIER FUTURE

BUPA INTERNATIONAL



Bupa International
 Victory House
 Trafalgar Place
 Brighton
 BN1 4FY
 United Kingdom


www.bupa-intl.com

Every bit of research, every working partnership and every decision we make at Bupa International is made with our customers in mind. The reason that we're one of the largest expatriate health insurers in the world is that we care about each and every one of the lives in our hands.

We've put together this guide to help you understand what makes us different from other providers, to introduce you to our world and to explain why becoming a member could be the best decision you'll ever make about your health.

CONTENTS

What is International Private Medical Insurance?	p4
Who is Bupa International?	p6
How do I know I'll be well looked after?	p8
How will you make my life easier?	p10
How can I benefit from Bupa's expertise?	p12
What if I need to talk to somebody?	p14
How will you support me online?	p16
What do our members say about Bupa International?	p18
What product is right for me?	p20
Product summary	p22
What should I do next?	p25



WHAT IS INTERNATIONAL PRIVATE MEDICAL INSURANCE?

Making decisions about your health is clearly important, but when you're well informed it doesn't have to be hard.

Whether you're moving abroad for a change of lifestyle, a change of career, or a change of scene, it's important to know that you will always be well looked after. After all, when it comes to your health you can't take any chances. That's why the right International Private Medical Insurance (IPMI) is key for expats all over the world and why it should be a serious consideration for you too.

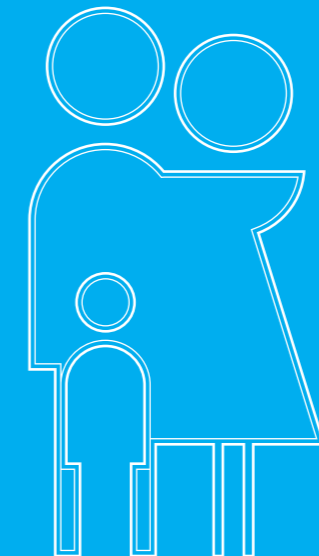
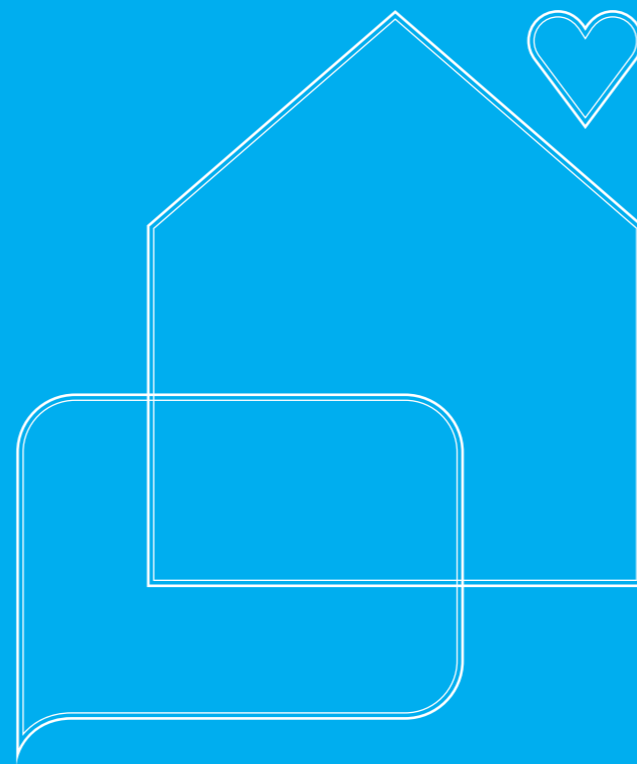
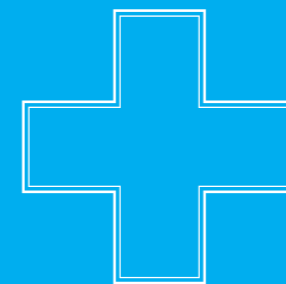
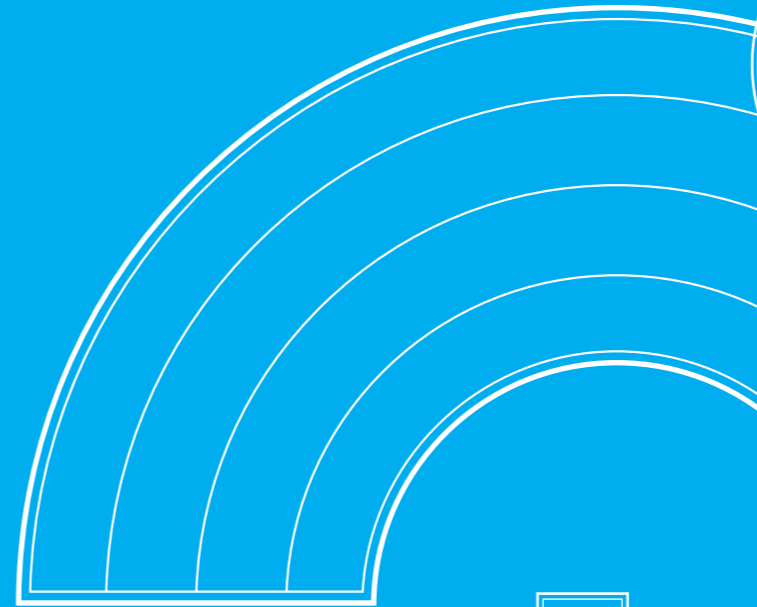
IPMI is very different from travel insurance and it offers a much wider range of benefits than most domestic health insurance policies. When it comes to your health, it will give you peace of mind wherever you're heading.

What makes it unique is that it doesn't restrict you to treatment in one country. Instead it facilitates quick access to private medical care all over the world, regardless of how healthcare practices may vary from place to place. Wherever you are, it ensures geography won't ever get in the way of you getting better.

WHO IS BUPA INTERNATIONAL?

The Bupa group help millions of people around the world to live longer, healthier and more productive lives. As a group, Bupa has been looking after the healthcare needs of individuals and businesses for over 60 years and in that time the group has grown to become a truly global company with over 10 million members. We have offices in the UK, Hong Kong, Thailand, Saudi Arabia, India, USA, Denmark, Egypt, France and Spain and work with an impressive network of brokers and business partners all over the world. Our passion for quality and customer satisfaction has made the Bupa name synonymous with great healthcare

Our market has grown a great deal since we launched Bupa International in 1971. The world of medicine has developed, the number of expats has increased and technology is unrecognisable to what it was then. And we're proud to say that we've developed too. We're now one of the world's leading international medical insurance providers with a customer base spanning 190 countries, a network of over 7,500 hospitals and access to over 200,000 medical providers worldwide.



BUPA FACTS AND FIGURES

10 MILLION

The Bupa group now has over 10 million members, including 115 nationalities in 190 countries

7,500

Recognised hospitals worldwide that our members can access

- o Bupa International continues to win numerous industry awards for service including Best International Private Medical Insurance provider nine times in the last 10 years at the Health Insurance awards, Queen's Award for Export Achievement in 1999 and Queen's Award for Enterprise in 2005 and again in 2010
- o As a provident association, we have no shareholders to pay, which means that our profits can be reinvested back into the business
- o The Bupa brand, was recently voted a 'Superbrand' by the UK Superbrand Council and is synonymous with high quality private healthcare.
- o We have offices in the UK, Hong Kong, Thailand, Australia, Saudi Arabia, India, USA, Denmark, Egypt, France and Spain and are a truly global organisation



HOW DO I KNOW I'LL BE WELL LOOKED AFTER?

When you become a member you'll soon see what sets us apart from other international private medical insurers. We're devoted to health and care, surround ourselves by experts and have a healthy obsession with first class service. From the minute you join, you'll know you're in very safe hands.

EXPERTS YOU CAN TRUST:

- Call centre advisers that can communicate with you in the language of your choice
- Bupa HealthLine nurses that will give you medical advice any time of day or night
- Independent consultants that will arrange an expert second opinion if you're unsure about any of your treatment

A WORLDWIDE NETWORK OF CARE:

- A network of over 7,500 independent hospitals and clinics with direct settlement agreements for in-patient and day-case treatment
- Access to over 200,000 medical providers worldwide
- Commence pre-authorisation of treatment by telephone, fax, email or iPhone

TECHNOLOGY YOU CAN RELY ON:

- Online access to all your membership details and claims* information whenever you need it
- An abundance of health and wellbeing support including online health-assessments, a web-chat facility and a range of social media accounts
- A facilities finder app that lets you know instantly where you can go for treatment, anywhere in the world

PRODUCTS THAT REFLECT YOUR NEEDS:

- Flexible products that mirror your specific needs and circumstances
- Menu options that ensure you don't pay for anything you don't want
- A range of cover options available, including pre-existing conditions

BUPA REWARDS:

- Bupa Rewards is all about information and engagement - keeping you up-to-date with all things Bupa whilst adding value to your membership
- We'll be offering health-related news and features, introducing some of the good causes we are supporting and sometimes offering the opportunity to win some real treats. It's our way of reminding you that we're not only here for the difficult times

*MembersWorld may not be able to track claims in the USA as a third party is used here.

HOW WILL YOU MAKE MY LIFE EASIER?



As soon as you become a member of Bupa International, you'll find taking care of your health has never been easier. We worry about the details so that you don't have to and wherever you're heading, you can relax knowing that we're never far away.

BUPA PARTICIPATING HOSPITALS

All Bupa International members have access to over 7,500 recognised hospitals and clinics throughout the world. Or, if you prefer you can also visit any other recognised hospital or clinic of your choice.

PRE-AUTHORISING TREATMENT

Unlike some other insurers there are no penalties for making a claim and we won't ever discourage you from claiming. Instead we concentrate on making the process as effortless as possible and giving you access to the best possible care whenever you need it.

All we ask is that before going for treatment you let us know so that we can pre-authorise the details. You can contact us by phone, email or fax - all of which are available 24 hours a day - and we will then confirm your cover in writing to give you complete peace of mind.

Obviously, in an emergency we appreciate that things can be a little more complicated, so we just need you to contact our 24-hour helpline as soon as you can. Then, if required, you can complete a claim form after your treatment.

A DEDICATED POINT OF CONTACT

In certain cases, if you're undergoing lengthy or complex treatment you will be allocated a Bupa International case manager who will oversee your treatment. As well as answering any questions you may have, they will speak to your consultant and discuss your care needs to make sure you get the appropriate treatment.

SETTLING INVOICES DIRECTLY

Nobody likes unnecessary paperwork, so wherever possible we try to settle your bills directly with the provider. If you have in-patient or day-case treatment at one of our recognised hospitals, it's unlikely that you'll ever be asked to settle an invoice yourself, for eligible treatment. And depending on the arrangement we have with your consultant, some out-patient fees may be taken care of directly.

BUPA INTERNATIONAL'S MEDICAL CENTRE

When you call our medical centre for the first time, you'll appreciate what we mean by first class service. It's available on the phone 24 hours a day, 365 days a year to support your healthcare needs. When you call, you'll speak to someone who is medically trained, who can understand your situation and who will give you advice, support and assistance.

As well as pre-authorising treatment, if you need help locating an appropriate hospital or consultant, our advisers will not only help you find it, but where possible, they'll happily book any necessary appointments on your behalf. And if you'd like them to explain your treatments to you, they can do that too. In fact, they'll support you with everything from travel and security advice*, to organising an emergency evacuation. And whenever they can't answer one of your questions, they'll do their very best to point you in the right direction.

SENDING YOUR DOCUMENTS QUICKLY

When you join we'll work with our global distribution partners to make sure you get your membership documents promptly wherever you are in the world.

SPEAKING YOUR LANGUAGE

With over 10 million members throughout the world, including 115 different nationalities in 190 different countries, the Bupa Group know all about communicating in different languages. When you call the Bupa International medical centre, you'll have access to multi-lingual experts who will be able to assist you in your language of choice.

We will handle your telephone calls and queries in any one of over 30 different languages. And if for some reason we do not have a fluent speaker of a particular language available, we simply contact a service that simultaneously allows you to communicate with us in your native language. After all, the last thing you need in a medical emergency is a lack of understanding.

*Bupa International obtain health, travel and security information from third parties. You should check this information as they 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.

HOW CAN I BENEFIT FROM BUPA'S EXPERTISE?

When you immerse yourself in health and care as much as we do, you appreciate the value of specialist knowledge – especially when it comes to medical matters. That's why we surround ourselves with medical experts at every opportunity and pass on the benefit to our members.

OF COURSE YOU CAN HAVE A SECOND OPINION

Because we don't believe that uncertainty is good for anyone, at Bupa International we have a service in place that gives you access to an expert second opinion after receiving a diagnosis. It's completely free and available to use as many times as you like.

To help us, we work with Advance Medical - an independent organisation that specialises in providing expert medical opinions from the world's leading consultants. Whenever you want to use the service you will be assigned an Advance Medical case manager who will speak with you about your condition and gather together all the necessary medical records. They will then engage the world's leading experts in that field before creating a report that either confirms or revises your diagnosis. You'll then receive a full copy of the report and have the opportunity to discuss it with your case manager, to give you complete peace of mind.

ACCESS TO HEALTH INFORMATION

We don't just want to be there when things go wrong – we want to help you stay healthy all year round. When you join, you'll have all kinds of health and wellbeing information at your disposal that you can use whenever you please. We've got fact sheets on everything from insomnia and depression, to sun care and travel sickness, and if you can't find what you're looking for online, all you need to do is ask.

ONLINE HEALTH ASSESSMENTS

We find that in many cases, health awareness leads to a healthier lifestyle, so we'll always try to encourage you to think about your own health and fitness. Our online health assessments are an example of how we promote healthy living – they cover topics like diet, stress and fitness and are available to anyone who visits the Bupa International website.



WHAT IF I NEED TO TALK TO SOMEBODY?

When you're in unfamiliar surroundings, or even when you're not, it's good to talk about any concerns you might have regarding your health. And when you need treatment it's nice know that we are here to support you, which is why our Medical Centre isn't the only service that's available 24 hours a day.

THE BUPA HEALTHLINE

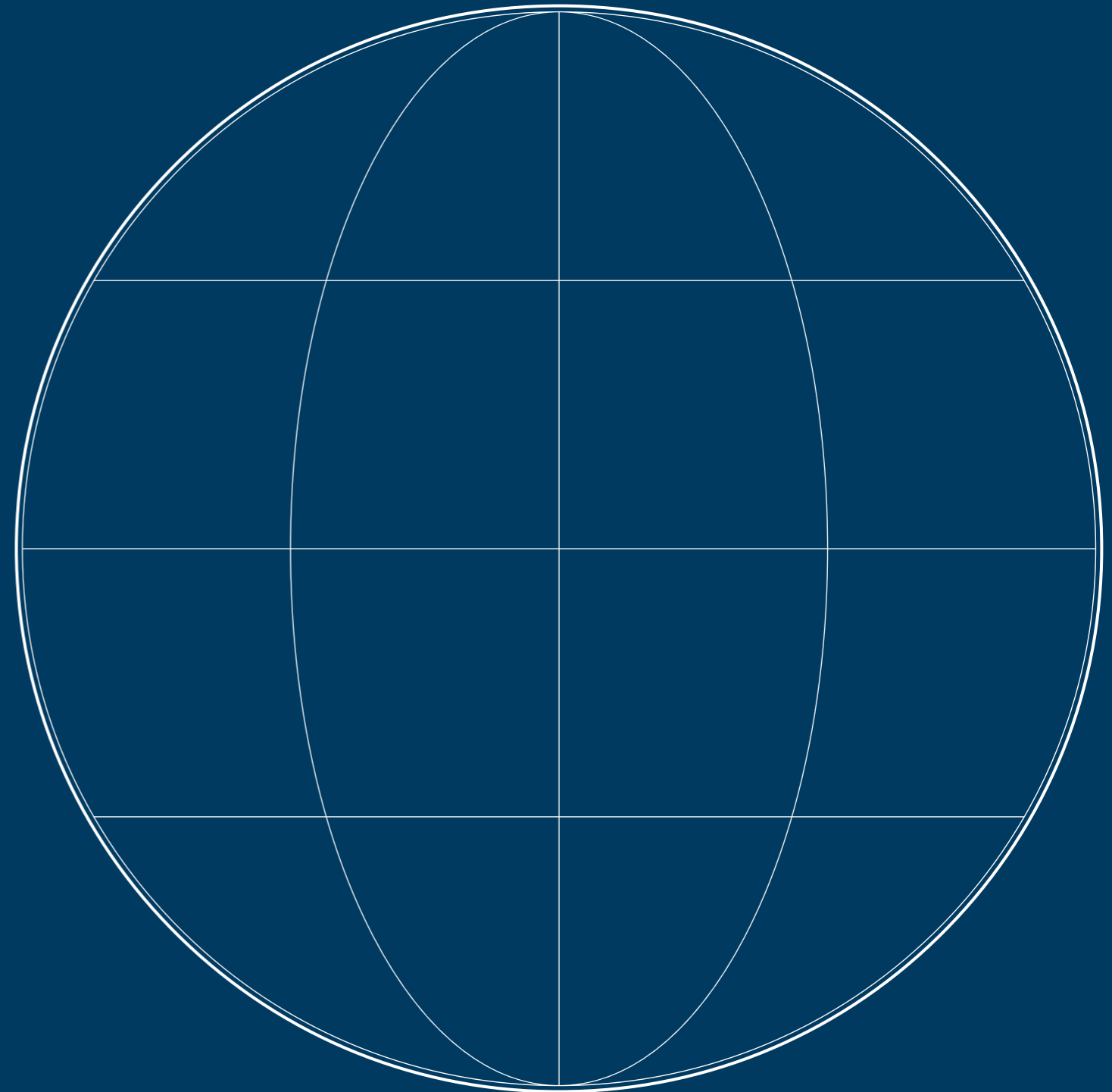
If you want to speak to someone about a health-related issue, our Bupa HealthLine is there to offer support and guidance whenever you need it. You can call day or night and speak directly to a medical professional, who will be happy to listen to your concerns and answer any of your questions.

WEBCHAT

Not everyone likes to speak on the phone, which is why we introduced our web chat facility. It's an online system that allows you to talk to a Bupa adviser using our instant messaging service. Whenever you have a health-related question, you can simply drop us a note via your member website and one of our online advisers will respond with an appropriate answer.

SOCIAL MEDIA

As technology continues to advance, communications via social media are becoming increasingly popular. Like many of our members, you might want to keep in touch with us for more general enquiries using Facebook, Twitter and YouTube - all are useful alternatives when a phone call isn't practical.



For more information please call: 01273 322074.

ONLINE SUPPORT AT MEMBERSWORLD

MembersWorld is an exclusive website that allows you to manage your account from any location. It gives you access to a comprehensive library of information to support your health and wellbeing and valuable updates on your cover.

Wherever you are, you'll be able to access your membership documents, update your personal details, check the progress of your claims* and download any forms or information you require. The site is frequently updated and we make enhancements on a regular basis - you won't be disappointed.

FACILITIES FINDER

If you ever want to locate our medical facilities, you can do it quickly using our Facilities Finder tool online. It includes all our network hospitals, clinics and consultants throughout the world and has a quick search function that will lead you directly to what you're looking for.

Better still, if you have an iPhone, there's a free app that you can download with even more useful features. It can locate the provider you're looking for and using the same app, you can send a request to pre-authorise any treatment with that provider - all in a matter of seconds.

Simply visit www.bupa-intl.com/facilities-finder.

SMS/TEXT

So that you don't miss anything, we have an SMS/Text service that sends you a text every time a new document has been updated on your MembersWorld account. You'll find it particularly useful if you're making a claim and want to make sure everything is in order

*MembersWorld may not be able to track claims in the USA as a third party is used here.

HOW WILL YOU
SUPPORT ME ONLINE?

If you want to know what we're really like, the best people to ask are always our members.

MRS S, BUPA INTERNATIONAL CUSTOMER, ASIA

On two separate occasions, Bupa has been instrumental in helping me to access critical medical care not otherwise available in Nepal. First, in 2008 when I was in the hospital in Singapore with an extremely serious case of typhus, and second during this last month when I was evacuated to Bangkok to resolve ongoing kidney problems of concern. Bupa also allows me access to medical care within Nepal which is, of course, highly useful. On all of these occasions, Bupa staff have been friendly, kind and helpful to me. I can't tell you how much I appreciate that. When you feel sick and anxious about your health, knowing that you have a good health insurance company that will cover your medical needs is invaluable. Thank you for the safety and peace of mind that you provide with your services, and thank you for the work of all of your kind and professional staff.

MRS W, BUPA INTERNATIONAL MEMBER, PORTUGAL

Mrs W needed to have a small polyp removed following a routine colonoscopy. Shortly after the procedure, she received a report detailing her test results of the polyp. The report was not only full of medical terminology, it was also in Portuguese and being an American Mrs W couldn't understand it. Her doctor was unavailable, which meant he was unable to explain that the polyp was benign and that she had nothing to worry about. At this point she called the Bupa helpline and spoke to a nurse who advised her to fax over the report.

Mrs W says: "Having Bupa International at the end of the phone made all the difference - without their help I would have had to wait another week to interpret my test results, which would have caused a great deal of worry to both myself and my husband. With their help, it took less than an hour - it was just such a relief."

"This is not the first time I've had great service from Bupa. A few years ago, when I went to Madrid on a short visit, my back went and I was in terrible pain. Again, I called Bupa's helpline for advice and within a matter of moments I was called back by an adviser with details of an English-speaking clinic close by, where I could receive treatment straight away. All I had to do was say I was with Bupa and there was no waiting around.

"The peace of mind I have from knowing I am with Bupa is fantastic. I know that wherever I am, Bupa is only a call away. I intend to stay with Bupa for the rest of my life - you can't say better than that."



WHAT DO OUR
MEMBERS SAY
ABOUT US?

WHAT PRODUCT IS RIGHT FOR ME?

Because we believe that each one of our members is unique, we've developed a range of products that can reflect your specific needs.

WORLDWIDE HEALTH OPTIONS

FOR INDIVIDUALS AND FAMILIES

Worldwide Health Options is our menu-driven plan for individuals and families. It allows you to build cover that matches your situation and gives you quick access to private treatment whenever you need it.

You start with our core benefit (Worldwide Medical Insurance) and simply add whatever other modules you like, from those available. These can be anything from additional out-patient benefits and health assessments, to cover for worldwide medicines and evacuation. Or you might also want to consider our USA cover option. There is something for everyone and it has been designed in such a way that it really couldn't be easier to understand.

The flexibility isn't restricted to the product features and modules - there are plenty of ways to reduce subscriptions too. For example, we have included excess options (known as deductibles) that will help reduce subscriptions in return for you making partial payments towards specific treatments.

We really have thought of everything - you can even apply to include cover for pre-existing conditions - and the beauty of it is, you won't ever end up paying for anything you don't want.

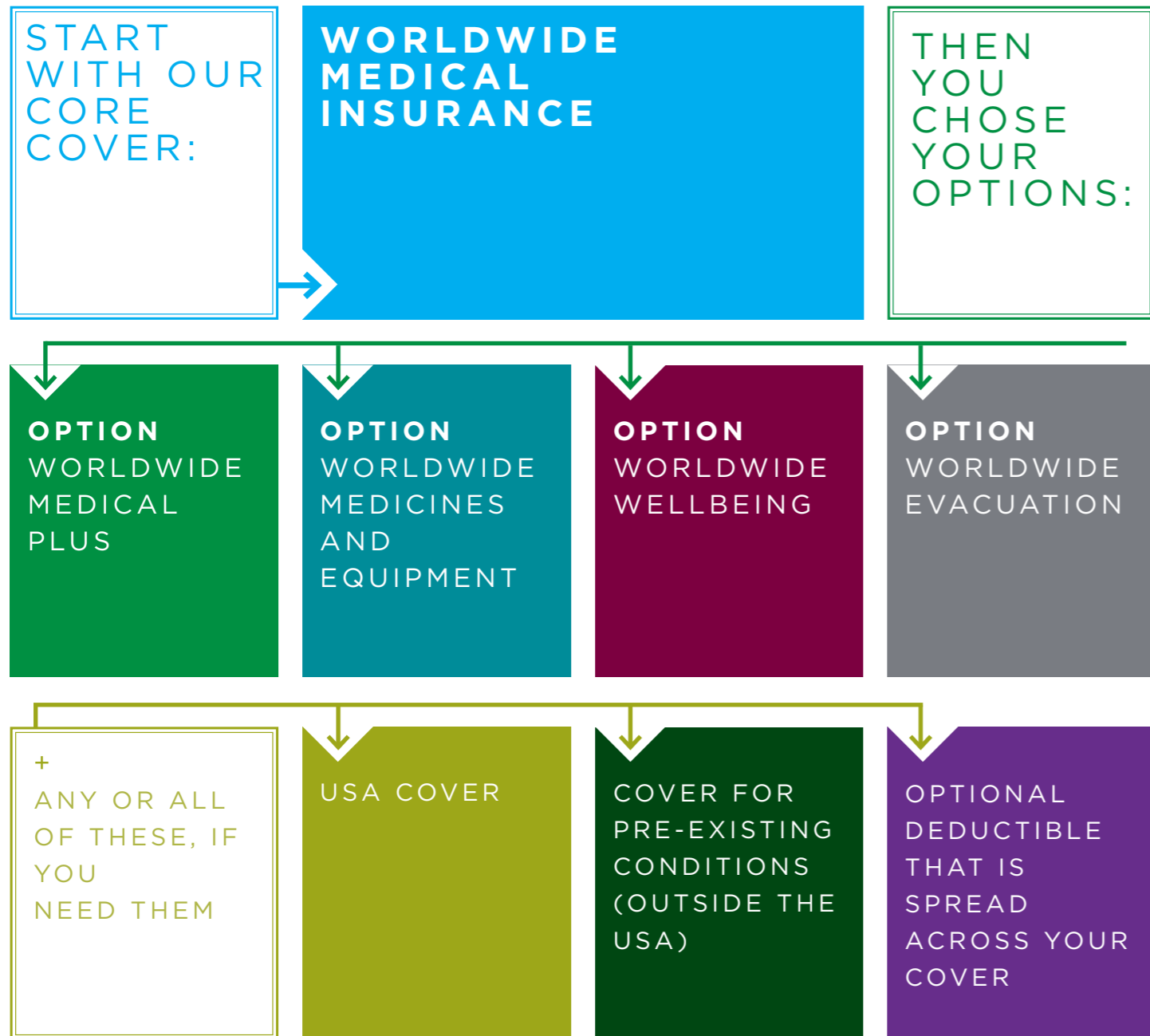
Full details of our products are available by calling: 01273 322074.

HOW TO CREATE YOUR INDIVIDUAL PLAN

WORLDWIDE HEALTH OPTIONS GIVES YOUR CLIENTS THE FREEDOM TO CHOOSE AN INTERNATIONAL HEALTH INSURANCE PLAN THAT SUITS THEIR OWN INDIVIDUAL NEEDS.

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.



SUMMARY OF BENEFITS

CORE COVER: WORLDWIDE MEDICAL INSURANCE

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

Worldwide Medical Insurance gives you the reassurance of covering essential hospital treatment you may need, whether in an emergency or a planned visit. Surgery, cancer treatment and advanced imaging, whether received whilst staying in hospital or as a visiting patient, are also included.

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 complementary therapies, for example. Some of these treatments or consultations may take place before or after a hospital stay, but many will be totally independent.

OPTION: WORLDWIDE MEDICINES AND EQUIPMENT

For prescribed medicines and medical equipment.

Often, treatment does not 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. Our unique benefit for long-term prescriptions will also pay for any medicine required to manage chronic conditions such as asthma.

OPTION: WORLDWIDE WELLBEING

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

Our Worldwide Wellbeing option is designed to help you protect and maintain your health. 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.

OPTION: WORLDWIDE EVACUATION

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

The Worldwide Evacuation option covers you for reasonable transport costs to the nearest suitable medical centre, when the treatment you need is not available nearby. Repatriation, which is also included, gives you the added option of returning to your home country or specified country of nationality, to be treated in familiar surroundings.

USA COVER

If you spend most of your time in the USA but may need to occasionally return, then you will need to buy USA cover on an annual basis. If you spend most of your time outside the USA, you can choose to add USA cover to your plan by ticking in this section. Please note, we do not cover permanent USA residents. **This cover will increase your subscriptions.**

If your plan includes cover for pre-existing conditions, this cover does not apply in the USA.

COVER FOR PRE-EXISTING CONDITIONS

If you have a pre-existing medical condition, this option could provide you with the opportunity to be covered for it. If you would like to find out if we can cover you and to obtain a quote, please tick here.

If your plan includes cover for pre-existing conditions, this cover does not apply in the USA.

ANNUAL DEDUCTIBLE

If you are paying by Direct Debit or Credit Card, you may choose an annual deductible. This is the amount you would pay towards eligible medical treatment each year. If you choose any of the deductible amounts on Worldwide Medical Insurance then a fixed deductible amount of £100 (\$170 / €125) is applied to Worldwide Medical Plus and £50 (\$80 / €60) fixed deductible amount is applied to Worldwide Medicines and Equipment (if you choose these options).

FREQUENTLY ASKED QUESTIONS

WHAT'S THE DIFFERENCE BETWEEN TRAVEL INSURANCE AND HEALTH INSURANCE?

Travel insurance typically covers you for things like the cost of lost baggage, cancelled flights and other financial investments. But it only covers you for emergency medical treatment abroad and is usually restricted to a set number of days, which is why it is more relevant to holiday cover or short trips abroad.

In contrast, international health insurance is set up to cover eligible healthcare needs all year round. It allows you to receive medical treatment whenever you need it and wherever you are based. Plus, it can also include a number of optional benefits specifically for expats, such as evacuation and repatriation cover.

WILL MY PRE-EXISTING CONDITIONS BE COVERED?

Traditionally, health insurance schemes will exclude cover for you and your family's pre-existing medical conditions. However, at Bupa International you can apply for pre-existing conditions to be covered as part of your Worldwide Health Options plan.

We will be happy to assess your situation on an individual basis and if it's possible to cover your existing conditions, we'll offer you a personalised quote based on your unique medical history.

CAN I CHOOSE WHICH HOSPITAL I WANT TO GO TO FOR TREATMENT?

You will be able to receive treatment from any recognised hospital, clinic, or legally qualified medical practitioner in the world. This will include access to our network of over 7,500 hospitals and clinics, where we can often arrange to pay invoices directly on your behalf. As a member, you can find a full list of our hospitals and clinics by visiting our MembersWorld website.

www.bupa-intl.com/membersworld

Our Medical centre has a 24-hour helpline that will help you find suitable medical facilities wherever you are based. If required and where possible, they can also book appointments on your behalf.

IF I AM PREGNANT, WILL YOU COVER MY MATERNITY CARE?

Once you have been a member for 10 months you will be eligible for maternity cover, on Worldwide Medical Insurance. If you also select Worldwide Medical Plus this includes cover for pre and post-natal care such as any secondary conditions brought about by your pregnancy for example backache, high blood pressure, nausea and vomiting as well as 7 days' routine care for your baby and a home nurse.

WHAT IS THE DIFFERENCE BETWEEN IN-PATIENT AND OUT-PATIENT TREATMENT?

In-patient treatment means any time when it's medically necessary for you to occupy a hospital bed overnight for medical attention. If the stay is pre-authorised, the associated costs for in-patient treatment are usually paid in full.

Out-patient treatment means any treatment which does not normally require you to occupy a hospital bed and includes procedures such as consultations, tests, and scans that are not required to take place in a hospital. Some of these benefits may have an annual monetary limit applied to them.

CAN I CHOOSE THE INDIVIDUAL COUNTRIES WHERE I WOULD LIKE TO BE COVERED?

Bupa International cover is designed to protect you around the world. There is no need for you to pick and choose countries on an individual basis. However, you do have the option to include or exclude cover in the United States, where medical costs are noticeably higher.

WHAT SHOULD I DO NEXT?

Now that you understand some of things we do, we'd be delighted to talk to you about the specific ways that we can support your health and wellbeing.

Make your health our priority and call today on **01273 322074** - it could make the world of difference.



NOTES