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## YOUR INTERNATIONAL PLAN

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# TAKING GOOD CARE OF YOU WHEREVER YOU ARE

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## YOUR MEMBERSHIP PACK

Please keep these booklets in a safe place. We may send you amended versions when your plan renews if we make any changes. You can download updated versions at any time from the MembersWorld website or contact us to request new copy.

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### 1. QUICK REFERENCE GUIDE

This booklet contains a summary of all your important contact information; the sort of information you are likely to use on a regular basis.

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### 2. HOW TO USE YOUR PLAN

This booklet explains how to use your plan, including; how to make a claim and other important membership information.

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### 3. TABLE OF BENEFITS

This booklet talks about your cover in detail, including; what is covered, what is not covered and details of USA cover (if you have included this on your plan).

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General services:  
+44 (0) 1273 323 563  
Medical related enquiries:  
+44 (0) 1273 333 911  
Your calls may be recorded.

Bupa International  
Victory House, Trafalgar  
Place, Brighton. BN1 4FY. UK

Bupa International offers  
you:  
Global medical plans for  
individuals and groups  
Assistance, repatriation and  
evacuation cover  
24-hour multi-lingual helpline  
bupa-intl.com



## 1. QUICK REFERENCE GUIDE

# WHAT YOU NEED, THE WAY YOU NEED IT

### The world of Bupa

- Care homes
- Cash plans
- Dental insurance
- Health analytics
- Health assessments
- Health at work services
- Health centres
- Health coaching
- Health information
- Health insurance
- Home healthcare
- Hospitals
- International health insurance
- Personal medical alarms
- Retirement villages
- Travel insurance

This booklet summarises all of your important contact information.

[www.bupa-intl.com](http://www.bupa-intl.com)

# WELCOME TO YOUR BUPA INTERNATIONAL PLAN

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## IMPORTANT MEMBERSHIP DOCUMENTS

The 'How to use your plan' and 'Table of benefits' booklets must be read alongside your Membership Certificate and your application for cover, as together they set out the terms and conditions of your membership and form your plan documentation.

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This booklet explains how to use your plan, including; how to make a claim and other important membership information.

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# YOUR WEBSITE MEMBERSWORLD

To make your life easier and save you time and hassle, MembersWorld is an exclusive and secure members website. You can log on to MembersWorld from anywhere in the world to manage your cover and access a comprehensive library of information and expert advice.

Some of the benefits waiting for you online:

- o no need to carry documents around with you - access your documents 24 hours a day anywhere in the world
- o know exactly when new documents are ready by signing up to receive SMS text alerts
- o purchased your policy via a broker? You can now allow them access to view your policy information (except claim related documents)
- o specify a preferred address for claim reimbursements - useful if you have multiple addresses or are travelling
- o if you want a second medical opinion, simply complete the online form and one of our third party medical consultants will be in contact with you
- o Webchat - instant access, 24 hours a day, to our experienced advisers, who will be able to chat with you in real time, wherever you are and whatever your needs

There are many more benefits online; log in to see for yourself - it's just six easy steps.

[WWW.BUPA-INTL.COM/MEMBERSWORLD](http://WWW.BUPA-INTL.COM/MEMBERSWORLD)

start	one	two	three	four	five	six	finish
Get set up in just six easy steps	Select 'register now'	Enter your membership number and personal details	Choose your login name (please note: login and password are case sensitive)	Choose your password	Choose a security question	Click on 'submit your details'	That's it... You're registered!

# CONTACT US

OPEN 24 HOURS A DAY, 365 DAYS A YEAR

## GENERAL ENQUIRIES

### Your Bupa International customer services helpline

- o membership and payment queries
- o claims information

email: [info@bupa-intl.com](mailto:info@bupa-intl.com) \*

web: [bupa-intl.com](http://bupa-intl.com)

tel: +44 (0) 1273 323 563

fax: +44 (0) 1273 820 517

\* Please note that we cannot guarantee the security of email as a method of communication. Some companies, employers and/or countries do monitor email traffic, so please bear this in mind when sending us confidential information.

## CORRESPONDENCE

Any correspondence, including your claims, should be sent to the following address:

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

## FURTHER HELP

We want to make sure that members with special needs are not excluded in any way. For hearing or speech impaired members with a textphone, please call +44 (0) 1273 866 557. We also offer a choice of Braille, large print or audio for our letters and literature. Please let us know which you would prefer.

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# HEALTHLINE

## +44 (0) 1273 333 911

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SOME OF THE SERVICES THAT MAY BE OFFERED BY OUR TELEPHONE ADVICE LINE

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Check cover and pre-authorise treatment

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General medical information and advice from a health professional

---

Find local medical facilities

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Medical referrals to a physician or hospital

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Medical service referral (ie locating a physician) and assistance arranging appointments

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Inoculation and visa requirements information

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Emergency message transmission

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Interpreter and embassy referral

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## PRE-AUTHORISATION FAX: +44 (0) 1273 866 301

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PLEASE REMEMBER TO

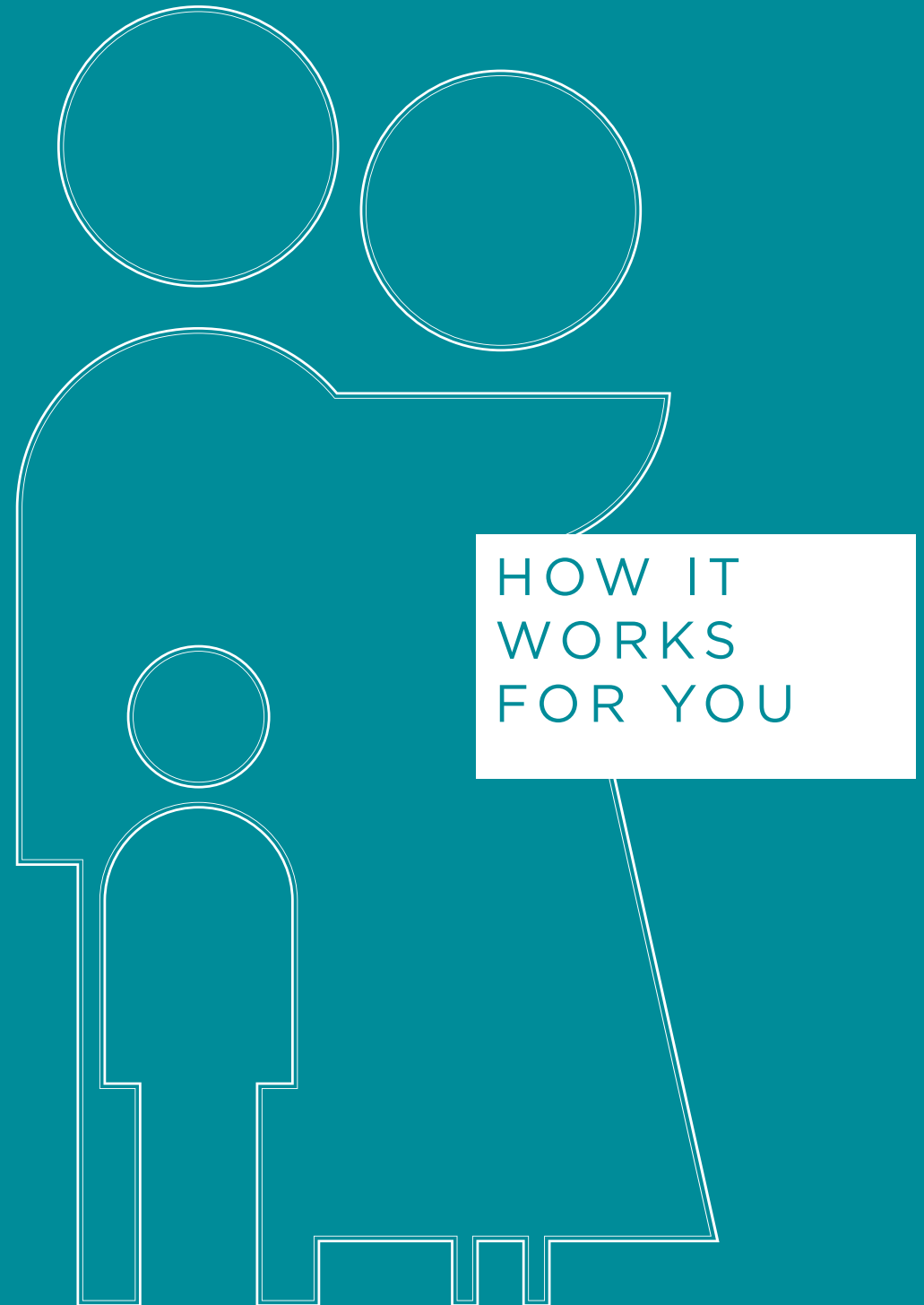
## PRE-AUTHORISE YOUR TREATMENT

If we pre-authorise your treatment, this means that we will pay up to the limits of your plan provided that all the following requirements are met: the treatment is eligible treatment that is covered by your plan, you have an active membership at the time that treatment takes place, your subscriptions are paid up to date, the treatment carried out matches the treatment authorised, you have provided a full disclosure of the condition and treatment required, you have enough benefit entitlement to cover the cost of the treatment, your condition is not a pre-existing condition, the treatment is medically necessary, and the treatment takes place within 31 days after pre-authorisation is given. Please check the 'How to use your plan' book for more details.

CALL: +44 (0) 1273 333 911  
FAX: +44 (0) 1273 866 301

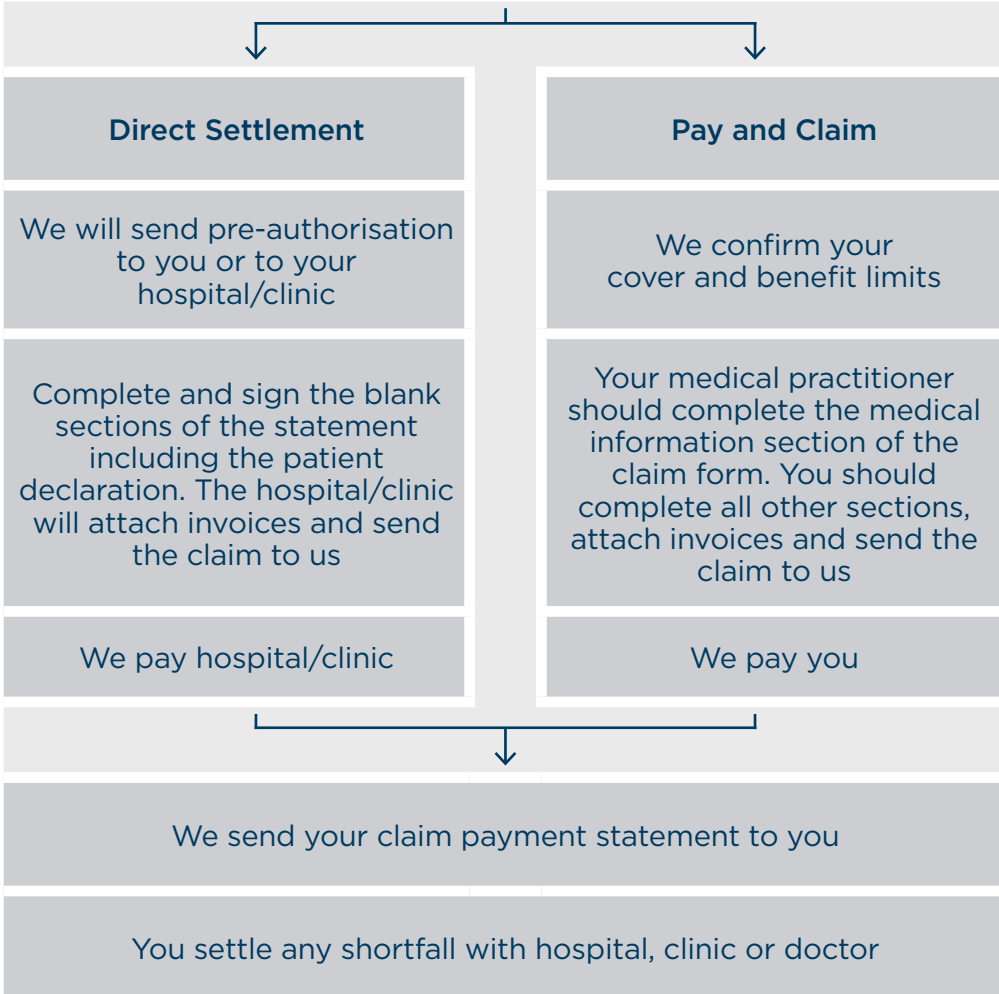
Important rules: please note that pre-authorisation is only valid if all the details of the authorised treatment, including dates and locations, match those of the treatment received. If there is a change in the treatment required, if you need to have further treatment, or if any other details change, then you or your consultant must contact us to pre-authorise this separately. We make our decision to approve your treatment based on the information given to us. We reserve the right to withdraw our decision if additional information is withheld or not given to us at the time the decision is being made.

This is a summary. Please ensure you read the full details in the 'How to use your plan' and 'Table of benefits' booklets, and your Membership Certificate, included in your membership pack.



# HOW TO CLAIM

Contact Bupa International customer service helpline:  
+44 (0) 1273 323 563 or [info@bupa-intl.com](mailto:info@bupa-intl.com)



This is a summary. Please ensure you read the full details in the 'How to use your plan' and 'Table of benefits' booklets, and your Membership Certificate, included in your membership pack.

## MAKING A COMPLAINT

We're always pleased to hear about aspects of your membership that you have particularly appreciated, or that you have had problems with. If something does go wrong, here is a simple procedure to ensure your concerns are dealt with as quickly and effectively as possible.

If you have any comments or complaints, you can call the Bupa International customer helpline on +44 (0) 1273 323 563, 24 hours a day, 365 days a year. Alternatively you can email via [www.bupa-intl.com/membersworld](http://www.bupa-intl.com/membersworld), or write to us at:

Bupa International  
Victory House,  
Trafalgar Place,  
Brighton. BN1 4FY. UK

This is a summary. Please ensure you read the full details in the 'How to use your plan' and 'Table of benefits' booklets, and your Membership Certificate, included in your membership pack.

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## 2. HOW TO USE YOUR PLAN

# TAKING GOOD CARE OF YOU WHEREVER YOU ARE



### The world of Bupa

- Care homes
- Cash plans
- Dental insurance
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- Health centres
- Health coaching
- Health information
- Health insurance
- Home healthcare
- Hospitals
- International health insurance
- Personal medical alarms
- Retirement villages
- Travel insurance

This booklet explains the terms and conditions of the Company, Maritime, Oil and Gas and International Schools Group Plans. Detailed information such as pre-authorising treatment, making a claim and moving country can be found in this booklet.

[www.bupa-intl.com](http://www.bupa-intl.com)

# WELCOME

Please keep **your** booklet in a safe place. If **you** need another copy, **you** can call +44 (0) 1273 323 563 or view and print it online at:  
[www.bupa-intl.com/membersworld](http://www.bupa-intl.com/membersworld).

## **Bold words**

Words in bold have particular meanings in this booklet. Please check their definition in the Glossary before **you** read on. **You** will find the Glossary in the back of this booklet.

### European branch addresses:

Bupa Denmark • 8 Palaegade • DK-1261 Copenhagen K • Denmark

Bupa in Malta • 120 The Strand • Gzira • Malta

Bupa France • Nice Etoile 30 • Avenue Jean Médecin • F-06000 • Nice • France

Bupa Spain • Edif. Santa Rosa 1-D • C/. Santa Rosa 20 • Los Boliches • E-29640 Fuengirola (Málaga) • Spain

Bupa Cyprus • 3 Ioannis Polemis Street • PO Box 51160 • 3502 Limassol • Cyprus

## IMPORTANT MEMBERSHIP DOCUMENTS

The 'How to use **your** plan' and 'Table of benefits' booklets must be read alongside **your** Membership Certificate and **your** application for cover, as together they set out the terms and conditions of **your** membership and form **your** plan documentation.

## HOW TO USE YOUR PLAN

This booklet explains how to use **your** plan, including; how to make a claim and other important membership information.

## TABLE OF BENEFITS

This booklet talks about **your** cover in full detail, including; what is covered, what is not covered and details of USA cover (if **you** have included this on **your** plan).

## QUICK REFERENCE GUIDE

This booklet contains a summary of all **your** important contact information; the sort of information **you** are likely to use on a regular basis.

# HOW TO USE YOUR BUPA INTERNATIONAL GROUP PLAN

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### Step 1: Where to get treatment

As long as it is covered by **your** plan, **you** can have **your treatment** at any recognised **hospital** or clinic. If **you** don't know where to go, please contact **our** Healthline service for help and advice.

### Participating hospitals

To help **you** find a facility, **we** have also developed a global **network** of over 7,500 medical centres, called participating **hospitals** and clinics. The list is updated regularly, so please visit [www.bupa-intl.com](http://www.bupa-intl.com) for the latest information. **We** can normally arrange direct settlement with these facilities (see Step 3 below).

### Getting treatment in the USA

**You** must call **our Service Partner** on 800 554 9299 (from inside the US), or +1 800 554 9299 (from outside the US) to arrange any **treatment** in the USA.

### Step 2: Contact us

If **you** know that **you** may need **treatment**, please contact **us** first. This gives **us** the chance to check **your** cover, and to make sure that **we** can give **you** the support of **our** global **networks**, **our** knowledge and **our** experience.

### Pre-authorising in-patient treatment and day-case treatment

**You** must contact **us** whenever possible before **in-patient treatment** or **day-case treatment**, for pre-authorisation. This means that **we** can confirm to **you** and to **your hospital** that **your treatment** will be covered under **your** plan.

Pre-authorisation puts **us** directly in touch with **your hospital**, so that **we** can look after the details while **you** concentrate on getting well. The 'Pre-authorisation' section contains all of the rules and information about this.

When **you** contact **us**, please have **your** membership number ready. **We** will ask some or all of the following questions:

- what condition are **you** suffering from?
- when did **your** symptoms first begin?
- when did **you** first see **your family doctor** about them?
- what **treatment** has been recommended?
- on what date will **you** receive the **treatment**?
- what is the name of **your consultant**?
- where will **your** proposed **treatment** take place?
- how long will **you** need to stay in **hospital**?

If **we** can pre-authorise **your treatment**, **we** will send a pre-authorisation statement that will also act as **your** claim form (see Step 3 below).

### Step 3: Making a claim

Please read the 'Making a claim' section for full details of how to claim. Here are some guidelines and useful things to remember.

# ABOUT YOUR MEMBERSHIP

## Direct settlement/pay and claim

Direct settlement is where the provider of **your treatment** claims directly from **us**, making things easier for **you**. The alternative is for **you** to pay and then claim back the costs from **us**.

**We** try to arrange direct settlement wherever possible, but it has to be with the agreement of whoever is providing the **treatment**. In general, direct settlement can only be arranged for **in-patient treatment** or **day-case treatment**.

Direct settlement is easier for **us** to arrange if **you** pre-authorise **your treatment** first, or if **you** use a participating **hospital** or clinic.

## What to send

**We** must receive a fully completed claim form and the original invoices for **your treatment**, within six months of the **treatment** date.

If this is not possible, please write to **us** with the details and **we** will see if an exception can be made.

## Your claim form

**You** must ensure that **your** claim form is fully completed by **you** and by **your medical practitioner**. The claim form is important because it gives **us** all the information that **we** need. Contacting **you** or **your medical practitioner** for more information can take time, and an incomplete claim form is the most common reason for delayed payments.

**You** can download a claim form from **our** MembersWorld website, or contact **us** to send **you** one. Remember that if **your treatment** is pre-authorised, **your** pre-authorisation statement will act as **your** claim form.

## How we make payments

Wherever possible, **we** will follow the instructions given to **us** in the payment section of the claim form:

- we can pay **you** or the **hospital**
- we can pay by cheque or by electronic transfer
- we can pay in over 80 currencies

To carry out electronic transfers, **we** need to know the full bank name, address, SWIFT code and (in Europe only) the IBAN number of **your** bank account. **You** can give **us** this information on the claim form.

## Tracking a claim

**We** will process **your** claim as quickly as possible. **You** can easily check the progress of a claim **you** have made by logging on to **our** MembersWorld\* website.

## Claim payment statement-MyClaim

When **your** claim has been assessed and paid, **we** will send a statement to **you** to confirm when and how it was paid, and who received the payment. Again, please contact **us** if **you** have any questions about this information.

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

The **Bupa International** Group Plan is a group insurance plan. **You** are therefore one of a group of members, which has a **sponsor** (normally the company that **you**, the **principal member** work for).

This plan is governed by an **agreement** between **your sponsor** and **Bupa International**, which covers the terms and conditions of **your** membership. This means that there is no legal contract between **you** and **Bupa International**. Only the **sponsor** and **Bupa International** have legal rights under the **agreement** relating to **your** cover, and only they can enforce the **agreement**.

As a member of the plan, **you** do have access to **our** complaints process. This includes the use of any dispute resolution scheme **we** have for **our** members.

The following must be read together as they set out the terms and conditions of your membership:

- **you**, the **principal member's** application for cover: this includes any quote request, applications for cover for **you** and **your dependants** (if any) and the declarations that **you**, the **principal member** made during the application process
- **your** rules and benefits in the 'How to use your plan' booklet and 'Table of benefits' booklet within your membership pack
- **your** Membership Certificate

The full name of your insurer is shown on your Membership Certificate.

## When your cover starts

The start date of **your** membership is the 'effective from' date shown on **your** Membership Certificate.

## If you move to a new country or change your specified country of nationality

**You**, the **principal member** must tell **your sponsor** straight away if **your specified country of residence** or **your specified country of nationality** changes.

**Your** new country may have different regulations about health insurance. **You**, the **principal member** need to tell **your sponsor** of any change so that **we** can make sure that **you** have the right cover and that all local regulations are being met.

# PRE-AUTHORISATION

This section contains rules and information about what pre-authorisation means and how it works.

## What pre-authorisation means

If **we** pre-authorise **your treatment**, this means that **we** will pay up to the limits of **your** plan provided that all of the following requirements are met:

- the **treatment** is eligible **treatment** that is covered by **your** plan
- **you** have an active membership at the time that **treatment** takes place
- **your** subscriptions are paid up to date
- the **treatment** carried out matches the **treatment** authorised
- **you** have provided a full disclosure of the condition and **treatment** required
- **you** have enough benefit entitlement to cover the cost of the **treatment**
- **your** condition is not a **pre-existing condition** (see the 'What is not covered?' section in **your** 'Table of benefits' booklet)
- the **treatment** is medically necessary
- the **treatment** takes place within 31 days after pre-authorisation is given

## Treatment we can pre-authorise

**We** can pre-authorise **in-patient treatment** and **day-case treatment**, cancer **treatment** and MRI, CT or PET scans.

## Length of stay (in-patient treatment)

**Your** pre-authorisation will specify an approved length of stay for **in-patient treatment**. This is the number of days in **hospital** that **we** will cover **you** for. If **your**

**treatment** will take longer than this approved length of stay, then **you** or **your consultant** must contact **us** for an extension to the pre-authorisation.

## Treatment in the USA

All **in-patient treatment** and **day-case treatment**, cancer **treatment** and MRI, CT or PET scans in the USA must be pre-authorised. If **you** are going to receive any of these **treatments**, ask **your** medical provider to contact **Bupa International** for pre-authorisation. All the information they need is on **your** membership card.

**We** have made special arrangements if **you** need to be hospitalised in the USA. These include access to a select **network** of quality medical providers and direct settlement of all covered expenses when **you** receive **treatment** in a **network hospital**.

## Treatment which has not been pre-authorised

If **you** choose not to get **your treatment** in the USA pre-authorised, **we** will only pay 50 percent towards the cost of covered **treatment**.

Of course **we** understand that there are times when **you** cannot get **your treatment** pre-authorised, such as in an **emergency**. If **you** are taken to **hospital** in an **emergency**, it is important that **you** arrange for the **hospital** to contact **us** within 48 hours of **your** admission. **We** can then make sure **you** are getting the right care, and in the right place. If **you** have been

taken to a **hospital** which is not part of the **network** and, if it is the best thing for **you**, **we** will arrange for **you** to be moved to a **network hospital** to continue **your treatment** once **you** are stable.

If **we** have been notified within 48 hours of an **emergency** admission to **hospital**, **we** will not ask **you** to share the cost of **your treatment**.

## Out of network treatment

If **your treatment** in the USA has been pre-authorised, but **you** choose not to go to a **network hospital**, **we** will only pay 80 percent towards the cost of covered **treatment**.

There may be times when it is not possible for **you** to be treated at a **network hospital**. These include:

- where there is no **network hospital** within 30 miles of **your** address, and
- when the **treatment you** need is not available in the **network hospital**

In these cases, **we** will not ask **you** to share the cost of **your treatment**.

## Important rules

Please note that pre-authorisation is only valid if all the details of the authorised **treatment**, including dates and locations, match those of the **treatment** received. If there is a change in the **treatment** required, if **you** need to have further **treatment**, or if

any other details change, then **you** or **your consultant** must contact **us** to pre-authorise this separately. **We** make **our** decision to approve **your treatment** based on the information given to **us**. **We** reserve the right to withdraw **our** decision if additional information is withheld or not given to **us** at the time the decision is being made.

# MAKING A CLAIM

At times of ill health, **you** want to concentrate on getting well. **We** will do everything **we** can to make **your** claim as simple and straightforward as possible.

## How to make a claim

### Claim forms

**Your** claim form is important as it gives **us** the information that **we** need to process **your** claim. If it is not fully completed **we** may have to ask for more information. This can delay payment of **your** claim.

**You** must complete a new claim form:

- for each member
- for each condition
- for each in-patient or day-case stay, and
- for each currency of claim

If a condition continues over six months, **we** will ask for a further claim form to be completed.

### What to send us

**You** need to return the completed form to **us** by post, with the original invoices, as soon as possible. This must be within six months of receiving the **treatment** for which **you** are claiming. Invoices sent to **us** after six months will not normally be paid.

### Requests for further information

**We** may need to ask **you** for further information to support **your** claim. If **we** do, **you** must provide this. Examples of things **we** might ask for include:

- medical reports and other information about the **treatment** for which **you** are claiming
- the results of any medical examination performed at **our** expense by an independent **medical practitioner** appointed by **us**

- written confirmation from **you** as to whether **you** think **you** can recover the costs **you** are claiming from another person or insurance company

If **you** do not provide the information that **we** ask for, **we** may not pay **your** claim in full.

Please also read about correspondence in the 'Your membership' section.

### Important

When making a claim please note:

- **you** must have received the **treatment** while covered under **your** membership
- payment of **your** claim will be under the terms of **your** membership and up to the benefit levels shown, that apply to **you** at the time **you** receive the **treatment**
- **we** will only pay for **treatment** costs actually incurred by **you**, not deposits or advance invoices or registration/administration fees charged by the provider of **treatment**
- **we** will only pay for **treatment** costs that are reasonable and customary
- **we** do not return original documents such as invoices or letters. However, **we** will be pleased to return certified copies if **you** ask **us** when **you** submit **your** claim

### Confirmation of your claim

**We** will always send confirmation of how **we** have dealt with a claim. If applicable, for child **dependants** (those aged under 18 years), **we** will write to the

**principal member**. If the claim is for **treatment** received by the **principal member**, or an adult dependant (those aged over 18 years), **we** will write directly to the individual concerned.

### How your claim will be paid

Wherever possible, **we** will follow the instructions given to **us** in the 'Payment details' section of the claim form.

### Who we will pay

**We** will only make payments to the member who received the **treatment**, the provider of the **treatment**, the **principal member** of the membership or the executor or administrator of the member's estate. **We** will not make payments to anyone else.

### Payment method and bank charges

**We** will make payment where possible by electronic transfer or by cheque. Payments made by electronic transfer are quick, secure and convenient. To receive payment by electronic transfer, **we** need the full bank account, SWIFT code, bank address details and (in Europe only) IBAN number to be provided on the claim form.

**We** will instruct **our** bank to recharge the administration fee relating to the cost of making the electronic transfer to **us** but **we** cannot guarantee that these charges will always be passed back for **us** to pay. In the event that **your** local bank makes a charge for a wire transfer **we** will aim to refund this as well. Any other bank charges or fees, such as for currency

exchange, are **your** responsibility, unless they are charged as a result of **our** error.

Cheques are no longer valid if they are not cashed within 12 months. If **you** have an out-of-date cheque, please contact customer services, who will be happy to arrange a replacement.

### Payment currency and conversions

**We** can pay in the currency in which **your sponsor** pays **your** subscriptions, the currency of the invoices **you** send **us**, or the currency of **your** bank account.

**We** cannot pay **you** in any other currency.

Sometimes, the international banking regulations do not allow **us** to make a payment in the currency **you** have asked for. If so, **we** will send a payment in the currency of **your sponsor's** subscriptions.

If **we** have to make a conversion from one currency to another **we** will use the exchange rate that applies on either the date on which the invoices were issued or the last date of the **treatment**, whichever is later.

The exchange rate used will be the average of the buying and selling rates across a wide range of quoted rates by the banks in London on the date in question. If the date is not a working day **we** will use the exchange rate that applies on the last working day before that date.

# ASSISTANCE COVER

(optional if purchased)

This section contains the rules and information for Assistance cover, an optional benefit which helps **you** if **you** need to travel to get the **treatment** that **you** need.

## Other claim information

### Discretionary payments

**We** may, in certain situations, make discretionary or 'ex gratia' payments towards **your treatment**. If **we** make any payment on this basis, this will still count towards the overall maximum amount **we** will pay under **your** membership. Making these payments does not oblige **us** to pay them in the future.

**We** do not have to pay for **treatment** that is not covered by **your** plan, even if **we** have paid an earlier claim for a similar or identical **treatment**.

### Overpayment of claims

If **we** overpay **you** for **your** claim, **we** reserve the right to deduct the overpaid amount from future claims or seek repayment from **you**.

### Claiming for treatment when others are responsible

**You** must complete the appropriate section of the claim form if **you** are claiming for **treatment** that is needed when someone else is at fault, for example in a road accident in which **you** are a victim. If so, **you** will need to take any reasonable steps **we** ask of **you** to assist **us** to:

- recover from the person at fault (such as through their insurance company) the cost of the **treatment** paid for by **Bupa International**, and
- claim interest if **you** are entitled to do so

### Note: Subrogation

In the event of any payment of any claim under **your** membership, **Bupa International** or any person or company that it nominates may be **subrogated** to all rights of recovery of the member and any person entitled to the benefits of this coverage. The member shall sign and deliver all documents and papers and do whatever else is necessary to secure such **subrogated** rights to **Bupa International** or its nominated party. The member shall do nothing after the claim to prejudice such rights.

### Claiming with joint or double insurance

**You** must complete the appropriate section on the claim form, if **you** have any other insurance cover for the cost of the **treatment** or benefits **you** have claimed from **us**. If **you** do have other insurance cover, this must be disclosed to **us** when claiming, and **we** will only pay **our** share of the cost of the **treatment** or benefits claimed.

Note: there are two levels of Assistance cover: Evacuation and Repatriation. **Your** Membership Certificate will show if **you** have Evacuation or Repatriation but **you** can visit the MembersWorld website or contact the customer services helpline if **you** are unsure.

### What is Assistance cover?

The Evacuation and Repatriation options both cover **you** for reasonable transport costs to the nearest medical facility where the **treatment** that **you** need is available, if it is not available locally. Repatriation also gives **you** the option of returning to **your specified country of nationality** or **your specified country of residence**.

**We** may not be able to arrange Evacuation or Repatriation in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the area; for example from an oil rig or within a war zone.

### Assistance cover-general rules

The following rules apply to both the Evacuation and Repatriation levels of cover:

- **you** must contact **our** appointed representatives for confirmation before **you** travel, on +44 (0) 1273 333 911
- **our** appointed representatives must agree the arrangements with **you**
- Assistance cover is applicable for **in-patient treatment** and **day-case treatment** only

- the **treatment** must be recommended by **your consultant** or **family doctor** and, for medical reasons, not available locally
- the **treatment** must be eligible under **your** plan
- **you** must have cover for the country **you** are being treated in, for example the USA
- **you** must have the appropriate level of Assistance cover in place before **you** need the **treatment**

Evacuation or Repatriation will not be eligible if **you** were aware of the symptoms of **your** condition before applying for Assistance cover.

**We** will not approve a transfer which in **our** reasonable opinion is inappropriate based on established clinical and medical practice, and **we** are entitled to conduct a review of **your** case, when it is reasonable for **us** to do so. Evacuation or Repatriation will not be authorised if this would be against medical advice.

### How to arrange your Evacuation or Repatriation

Arrangements for Evacuation or Repatriation will be made by **our** appointed representatives and must be confirmed in advance by calling + 44 (0) 1273 333 911. **You** must provide **us** with any information or proof that **we** may reasonably ask **you** for to support **your** request. **We** will only pay if all arrangements are agreed in advance by **Bupa International's** appointed representatives.

### Evacuation cover: what we will pay for

If **you** have Evacuation cover it will be shown on **your** Membership Certificate. If **you** are still unsure **you** can visit **our** MembersWorld website or contact the customer services helpline.

- **We** will pay in full for **your** reasonable transport costs for **in-patient treatment** or **day-case treatment**. It may also be authorised if **you** need advanced imaging or cancer **treatment** such as radiotherapy or chemotherapy.
- **We** will only pay for Evacuation to the nearest place where the required **treatment** is available. This could be to another part of the country that **you** are in, and may not be **your** home country.
- **We** will pay for the reasonable travel costs for another **Bupa International** member to accompany **you**, but only if it is medically necessary.
- **We** will also pay for the reasonable costs of **your**, and the accompanying member's, return journey to the place **you** were evacuated from. All arrangements for **your** return should be approved in advance by **Bupa International** or **our** appointed representatives and the journey must be made within fourteen days of the end of the **treatment**.

**We** will pay for either:

- the reasonable cost of the return journey by the most direct route available by land or sea, or
- the cost of an economy class air ticket by the most direct route available, whichever is the lesser amount
- **we** will pay reasonable costs for the transportation only of **your** body, subject to airline requirements and restrictions, to **your** home country, in the event of **your** death while **you** are away from home. **We** do not pay for burial or cremation, the cost of burial caskets etc, or the transport costs for someone to collect or accompany **your** remains

Note: **we** do not pay for any other costs related to the evacuation such as hotel accommodation or taxis. Costs of any **treatment you** receive are not payable under Evacuation cover, but are payable from **your** medical cover as described in the 'What is covered?' section of **your** 'Table of benefits' booklet.

Please also note that for medical reasons the member receiving **treatment** may travel in a different class from their companion.

### Repatriation cover: what we will pay for

If **you** have Repatriation cover it will be shown on **your** Membership Certificate. If **you** are still unsure **you** can visit **our** MembersWorld website or contact the customer services helpline. Repatriation cover also includes Evacuation cover — see above.

- **We** will pay in full for **your** reasonable transport costs for **in-patient treatment** or **day-case treatment**.
- **We** will pay for repatriation to **your specified country of nationality** or **your specified country of residence**.
- **We** will pay for one repatriation for each illness or injury per lifetime.
- **We** will pay the reasonable costs for a relative or **your** partner to accompany **you** to **your specified country of nationality** or **your specified country of residence** if **we** have authorised this in advance of the repatriation.
- **We** will also pay an allowance of up to GBP 25, USD 50 or EUR 37 per day for up to 10 days to cover the living expenses of the person accompanying **you**.
- **We** will pay for **you** and the person accompanying **you** to return to where **you** were repatriated from. All arrangements for **your** return must be approved in advance by **Bupa International** or **our** appointed representatives and **you** must make the return journey within fourteen days of the end of the **treatment you** were repatriated for.

**We** will pay for either:

- the reasonable cost of the return journey by the most direct route available by land or sea, or
- the cost of a scheduled return economy class air ticket by the most direct route available, whichever is the lesser amount
- **we** will pay reasonable costs for the transportation only of **your** body, subject to airline requirements and restrictions, to **your** home country, in the event of **your** death while **you** are away from home. **We** do not pay for burial or cremation, the cost of burial caskets etc, or the transport costs for someone to collect or accompany **your** remains

Note: **we** do not pay for any other costs related to the repatriation such as hotel accommodation or taxis. Costs of any **treatment you** receive are not payable under Repatriation cover, but are payable from **your** medical cover as described in the 'What is covered?' section of **your** 'Table of benefits' booklet.

Please also note that for medical reasons the member receiving **treatment** may travel in a different class from their companion.

# ANNUAL DEDUCTIBLES

Please read this section if **you** have an **annual deductible** on **your** plan.

## Important – please remember that:

- the **annual deductible** applies separately to each person included on **your** membership
- even if the amount **you** are claiming is less than the **annual deductible**, **you** should still submit a claim to us
- this is an **annual deductible**, therefore, if **your** first claim is towards the end of **your membership year**, and **treatment** continues over **your renewal date**, the **annual deductible** is payable separately for **treatment** received in each **membership year**
- if **your** claims are paid direct to **your** medical provider, **you** are responsible for paying any deductible shortfall to the provider after the claim has been assessed and paid

## What is an annual deductible?

The **annual deductible** is the total value that **your** eligible claims must reach each **membership year** before **we** will start to pay any benefit.

For example, if **you** have an **annual deductible** of GBP 500, the total value of **your** eligible claims must reach GBP 500 before **we** will pay any benefit.

The **annual deductible** applies separately to each person on **your**, the **principal member's** membership.

The amount of **your annual deductible** will be shown on **your** Membership Certificate, which **you** can view online at **our** MembersWorld website. If **you** are unsure whether **your** cover includes an **annual deductible**, please contact **our** customer services helpline.

At any point **you** can check the amount of **your** remaining **annual deductible** by contacting **our** customer services helpline.

**Annual deductibles** are only available on the following levels of cover:

- Essential
- Classic
- Gold

The following levels of cover do not qualify for **annual deductibles**:

- Classic with dental
- Gold with dental
- Gold Superior
- Gold Superior with optical and dental

The following products do not qualify for **annual deductibles**:

- Maritime
- Oil and Gas

## How an annual deductible works

If a claim is smaller than **your** remaining **annual deductible**, **you** must still submit it to **us** as normal. **We** will not pay any benefit, but the claim will count towards reaching **your annual deductible**. **We** will send **you** a statement informing **you** how much is left.

If an eligible claim exceeds **your** remaining **annual deductible**, **we** will pay the amount of the claim less the remaining **annual deductible**.

Once **your annual deductible** is reached, **we** will pay all eligible claims in full, up to the benefit limits of **your** plan.

## How claims are paid to you

If **you** submit a claim and have asked **us** to pay **you**:

- **your** benefit will be paid less the amount of the **annual deductible**
- **we** will send **you** a statement showing how **your** claim has been settled, including any amounts set against the **annual deductible**

## How claims are paid direct to your medical provider

If **you** have asked **us** to make a payment direct to **your** medical provider:

- **we** will send payment to the medical provider for the eligible claim. **We** will deduct from this payment the remaining **annual deductible** on **your** membership
- **we** will send **you** a statement as usual, confirming the amount that **we** have paid towards **your** claim
- **you** are responsible for paying any shortfall to the provider after **your** claim has been assessed and paid

**You** are responsible for paying the **annual deductible** in all circumstances.

# YOUR MEMBERSHIP

This section contains the rules about **your** membership, including when it will start and end, renewing **your** plan, how **you**, the **principal member** can change **your** cover and general information.

## Paying subscriptions and other charges

**Your sponsor** has to pay any and all subscriptions due under the **agreement**, together with any other charges (such as insurance premium tax) that may be payable.

## Starting and renewing your membership

### When your cover starts

**Your** membership starts on the 'effective date' shown on the first Membership Certificate that **we** sent **you**, the **principal member** for **your** current continuous period of **Bupa International** Company membership.

### Renewing your membership

The renewal of **your** membership is subject to **your sponsor** renewing **your** membership under the **agreement**.

### Ending your membership

**Your sponsor** can end **your**, the **principal member's** membership, or that of any of **your dependants** (if applicable), from the first day of a month by writing to **us**. **We** cannot backdate the cancellation of **your** membership.

**Your** membership will automatically end:

- if the **agreement** between **Bupa International** and **your sponsor** is terminated
- if **your sponsor** does not renew **your** membership

- if **your sponsor** does not pay subscriptions or any other payment due under the **agreement** for **you** or for any other person
- if the membership of the **principal member** ends
- upon the death of the **principal member**

## If you move to a new country or change your specified country of nationality

**You**, the **principal member** must tell **your sponsor** straight away if **your specified country of residence** or **your specified country of nationality** changes.

**We** may need to end **your** membership if the change results in a breach of regulations governing the provision of healthcare cover to local nationals, residents or citizens.

The details of regulations vary from country to country and may change at any time.

In some countries **we** have local partners who are licensed to provide insurance cover but which are administered by **Bupa International**. This means that customers experience the same quality **Bupa International** service.

If **you** change **your specified country of residence** to a country where **we** have a local partner, in most cases **you** will be able to transfer to **our** partner's insurance policy without further medical underwriting. **You** may also be entitled to retain **your** continuity of **Bupa International** membership; which means that for those benefits which aren't covered until **you** have

been a member for a certain period, the time **you** were a member with **us** will count towards that. Please note that if **you** request a transfer to a local partner, **we** will have to share **your** personal information and medical history with the local partner.

If **you** change **your specified country of residence** or **your specified country of nationality**, please call the **Bupa International** customer services helpline so **we** can confirm if **your Bupa International** membership is affected, and, if so, whether **we** can offer **you** a transfer service.

## Important – please read

**Bupa International** can end a person's membership and that of all the other people listed on the Membership Certificate if there is reasonable evidence that any person concerned has misled, or attempted to mislead **us**. By this, **we** mean giving false information or keeping necessary information from **us**, or working with another party to give **us** false information, either intentionally or carelessly, which may influence **us** when deciding:

- whether **you** (or they) can join the plan
- what subscriptions **you** have to pay
- whether **we** have to pay any claim

## After your Company membership ends

**You**, the **principal member** can apply to transfer to a personal **Bupa International** plan if **your** membership of **your** group plan ends. **You** can also apply for **your dependants** (if applicable) to transfer with **you**.

Please contact the customer service helpline for more information.

## Making changes to your cover

The terms and conditions of **your** membership may be changed from time to time by **agreement** between **your sponsor** and **Bupa International**.

## Amending your Membership Certificate

**We** will send **you**, the **principal member** a new Membership Certificate if:

- with the **sponsor's** approval, **you**, the **principal member** add a new dependant to **your** membership (if applicable)
- we need to record any other changes requested by **your sponsor** or that **we** are entitled to make

**Your** new Membership Certificate will replace any earlier version **you** possess as from the issue date shown on the new Membership Certificate.

## General information

### Other parties

No other person is allowed to make or confirm any changes to **your** membership on **our** behalf, or decide not to enforce any of **our** rights.

No change to **your** membership will be valid unless it is confirmed in writing. Any confirmation of **your** cover will only be valid if it is confirmed in writing by **us**.

# ADDING DEPENDANTS

If **you**, the **principal member** change **your** correspondence address, please contact **us** as soon as reasonably possible, as **we** will send any correspondence to the address **you** last gave **us**.

## Correspondence

Letters between **us** must be sent by post and with the postage paid. **We** do not return original documents, with the exception of official documents such as birth or death certificates. However, if **you** ask **us** at the time **you** send any original documents to **us**, such as invoices, **we** can provide certified copies.

## Applicable law

**Your** membership is governed by English law. Any dispute that cannot otherwise be resolved will be dealt with by courts in England.

If any dispute arises as to interpretation of this document then the English version of this document shall be deemed to be conclusive and taking precedence over any other language version of this document.

This can be obtained at all times by contacting the customer services helpline.

## Liability

**We** shall not be responsible for any loss, damage, illness and/or injury whatsoever, that may occur as a result of any action carried out directly or through a third party, to assist in the provision of services covered by these rules.

## Important - please read

**You** will not be able to add **dependants** on the following products:

- Maritime
- Oil and Gas

## Adding dependants

If **your sponsor** agrees, **you**, the **principal member** may apply to include any of **your** family members under **your** membership as one of **your dependants**.

To apply **you**, the **principal member** will need to complete an Adding Members form.

Newborn children can only be included on **your** membership from their date of birth if **you** have completed an Adding Members form, and **we** have received the form before **your** child is 90 days old, provided the child has not been born as a result of **assisted reproduction technologies, ovulation induction treatment**, adopted or born to a surrogate.

Newborn children born as a result of **assisted reproduction technologies, ovulation induction treatment**, adopted or born to a surrogate can be included from their 91st day on completion of an Additional members or Application form.

The medical history for any newborn children **you** apply to include on **your** membership will be reviewed by **our** medical underwriters. This may result in special restrictions or exclusions which will apply from the child's 91st day of life, or **we** may decline to offer cover.

This also applies to newborn children who have been born as a result of assisted reproduction technologies, ovulation induction **treatment**, adopted or born to a surrogate or being enrolled on their own membership who can be included from their 91st day on completion of an Additional Members or Application form.

## When cover starts for others on your membership

If any other person is included as a dependant under **you**, the **principal member's** membership, their membership will start on the 'effective date' on the first Membership Certificate **we** sent **you** for **your** current continuous period of **Bupa International** Company membership which lists them as a dependant. Their membership can continue for as long as **you**, the **principal member** remain a member of the plan.

If **you**, the **principal member's** membership ceases, **your dependants** can then, of course, apply for membership in their own right.

# MAKING A COMPLAINT

We are always pleased to hear about aspects of **your** membership that **you** have particularly appreciated, or that **you** have had problems with.

If something does go wrong, **we** have a simple procedure to ensure **your** concerns are dealt with as quickly and effectively as possible.

If **you** have any comments or complaints, **you** can call the **Bupa International** customer helpline on +44 (0) 1273 323 563, 24 hours a day, 365 days a year. Alternatively, **you** can email or write to the Head of Customer Relations via [www.bupa-intl.com/membersworld](http://www.bupa-intl.com/membersworld) or

Bupa International  
Victory House  
Trafalgar Place  
Brighton  
BN1 4FY, UK

**We** want to make sure that members with special needs are not excluded in any way. For hearing or speech impaired members with a textphone, please call +44 (0) 1273 866 557. **We** also offer a choice of Braille, large print or audio for **our** letters and literature. Please let **us** know which **you** would prefer.

## Taking it further

It's very rare that **we** can't settle a complaint, but if this does happen, **you** may be able to refer **your** complaint to the Financial Ombudsman Service. **You** can:

Please let **us** know if **you** want a full copy of **our** complaints procedure. (None of these procedures affect **your** legal rights.)

## Confidentiality

The confidentiality of personal health information is of paramount concern to the companies in the Bupa group. To this end, Bupa fully complies with applicable data protection legislation and medical confidentiality guidelines. Bupa sometimes uses third parties to process data on **our** behalf. Such processing, which may be undertaken outside the EEA (European Economic Area), is subject to contractual restrictions with regard to confidentiality and security obligations in addition to the minimum requirements imposed by data protection legislation in the UK.

# GLOSSARY

This explains what **we** mean by various words and phrases in **your** membership pack. Words written in bold are particularly important as they have specific meanings.

DEFINED TERM	DESCRIPTION
<b>Acceptable evidence:</b>	International medical and scientific evidence which include peer-reviewed scientific studies published in or accepted for publication by medical journals that meet internationally recognised requirements for scientific manuscripts. This does not include individual case reports, studies of a small number of people, or clinical trials which are not registered.
<b>Active treatment:</b>	<b>Treatment</b> from a <b>medical practitioner</b> of a disease, illness or injury that leads to <b>your</b> recovery, conservation of <b>your</b> condition or to restore <b>you</b> to <b>your</b> previous state of health as quickly as possible.
<b>Agreement:</b>	The <b>agreement</b> between <b>Bupa International</b> and the <b>sponsor</b> under which <b>we</b> have accepted <b>you</b> into membership of the plan.
<b>Appliance:</b>	A knee brace which is an essential part of a repair to a cruciate (knee) ligament or a spinal support which is an essential part of surgery to the spine.
<b>Annual deductible:</b>	The amount <b>you</b> , the <b>principal member</b> have to pay towards the cost of the <b>treatment</b> that <b>you</b> receive each <b>membership year</b> that would otherwise be covered under <b>your</b> membership. The amount of <b>your annual deductible</b> is shown on <b>your</b> Membership Certificate. The <b>annual deductible</b> applies separately to each person covered under <b>your</b> membership.
<b>Assisted Reproduction Technologies:</b>	Technologies including but not limited to in-vitro fertilisation (IVF) with or without intra-cytoplasmic sperm injection (ICSI) gamete intra-fallopian transfer (GIFT), zygote intra-fallopian transfer (ZIFT), egg donation and intra-uterine insemination (IUI) with ovulation induction.
<b>Birthing centre:</b>	A medical facility often associated with a <b>hospital</b> that is designed to provide a homelike setting during childbirth.
<b>Bupa International:</b>	Bupa Insurance Limited or any other insurance subsidiary or insurance partner of the British United Provident Association Limited.
<b>Complementary medicine practitioner:</b>	An acupuncturist, chiropractor, homeopath, osteopath or traditional Chinese medicine practitioner who is fully trained and legally qualified and permitted to practice by the relevant authorities in the country in which the <b>treatment</b> is received.
<b>Consultant:</b>	A surgeon, anaesthetist or physician who: <ul style="list-style-type: none"> <li>is legally qualified to practice medicine or surgery following attendance at a recognised medical school, and</li> <li>is recognised by the relevant authorities in the country in which the <b>treatment</b> takes place as having specialised qualification in the field of, or expertise in, the <b>treatment</b> of the disease, illness or injury being treated</li> </ul> <p>By recognised medical school <b>we</b> mean a medical school which is listed in the World Directory of Medical Schools, as published from time to time by the World Health Organisation.</p>

DEFINED TERM	DESCRIPTION
<b>Day-case treatment:</b>	<b>Treatment</b> which for medical reasons requires <b>you</b> to stay in a bed in <b>hospital</b> during the day only. <b>We</b> do not require <b>you</b> to occupy a bed for day-case <b>psychiatric treatment</b> .
<b>Dental practitioner:</b>	A person who: <ul style="list-style-type: none"> <li>is legally qualified to practice dentistry, and</li> <li>is permitted to practice dentistry by the relevant authorities in the country where the dental <b>treatment</b> takes place</li> </ul>
<b>Dependants:</b>	The other people named on <b>your</b> Membership Certificate as being members of the plan and who are eligible to be members, including newborn children.
<b>Diagnostic tests:</b>	Investigations, such as X-rays or blood tests, to find the cause of <b>your</b> symptoms.
<b>Emergency:</b>	A serious medical condition or symptoms resulting from a disease, illness or injury which arises suddenly and, in the judgment of a reasonable person, requires immediate <b>treatment</b> , generally within 24 hours of onset, and which would otherwise put <b>your</b> health at risk.
<b>Family doctor:</b>	A person who: <ul style="list-style-type: none"> <li>is legally qualified in medical practice following attendance at a recognised medical school to provide medical <b>treatment</b> which does not need a <b>consultant's</b> training, and</li> <li>is licensed to practice medicine in the country where the <b>treatment</b> is received</li> </ul> <p>By recognised medical school <b>we</b> mean a medical school which is listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation.</p>
<b>Hospital:</b>	A centre of <b>treatment</b> which is registered, or recognised under the local country's laws, as existing primarily for: <ul style="list-style-type: none"> <li>carrying out major <b>surgical operations</b>, and</li> <li>providing <b>treatment</b> which only <b>consultants</b> can provide</li> </ul>
<b>In-patient treatment:</b>	<b>Treatment</b> which for medical reasons normally means that <b>you</b> have to stay in a <b>hospital</b> bed overnight or longer.
<b>Intensive care:</b>	<b>Intensive care</b> includes: <ul style="list-style-type: none"> <li>High Dependency Unit (HDU): a unit that provides a higher level of medical care and monitoring, for example in single organ system failure.</li> <li>Intensive Therapy Unit / Intensive Care Unit (ITU/ICU): a unit that provides the highest level of care, for example in multi-organ failure or in case of intubated mechanical ventilation.</li> <li>Coronary Care Unit (CCU): a unit that provides a higher level of cardiac monitoring.</li> </ul>
<b>Medical practitioner:</b>	A <b>complementary medicine practitioner, consultant, dental practitioner, family doctor, psychologist or therapist</b> who provides <b>active treatment</b> of a known condition.
<b>Membership year:</b>	The period beginning on <b>your</b> start date or <b>renewal date</b> and ending on the day before <b>your</b> next <b>renewal date</b> . By start date <b>we</b> mean the 'effective from' date on <b>your</b> first Membership Certificate for <b>your</b> current continuous period of membership.
<b>Network:</b>	A <b>hospital</b> , or similar facility, or <b>medical practitioner</b> which has an <b>agreement</b> in effect with <b>Bupa International</b> or <b>service partner</b> to provide <b>you</b> with eligible <b>treatment</b> .
<b>Out-patient treatment:</b>	<b>Treatment</b> given at a <b>hospital</b> , consulting room, doctors' office or out-patient clinic where <b>you</b> do not go in for <b>in-patient treatment</b> or <b>day-case treatment</b> .
<b>Ovulation Induction Treatment:</b>	<b>Treatment</b> including medication to stimulate production of follicles in the ovary including but not limited to clomiphene and gonadotrophin therapy.

DEFINED TERM	DESCRIPTION
<b>Persistent vegetative state:</b>	<ul style="list-style-type: none"> <li>a state of profound unconsciousness, with no sign of awareness or a functioning mind, even if the person can open their eyes and breathe unaided, and</li> <li>the person does not respond to stimuli such as calling their name, or touching</li> </ul> <p>The state must have remained for at least four weeks with no sign of improvement, when all reasonable attempts have been made to alleviate this condition.</p>
<b>Pre-existing condition:</b>	Any disease, illness or injury for which: <ul style="list-style-type: none"> <li><b>you</b> have received medication, advice or <b>treatment</b>, or</li> <li><b>you</b> have experienced symptoms</li> </ul> <p>whether the condition was diagnosed or not in the four years before the start of <b>your</b> current continuous period of cover.</p>
<b>Principal member:</b>	The person who has taken out the membership, and is the first person named on the Membership Certificate. Please refer to ' <b>you/your</b> '.
<b>Prophylactic surgery:</b>	Surgery to remove an organ or gland that shows no signs of disease, in an attempt to prevent development of disease of that organ or gland.
<b>Psychiatric treatment:</b>	<b>Treatment</b> of mental conditions, including eating disorders.
<b>Psychologist:</b>	A person who is legally qualified and is permitted to practise as such in the country where the <b>treatment</b> is received.
<b>Qualified nurse:</b>	A nurse whose name is currently on any register or roll of nurses maintained by any statutory nursing registration body in the country where the <b>treatment</b> takes place.
<b>Registered clinical trial:</b>	An ethically approved and clinically controlled trial that is registered on a national or international database of clinical trials (eg <a href="http://www.clinicaltrials.gov">www.clinicaltrials.gov</a> , <a href="http://www.ISRCTN.ORG">www.ISRCTN.ORG</a> ) or <a href="http://public.ukcrn.org.uk">http://public.ukcrn.org.uk</a> )
<b>Rehabilitation:</b>	<b>Treatment</b> in the form of a combination of therapies such as physical, occupational and speech therapy aimed at restoring full function after an acute event such as a stroke.
<b>Renewal date:</b>	Each anniversary of the date <b>you</b> , the <b>principal member</b> joined the plan. (If however <b>you</b> are a member of a <b>Bupa International</b> Group Plan with a common <b>renewal date</b> for all members, <b>your renewal date</b> will be the common <b>renewal date</b> for the group. <b>We</b> tell <b>you</b> the group <b>renewal date</b> when <b>you</b> join.)
<b>Service partner:</b>	A company or organisation that provides services on behalf of <b>Bupa International</b> . These services may include approval of cover and location of local medical facilities.
<b>Sound natural tooth/teeth:</b>	A natural tooth that is free of active clinical decay, has no gum disease associated with bone loss, no caps, crowns, or veneers, that is not a dental implant and that functions normally in chewing and speech.
<b>Specified country of nationality:</b>	The country of nationality specified by <b>you</b> in <b>your</b> application form or as advised to <b>us</b> in writing, which ever is the later.
<b>Specified country of residence:</b>	The country of residence specified by <b>you</b> in <b>your</b> application and shown in <b>your</b> membership certificate, or as advised to <b>us</b> in writing, which ever is the later. The country <b>you</b> specify must be the country in which the relevant authorities (such as tax authorities) consider <b>you</b> to be resident for the duration of the policy.
<b>Sponsor:</b>	The company, firm or individual with whom <b>we</b> have entered into an <b>agreement</b> to provide <b>you</b> with cover under the plan.
<b>Subrogated:</b>	The assumption of the member's right by <b>Bupa International</b> to recover from an at fault party the costs of any claims paid by <b>Bupa International</b> for <b>treatment</b> to the member.
<b>Surgical operation:</b>	A medical procedure involving an incision into the body.





### 3. TABLE OF BENEFITS

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TAKING GOOD  
CARE OF YOU  
WHEREVER YOU  
ARE

#### **International Oil and Gas Plan Classic cover**

This booklet explains your benefits, limits and exclusions with detailed rules on how to use them.

From 1 November 2011

# WELCOME

Please keep **your** booklet in a safe place. If **you** need another copy, **you** can call +44 (0) 1273 323 563 or view and print it online at:  
[www.bupa-intl.com/membersworld](http://www.bupa-intl.com/membersworld)

## Bold words

Words in bold have particular meanings in this booklet. Please check their definition in the Glossary before **you** read on. **You** will find the Glossary in the 'How to use **your** plan' booklet included in **your** membership pack.

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## IMPORTANT MEMBERSHIP DOCUMENTS

The 'How to use **your** plan' and 'Table of benefits' booklets must be read alongside **your** Membership Certificate and **your** application for cover, as together they set out the terms and conditions of **your** membership and form **your** plan documentation.

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## HOW TO USE YOUR PLAN

This booklet explains how to use **your** plan, including; how to make a claim and other important membership information.

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## TABLE OF BENEFITS

This booklet talks about **your** cover in full detail, including; what is covered and what is not covered.

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## QUICK REFERENCE GUIDE

This booklet contains a summary of all **your** important contact information; the sort of information **you** are likely to use on a regular basis.

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# CONTENTS

5	What is covered
7	Your plan - summary
8	Table of benefits
18	What is not covered?

## WHAT IS COVERED?

Please read this important information about the kind of costs that **we** cover.

### Treatment that we cover

For **us** to cover any **treatment** that **you** receive, it must satisfy all of the following requirements:

- it is at least consistent with generally accepted standards of medical practice in the country in which **treatment** is being received
- it is clinically appropriate in terms of type, duration, location and frequency, and
- it is covered under the terms and conditions of the plan

**We** will not pay for **treatment** which in **our** reasonable opinion is inappropriate based on established clinical and medical practice, and **we** are entitled to conduct a review of **your treatment**, when it is reasonable for **us** to do so.

### Conditions that we cover

#### Acute conditions

This plan covers **you** for **treatment** of acute conditions. Acute conditions are diseases, illnesses or injuries that respond to medical care without the need for long-term or prolonged **treatment**. The **treatment** that **you** receive should be likely to lead to a complete recovery, or restore **you** as closely as possible to **your** previous state of health.

Please note that this definition above means that **you** do not have cover for **treatment** for chronic conditions (please see the 'What is not covered?' section for more information about chronic conditions).

#### Acute and chronic conditions – how it works in practice

1. **We** will cover an acute condition until **we** become aware that it is chronic.
2. If **you** develop a condition which is known to be chronic, **we** will pay for **treatment** to:

- diagnose **your** condition
- stabilise **your** condition

but **we** will not pay for ongoing **treatment** or drugs to maintain **your** health or control the condition.

3. If **you** suffer an acute flare-up of a chronic condition **we** will pay for **treatment** **you** receive during this period.

#### Reasonable and customary charges

**We** will pay for reasonable and customary costs. This means that the costs charged by **your treatment** provider should not be more than they would normally charge and be representative of charges by other **treatment** providers in the same area\*.

\* Guidelines for fees and medical practice (including established **treatment** plans, which outline the most appropriate course of care for a specific condition, operation or procedure) may be published by a government or official medical body. In such cases, or where published insurance industry standards exist, **we** may refer to these when assessing and paying claims. Charges in excess of published guidelines or reasonable and customary costs may not be paid.

## YOUR PLAN - SUMMARY

This is a summary of **your** plan. Please read the table of benefits and exclusions on the following pages for detailed rules and benefit limits.

### Table of benefits

The table of benefits shows the benefits, limits and the detailed rules that apply to **your** plan. **You** also need to read the section ‘What is not covered?’ so that **you** understand the exclusions on **your** plan.

### Variations to your benefits

**Your sponsor** may have agreed variations to this benefit table. If so, **your sponsor** will inform **you** of these variations.

### Benefit limits

There are two kinds of benefit limits shown in this table. The ‘overall annual maximum’ is the maximum **we** will pay for all benefits in total for each person, each **membership year**. Some benefits also have a limit applied to them separately; for example home nursing.

All benefit limits apply per member. If a benefit limit also applies per **membership year**, this means that once a benefit limit has been reached, that benefit will no longer be available until **you**, the **principal member** renew **your** plan and start a new **membership year**.

If a benefit limit applies for the whole of **your** membership, once this benefit limit has been reached, no further benefits will be paid, regardless of the renewal of **your** plan.

### Currencies

All the benefit limits in this table of benefits and notes are set out in three currencies: GBP, USD and EUR. The currency in which **your sponsor** pays **us** subscriptions is the currency that applies to **your** membership for the purpose of the benefit limits.

For example, if **your sponsor** pays **us** subscriptions in GBP then the benefit limits given in GBP apply to **your** membership and USD and EUR limits do not apply to **you**.

If **you** are unsure which level of cover **you** have, the currency that applies to **your** membership, or whether **you**, the **principal member** have an **annual deductible**, **you** can either check on **your** Membership Certificate, through **our** MembersWorld website or contact the customer services helpline.

### SUMMARY OF BENEFITS

#### Out-patient treatment

- Out-patient **surgical operations**
- **Consultants’** fees for consultations
- Pathology, X-ray and **diagnostic tests**
- Costs for **treatment by therapists and complementary medicine practitioners**
- **Consultants’** fees and **psychologists’** fees for **psychiatric treatment** (after two years’ membership)

#### In-patient and day-case treatment

- **Hospital** accommodation
- **Surgical operations**, including pre- and post-operative care
- Nursing care, drugs and surgical dressings
- Physicians’ fees
- Theatre charges
- **Intensive care**
- Pathology, X-rays, **diagnostic tests** and therapies
- Prosthetic implants and **appliances**
- **Psychiatric treatment** (after two years’ membership, lifetime maximum 90 days)

#### Further benefits

- Advanced imaging
- **Cancer treatment**
- **Emergency** local road ambulance journeys related to **in-patient treatment or day-case treatment**
- Healthline services
- Transplant services
- USA cover

#### Optional benefits (if purchased)

- Assistance cover (Evacuation and Repatriation)

### SUMMARY OF EXCLUSIONS

- Ageing and puberty
- Allergies and allergic disorders
- Artificial life maintenance
- Birth control
- Chronic conditions
- Complications from excluded or restricted **treatment**
- Conflict and disaster
- Congenital conditions
- Convalescence and admission for general care
- **Cosmetic treatment**
- Deafness
- Dental **treatment** / gum disease
- Dialysis
- Donor organs
- Drugs and dressings for out-patient or take-home use
- **Experimental treatment**
- Eyesight
- **Family doctor treatment**
- Footcare
- Genetic testing
- Harmful or hazardous use of alcohol, drugs and/or medicines
- Health Hydros, nature cure clinics etc
- Hereditary conditions
- HIV / AIDS
- Infertility **treatment**
- Maternity
- Obesity
- **Persistent vegetative state (PVS)** and neurological damage
- Personality disorders
- Physical aids and devices
- **Pre-existing conditions**
- Preventive and wellness **treatment**
- Reconstructive or remedial surgery
- Self-inflicted injuries
- Sexual problems / gender issues
- Sleep disorders
- Speech disorders
- Stem cells
- Surrogate parenting
- Travel costs for **treatment**
- **Treatment** onboard a ship
- Unrecognised **medical practitioner**, provider or facility

# TABLE OF BENEFITS

## OIL AND GAS - CLASSIC

OVERALL ANNUAL MAXIMUM - GBP 500,000 / USD 900,000 / EUR 750,000

### OUT-PATIENT TREATMENT

#### IMPORTANT

This is **treatment** which does not normally require a patient to occupy a **hospital** bed. The list below details the benefits payable for **out-patient treatment** only. If **you** are having **treatment** and **you** are not sure which benefit applies, please call **us** and **we** will be happy to help.

BENEFITS	LIMITS	EXPLANATION OF BENEFITS
Out-patient <b>surgical operations</b>	Paid in full	<b>We</b> pay for out-patient <b>surgical operations</b> when carried out by a <b>consultant</b> or a <b>family doctor</b> .
<b>Consultants'</b> fees for consultations	<b>We</b> pay up to GBP 3,000, USD 4,800 or EUR 4,500 as applicable each <b>membership year</b>	This normally means a meeting with a <b>consultant</b> to assess <b>your</b> condition.
Pathology, X-rays and <b>diagnostic tests</b>		<p><b>We</b> pay for:</p> <ul style="list-style-type: none"> <li>○ pathology, such as checking blood and urine samples for specific abnormalities,</li> <li>○ radiology, such as X-rays, and</li> <li>○ <b>diagnostic tests</b>, such as electrocardiograms (ECGs)</li> </ul> <p>when recommended by <b>your consultant</b> or <b>family doctor</b> to help determine or assess <b>your</b> condition.</p>
Costs for <b>treatment</b> by <b>therapists</b> and <b>complementary medicine practitioners</b>		Note: for dieticians, <b>we</b> pay the initial consultation plus two follow-up visits when needed as a result of an eligible condition. Please note that obesity is not covered.
<b>Consultants'</b> fees and <b>psychologists'</b> fees for <b>psychiatric treatment</b> (after two years' membership)		<b>We</b> will pay after <b>you</b> have been a member of the plan (or any Bupa administered plan which includes cover for <b>psychiatric treatment</b> ) for the whole of the two years leading up to the <b>psychiatric treatment</b> .

## IN-PATIENT AND DAY-CASE TREATMENT

### IMPORTANT

#### For all in-patient and day-case treatment costs:

- it must be medically essential for **you** to occupy a **hospital** bed to receive the **treatment**
- **your treatment** must be provided, or overseen, by a **consultant**
- **we** pay for accommodation in a room that is no more expensive than the **hospital's** standard single room with a private bathroom. This means that **we** will not pay the extra costs of a deluxe, executive or VIP suite etc.
- if the cost of **treatment** is linked to the type of room, **we** pay the cost of **treatment** at the rate which would be charged if **you** occupied a standard single room with a private bathroom
- the **hospital** where **you** have **your treatment** must be recognised

#### Long in-patient stays: 10 days or longer

In order for **us** to cover an in-patient stay lasting 10 days or more, **you** must send **us** a medical report from **your consultant** before the eighth night, confirming:

- **your** diagnosis
- **treatment** already given
- **treatment** planned
- discharge date

BENEFITS	LIMITS	EXPLANATION OF BENEFITS
Hospital accommodation	Paid in full	<p><b>We</b> pay charges for <b>your hospital</b> accommodation, including all <b>your</b> own meals and refreshments. <b>We</b> do not pay for personal items such as telephone calls, newspapers, guest meals or cosmetics.</p> <p><b>We</b> pay for accommodation in a room that is no more expensive than the <b>hospital's</b> standard single room with a private bathroom. This means that <b>we</b> will not pay the extra costs of a deluxe, executive or VIP suite etc.</p> <p><b>We</b> pay for the length of stay that is medically appropriate for the procedure that <b>you</b> are admitted for.</p> <p>Examples: unless medically essential, <b>we</b> do not pay for day-case accommodation for <b>out-patient treatment</b> (such as an MRI scan), and <b>we</b> do not pay for in-patient accommodation for <b>day-case treatment</b> (such as a biopsy).</p> <p>Please also read convalescence and admission for general care in the 'What is not covered?' section.</p>
Surgical operations, including pre- and post-operative care	Paid in full	<p><b>We</b> pay surgeons' and anaesthetists' fees for a <b>surgical operation</b>, including all pre- and post-operative care.</p> <p>Note: this benefit does not include follow-up consultations with <b>your consultant</b>, as these are paid under the <b>consultants'</b> fees for consultations benefit.</p>
Nursing care, drugs and surgical dressings	Paid in full	<p><b>We</b> pay for nursing services, drugs and surgical dressings <b>you</b> need as part of <b>your treatment</b> in <b>hospital</b>.</p> <p>Note:</p> <ul style="list-style-type: none"> <li>○ <b>we</b> do not pay for drugs and surgical dressings <b>you</b> receive for <b>out-patient treatment</b> or use at home, and</li> <li>○ <b>we</b> do not pay for nurses hired in addition to the <b>hospital's</b> own staff. In the rare case where a <b>hospital</b> does not provide nursing staff <b>we</b> will pay for the reasonable cost of hiring a <b>qualified nurse</b> for <b>your treatment</b>.</li> </ul>
Physicians' fees	Paid in full	<p><b>We</b> pay physicians' fees for <b>treatment you</b> receive in <b>hospital</b> if this does not include a <b>surgical operation</b>, for example if <b>you</b> are in <b>hospital</b> for <b>treatment</b> of a medical condition such as pneumonia.</p> <p>If <b>your treatment</b> includes a <b>surgical operation</b> <b>we</b> will only pay physicians' fees if the attendance of a physician is medically necessary, for example, in the rare event of a heart attack following a <b>surgical operation</b>.</p>
Theatre charges	Paid in full	<p><b>We</b> pay for use of an operating theatre.</p>

## IN-PATIENT AND DAY-CASE TREATMENT (CONTINUED)

BENEFITS	LIMITS	EXPLANATION OF BENEFITS
Intensive care	Paid in full	<p>We pay for <b>intensive care</b> in an <b>intensive care</b> unit/intensive therapy unit, high dependency or coronary care unit (or their equivalents) when:</p> <ul style="list-style-type: none"> <li>it is an essential part of <b>your treatment</b> and is required routinely by patients undergoing the same type of <b>treatment as yours</b>, or</li> <li>it is medically necessary in the event of unexpected circumstances, for example if <b>you</b> have an allergic reaction during surgery</li> </ul>
Pathology, X-rays, <b>diagnostic tests</b> and therapies	Paid in full	<p>We pay for:</p> <ul style="list-style-type: none"> <li>pathology, such as checking blood and urine samples</li> <li>radiology (such as X-rays), and</li> <li><b>diagnostic tests</b> such as electrocardiograms (ECGs)</li> </ul> <p>when recommended by <b>your consultant</b> to help determine or assess <b>your</b> condition when carried out in a <b>hospital</b>.</p> <p>We also pay for <b>treatment</b> provided by <b>therapists</b> (such as physiotherapy) and <b>complementary medicine practitioners</b> (such as acupuncturists) if it is needed as part of <b>your treatment</b> in <b>hospital</b>.</p>
Prosthetic implants and <b>appliances</b>	Paid in full	<p>We pay for a prosthetic implant needed as part of <b>your treatment</b>. By this, <b>we</b> mean an artificial body part or <b>appliance</b> which is designed to form a permanent part of <b>your</b> body and is surgically implanted for one or more of the following reasons:</p> <ul style="list-style-type: none"> <li>to replace a joint or ligament</li> <li>to replace one or more heart valves</li> <li>to replace the aorta or an arterial blood vessel</li> <li>to replace a sphincter muscle</li> <li>to replace the lens or cornea of the eye</li> <li>to act as a heart pacemaker</li> <li>to remove excess fluid from the brain</li> <li>to control urinary incontinence (bladder control)</li> <li>to reconstruct a breast following surgery for cancer when the reconstruction is carried out as part of the original <b>treatment</b> for the cancer and <b>you</b> have obtained <b>our</b> written consent before receiving the <b>treatment</b></li> <li>to restore vocal function following surgery for cancer</li> </ul> <p>We also pay for the following <b>appliances</b>:</p> <ul style="list-style-type: none"> <li>a knee brace which is an essential part of a <b>surgical operation</b> for the repair to a cruciate (knee) ligament, or</li> <li>a spinal support which is an essential part of a <b>surgical operation</b> to the spine</li> </ul>
Psychiatric treatment (after two years' membership, lifetime maximum 90 days)	Paid in full	<p>We pay for <b>psychiatric treatment</b> you receive in <b>hospital</b> after <b>you</b> have been a member of the plan (or any Bupa administered plan which includes cover for <b>psychiatric treatment</b>) for two years before the <b>psychiatric treatment</b>.</p> <p>We pay for a total of 90 days' <b>psychiatric treatment</b> in <b>hospital</b> during <b>your</b> lifetime. This applies to all Bupa administered plans <b>you</b> have been a member of in the past, or may be a member of in the future, whether <b>your</b> membership is continuous or not.</p> <p>Example: If <b>we</b> have paid for 45 days' <b>psychiatric treatment</b> in <b>hospital</b> under another Bupa administered plan, <b>we</b> will only pay for another 45 days' <b>psychiatric treatment</b> in <b>hospital</b> under this plan.</p>

## FURTHER BENEFITS

### IMPORTANT

These are the additional benefits provided by **your** membership of the Oil and Gas plan. These benefits may be in-patient, out-patient or day-case.

BENEFITS	LIMITS	EXPLANATION OF BENEFITS
Advanced imaging	Paid in full	<b>We</b> pay for magnetic resonance imaging (MRI), computed tomography (CT) and positron emission tomography (PET) when recommended by <b>your consultant</b> or <b>family doctor</b> .
Cancer <b>treatment</b>	Paid in full	<p>Once cancer is diagnosed, <b>we</b> pay fees that are related specifically to planning and carrying out <b>treatment</b> for cancer. This includes tests, scans, consultations and drugs (such as cytotoxic drugs or chemotherapy).</p> <p>When the acute phase of cancer <b>treatment</b> (by which <b>we</b> mean surgery, radiotherapy or chemotherapy) has been completed, <b>we</b> will continue to pay this benefit for all cancer <b>treatment</b> specifically related to the original diagnosis for up to a further five years.</p> <p>The five years will begin on the first out-patient consultation following completion of the acute phase of <b>treatment</b>. Cover during this period includes any follow-up tests, scans and consultations <b>you</b> may require. It also includes any drugs that may be required to keep the cancer in remission or to prevent relapse, for up to five years.</p> <p>If <b>your treatment</b> needs to continue for more than five years, please contact <b>us</b> for pre-authorisation before proceeding. It may be necessary for <b>us</b> to seek a second opinion as part of <b>our</b> pre-authorisation process.</p>
<b>Emergency</b> local road ambulance journeys related to day-case or <b>in-patient treatment</b> .	Paid in full	<p>If <b>you</b> need private in-patient or <b>day-case treatment</b> for which <b>you</b> are covered under <b>your</b> membership, and it is medically necessary for <b>you</b> to travel by local road ambulance, <b>we</b> pay in full for travel:</p> <ul style="list-style-type: none"> <li>○ from <b>your</b> home or place of work to <b>hospital</b></li> <li>○ from the site of an accident to a <b>hospital</b></li> <li>○ from <b>hospital</b> to home</li> <li>○ between <b>hospitals</b></li> <li>○ between airport or seaport and <b>hospital</b></li> </ul>
Healthline services	Included	<p>This is a telephone advice line which offers help 24 hours a day, 365 days a year. Please call +44 (0) 1273 333 911 at any time when <b>you</b> need to.</p> <p>The following are some of the services that may be offered by telephone:</p> <ul style="list-style-type: none"> <li>○ general medical information from a health professional</li> <li>○ medical referrals to a physician or <b>hospital</b></li> <li>○ medical service referral (ie locating a physician) and assistance arranging appointments</li> <li>○ inoculation and visa requirements information</li> <li>○ <b>emergency</b> message transmission</li> <li>○ interpreter, legal, and embassy referral</li> </ul> <p>Note: <b>treatment</b> arranged through this service may not be covered under <b>your</b> plan. Please check <b>your</b> cover before proceeding.</p>
Transplant services	Paid in full	<p><b>We</b> pay for transplant services that <b>you</b> need as a result of an eligible condition. <b>We</b> pay medical expenses if <b>you</b> need to receive a cornea, small bowel, kidney, kidney/pancreas, liver, heart, lung, or heart/lung transplant.</p> <p><b>We</b> also pay for bone marrow transplants (either using <b>your</b> own bone marrow or that of a compatible donor) and peripheral stem cell transplants, with or without high dose chemotherapy.</p> <p><b>We</b> do not pay for costs associated with the donor or the donor organ. Please see 'Donor organs' in the 'What is not covered' section.</p> <p><b>We</b> do not pay for any drugs prescribed for use as an out-patient, including anti-rejection drugs.</p>

## FURTHER BENEFITS (CONTINUED)

BENEFITS	LIMITS		EXPLANATION OF BENEFITS
USA cover	100 percent of cost in <b>network</b> , 80 percent of costs out of <b>network</b> . <b>Treatment</b> must be pre-authorised.		<p><b>Pre-authorisation and the US provider network</b> Before any <b>in-patient treatment</b> or <b>day-case treatment</b> in the US can take place, <b>you</b> must contact <b>our US Service Partner</b> for pre-authorisation.</p> <p>Please contact them by calling 800 554 9299 (from inside the US), or +1 800 554 9299 (from outside the US).</p> <p><b>In-patient treatment</b> or <b>day-case treatment</b> received in the US without pre-authorisation may be ineligible. Any pre-authorised <b>treatment</b> costs are covered according to this table of benefits.</p> <p>If <b>we</b> know or suspect that <b>you</b> travelled to the USA for the purpose of receiving <b>treatment</b> for a condition, when the symptoms of the condition were apparent to <b>you</b> before starting the cover, <b>treatment</b> is ineligible. This applies whether or not <b>your treatment</b> was the main or sole purpose of <b>your</b> visit.</p> <p><b>Our US Service Partner</b> uses a national <b>network</b> of <b>hospitals</b>, clinics and <b>medical practitioners</b>. This is the US provider <b>network</b>. <b>Our Service Partner</b> can help <b>you</b> to find a <b>hospital</b> or clinic in the US provider <b>network</b>, when <b>you</b> contact them for pre-authorisation. When eligible <b>treatment</b> takes place in the US using the US provider <b>network</b>, benefit is paid at 100 percent. When eligible <b>treatment</b> takes place in the US but outside the US provider <b>network</b>, benefit is paid at 80 percent.</p> <p><b>Emergency admissions</b> If <b>you</b> are admitted for <b>emergency treatment</b> <b>you</b> must contact <b>our US Service Partner</b> within 48 hours of admission, or as soon as reasonably possible. If <b>your</b> admission for <b>emergency treatment</b> is to a non-<b>network hospital</b>, <b>our Service Partner</b> may arrange to transfer <b>you</b> to a <b>network hospital</b> as soon as it is medically appropriate to do so.</p> <p>If the transfer to a <b>network hospital</b> is carried out, benefit for all eligible <b>treatment</b> received at both facilities will be payable at 100 percent.</p> <p>If <b>you</b> choose to stay in a non-<b>network hospital</b> after the date <b>our US Service Partner</b> decides a transfer is medically appropriate, benefit for all eligible <b>treatment</b> received both before and after that date will be payable at 80 percent.</p>

## OPTIONAL BENEFITS, IF PURCHASED

BENEFITS	LIMITS		EXPLANATION OF BENEFITS
Assistance cover (Evacuation and Repatriation)			<p><b>Your</b> Membership Certificate will show if <b>you</b> have purchased this cover.</p> <p>Please see 'Assistance cover' section in the 'How to use <b>your</b> plan' booklet.</p> <p>The overall annual maximum benefit limit does not apply.</p>

# WHAT IS NOT COVERED?

There are certain conditions and **treatments** that **we** do not cover. If **you** are unsure about anything in this section, please contact **us** for confirmation before **you** go for **your treatment**.

## IMPORTANT - PLEASE READ

### Personal exclusions

Please check **your** Membership Certificate to see if **you** have any personal exclusions or restrictions on **your** plan. The exclusions in this section apply in addition to and alongside any such personal exclusions and restrictions.

### General note for all exclusions

For all exclusions in this section, and for any personal exclusions or restrictions shown on **your** Membership Certificate, please note that:

- **we** do not pay for conditions which are directly related to excluded conditions or **treatments**
- **we** do not pay for any additional or increased costs arising from excluded conditions or **treatments**
- **we** do not pay for complications arising from excluded conditions or **treatments**

### Example:

**You** have a personal exclusion for diabetes.

- If **your** diabetes were to cause kidney problems, **we** would not pay for **treatment** of such kidney problems.
- If while receiving **treatment** for another condition, **you** need to stay extra days in **hospital** because of **your** diabetes, **we** would not pay for these extra days.

### Exceptions

This section describes some circumstances where exceptions can be made to exclusions or restrictions. Where this is the case, benefit is payable up to the limits set out in the table of benefits.

EXCLUSION	NOTES	RULES
Ageing, menopause and puberty		<p><b>We</b> do not pay for any <b>treatment</b> to relieve symptoms commonly associated with any bodily change arising from any physiological or natural cause such as ageing, menopause or puberty and which is not due to any underlying disease, illness or injury.</p> <p>Please also read 'Hormone Replacement Therapy and bone densitometry' in this section.</p>
Allergies and allergic disorders		<p><b>Treatment</b> to de-sensitise or neutralise any allergic condition or disorder.</p>
Artificial life maintenance		<p>Including mechanical ventilation, where such <b>treatment</b> will not or is not expected to result in <b>your</b> recovery or restore <b>you</b> to <b>your</b> previous state of health.</p> <p>Example: <b>We</b> will not pay for artificial life maintenance when <b>you</b> are unable to feed or breathe independently and require percutaneous endoscopic gastrostomy (PEG) or nasal feeding for a period of more than 90 continuous days.</p>
Birth control		<p>Any type of contraception, sterilisation, termination of pregnancy or family planning.</p>
Chronic conditions		<p><b>We</b> do not pay for <b>treatment</b> of a chronic condition. By this, <b>we</b> mean a disease, illness or injury (including a mental condition) which has at least one of the following characteristics:</p> <ul style="list-style-type: none"> <li>○ has no known cure, or recurs</li> <li>○ leads to permanent disability</li> <li>○ is caused by changes to <b>your</b> body which cannot be reversed</li> <li>○ requires <b>you</b> to be specially trained or rehabilitated</li> <li>○ needs prolonged supervision, monitoring and <b>treatment</b></li> </ul> <p>Exception: <b>We</b> pay for <b>treatment</b> of a disease, illness or injury arising out of a chronic condition, or for <b>treatment</b> of any symptoms of a chronic condition that flare up. However, <b>we</b> will only pay if the <b>treatment</b> is likely to lead quickly to a complete recovery or to <b>you</b> being restored fully to <b>your</b> previous state of health, without <b>you</b> having to continue receiving the <b>treatment</b>. For example, <b>we</b> pay for <b>treatment</b> following a heart attack arising out of chronic heart disease.</p>

EXCLUSION	NOTES	RULES
Complications from excluded or restricted <b>treatment</b>		<p><b>We</b> do not pay any increased <b>treatment</b> costs <b>you</b> incur because of complications directly caused by a disease, illness, injury or <b>treatment</b> for which cover has been excluded or restricted under <b>your</b> membership. For example, if cover for diabetes is excluded on <b>your</b> Membership Certificate, and if, because <b>you</b> have diabetes, <b>you</b> have to spend extra days in <b>hospital</b> after any operation, <b>we</b> would not pay for these extra days.</p>
Conflict and disaster		<p><b>Treatment</b> for any disease, illness or injury resulting from nuclear or chemical contamination, war, riot, revolution, acts of terrorism or any similar event, if one or more of the following apply:</p> <ul style="list-style-type: none"> <li>○ <b>you</b> have put yourself in danger by entering a known area of conflict where active fighting or insurrections are taking place</li> <li>○ <b>you</b> were an active participant</li> <li>○ <b>you</b> have displayed a blatant disregard for personal safety</li> </ul>
Congenital conditions		<p><b>Treatment</b> received after the first 90 days following birth for any abnormality, deformity, disease, illness or injury present at birth, whether diagnosed or not, except cancer.</p>
Convalescence and admission for general care		<p><b>Hospital</b> accommodation when it is used solely or primarily for any of the following purposes:</p> <ul style="list-style-type: none"> <li>○ convalescence, supervision, pain management or any other purpose other than for receiving eligible <b>treatment</b>, of a type which normally requires <b>you</b> to stay in <b>hospital</b></li> <li>○ receiving general nursing care or any other services which do not require <b>you</b> to be in <b>hospital</b>, and could be provided in a nursing home or other establishment that is not a <b>hospital</b></li> <li>○ receiving services from a <b>therapist</b> or <b>complementary medicine practitioner</b></li> <li>○ receiving services which would not normally require trained medical professionals such as help in walking, bathing or preparing meals</li> </ul>
Cosmetic <b>treatment</b>		<p><b>Treatment</b> undergone for cosmetic or psychological reasons to improve <b>your</b> appearance, such as a re-modelled nose, facelift or cosmetic dentistry. This includes:</p> <ul style="list-style-type: none"> <li>○ dental implants to replace a <b>sound natural tooth</b></li> <li>○ hair transplants for any reason</li> <li>○ <b>treatment</b> related to or arising from the removal of non-diseased, or surplus or fat tissue, whether or not it is needed for medical or psychological reasons</li> <li>○ any <b>treatment</b> for a procedure to change the shape or appearance of <b>your</b> breast(s) whether or not it is needed for medical or psychological reasons: unless for reconstruction carried out as part of the original <b>treatment</b> for the cancer, when <b>you</b> have obtained <b>our</b> written consent before receiving the <b>treatment</b> (see 'Reconstructive or remedial surgery' in this section)</li> </ul> <p>Examples: we do not pay for breast reduction for backache or gynaecomastia (the enlargement of breasts in men).</p> <p>Note: If <b>your</b> doctor recommends cosmetic <b>treatment</b> to correct a functional problem, for example, excess eye tissue which is interrupting the visual field, <b>your</b> case will be assessed by <b>our</b> clinical teams on an individual basis. If approved, benefits will be paid in line with the rules and benefits of <b>your</b> plan.</p>
Deafness		<p><b>Treatment</b> for or arising from deafness or partial hearing loss caused by a congenital abnormality or ageing.</p>
Dental <b>treatment</b> / gum disease	Please see <b>emergency</b> dental in the table of benefits.	<p>This includes <b>surgical operations</b> for the <b>treatment</b> of bone disease when related to gum disease or damage, or <b>treatment</b> for, or arising from disorders of the temporomandibular joint.</p> <p>Examples: <b>we</b> do not pay for tooth decay, gum disease, jaw shrinkage or loss, damaged teeth, etc.</p> <p>Exception: <b>we</b> pay for a <b>surgical operation</b> carried out by a <b>consultant</b> to:</p> <ul style="list-style-type: none"> <li>○ put a natural tooth back into a jaw bone after it is knocked out or dislodged in an accident</li> <li>○ treat irreversible bone disease involving the jaw(s) which cannot be treated in any other way, but not if it is related to gum disease or tooth disease or damage</li> <li>○ surgically remove a complicated, buried or impacted tooth root, for example in the case of an impacted wisdom tooth</li> </ul>

EXCLUSION	NOTES	RULES
Dialysis		<p><b>We</b> do not pay for <b>treatment</b> for, or associated with, haemodialysis (meaning the removal of waste matter from <b>your</b> blood by passing it through a kidney machine or dialyser) or peritoneal dialysis (meaning the removal of waste matter from <b>your</b> blood by introducing fluid into <b>your</b> abdomen which acts as a filter)</p> <p>Exception: <b>We</b> pay for a short-term kidney dialysis if <b>you</b> need this immediately before or after a kidney transplant. <b>We</b> also pay if the kidney dialysis is needed temporarily for sudden kidney failure resulting from a disease, illness or injury affecting another part of <b>your</b> body.</p>
Donor organs		<p><b>Treatment</b> costs for, or as a result of the following:</p> <ul style="list-style-type: none"> <li>○ transplants involving mechanical or animal organs</li> <li>○ the removal of a donor organ from a donor</li> <li>○ the removal of an organ from <b>you</b> for purposes of transplantation into another person</li> <li>○ the harvesting and storage of stem cells, when this is carried out as a preventive measure against future possible diseases or illness</li> <li>○ the purchase of a donor organ</li> </ul>
Drugs and dressings for out-patient or take home use		Any drugs or surgical dressings that are provided or prescribed for <b>out-patient treatment</b> , or for <b>you</b> on leaving <b>hospital</b> , for any condition.
Experimental <b>treatment</b>		<ul style="list-style-type: none"> <li>○ <b>We</b> do not pay for any <b>treatment</b> or medicine which in <b>our</b> reasonable opinion is experimental based on <b>acceptable evidence</b></li> <li>○ <b>We</b> do not pay for any <b>treatment</b> or medicine which in <b>our</b> reasonable opinion is not effective based on <b>acceptable evidence</b></li> <li>○ <b>We</b> do not pay for medicines and equipment used for purposes other than those defined under their licence</li> </ul> <p>Note: <b>We</b> will fund the costs of an experimental <b>treatment</b> or medicine if it is being undertaken as part of a registered clinical trial.</p> <p>Note: If <b>you</b> are unsure whether <b>your treatment</b> may be experimental, please contact <b>us</b>. <b>We</b> reserve the right to ask for full clinical details from <b>your consultant</b> before authorising any <b>treatment</b>, in which case <b>you</b> must receive <b>our</b> written <b>agreement</b> before the <b>treatment</b> takes place.</p>
Eyesight		<p><b>Treatment</b>, equipment or surgery to correct eyesight, such as laser <b>treatment</b>, refractive keratotomy (RK) and photorefractive keratotomy (PRK).</p> <p>Examples: <b>we</b> will not pay for routine eye examinations, contact lenses or spectacles. <b>We</b> will pay for eligible <b>treatment</b> or surgery of a detached retina, glaucoma, cataracts or keratoconus.</p>
Family doctor <b>treatment</b>		<b>Treatment</b> or services carried out by a <b>family doctor</b> , including vaccinations.
Footcare		<b>Treatment</b> for corns, calluses, or thickened or misshapen nails.
Genetic testing		<p>Genetic tests, when such tests are solely performed to determine whether or not <b>you</b> may be genetically likely to develop a medical condition.</p> <p>Example: <b>we</b> do not pay for tests used to determine whether <b>you</b> may develop Alzheimer's disease, when that disease is not present.</p>
Harmful or hazardous use of alcohol, drugs and/or medicines		<b>Treatment</b> for or arising from the harmful, hazardous or addictive use of any substance including alcohol, drugs and/or medicines.
Health hydros, nature cure clinics etc.		<b>Treatment</b> or services received in health hydros, nature cure clinics or any establishment that is not a <b>hospital</b> .

EXCLUSION	NOTES	RULES
Hereditary conditions		<b>Treatment</b> of abnormalities, deformities, diseases or illnesses that are only present because they have been passed down through the generations of <b>your</b> family, except cancer.
HIV / AIDS		<b>Treatment</b> for, or arising from, HIV or AIDS, including any condition that is related to HIV or AIDS.
Hormone Replacment Therapy and bone Densitometry		<p><b>We</b> do not pay for hormone replacement therapy (HRT) or bone densitometry.</p> <p>Exception: <b>We</b> may pay for bone densitometry recommended to <b>you consultant</b> to help determine or assess <b>your</b> condition as part of out-patient, day-case or <b>in-patient treatment</b>. However, <b>we</b> must receive full clinical details from <b>your consultant</b> before <b>we</b> are able to give <b>our</b> decision. If <b>we</b> agree to pay for bone densitometry scan, and for one follow-up scan if this is carried out:</p> <ul style="list-style-type: none"> <li>○ within three years of <b>you</b> starting <b>treatment</b>, and</li> <li>○ during <b>you</b> current continuous period of membership</li> </ul>
Infertility <b>treatment</b>		<p><b>Treatment</b> to assist reproduction, including but not limited to IVF <b>treatment</b>.</p> <p>Note: <b>we</b> pay for reasonable investigations into the causes of infertility if:</p> <ul style="list-style-type: none"> <li>○ neither <b>you</b> nor <b>your</b> partner had been aware of any problems before joining, and</li> <li>○ <b>you</b> have both been members of this plan (or any Bupa administered plan which included cover for this type of investigation) for a continuous period of two years before the investigations start</li> </ul> <p>Once the cause is confirmed, <b>we</b> will not pay for any additional investigations in the future.</p>
Learning difficulties , behavioural and development problems		<b>We</b> do not pay for <b>treatment</b> for or related to learning difficulties, such as dyslexia, or behavioural problems, such as attention deficit hyperactivity disorder (ADHD), or development problems, such as shortness of stature.
Maternity		<p><b>Treatment</b> for maternity or for any condition arising from maternity except the following conditions and treatments:</p> <ul style="list-style-type: none"> <li>○ abnormal cell growth in the womb (hydatiform mole)</li> <li>○ foetus growing outside of the womb (ectopic pregnancy)</li> <li>○ other conditions arising from pregnancy or childbirth, but which could also develop in people who are not pregnant</li> </ul>
Obesity		<b>Treatment</b> for, or required as a result of obesity.
<b>Persistent vegetative state</b> (PVS) and neurological damage		<b>We</b> will not pay for <b>in-patient treatment</b> for more than 90 continuous days for permanent neurological damage or if <b>you</b> are in a <b>persistent vegetative state</b> .
Physical aids and devices		<p>Any physical aid or device which is not a prosthetic implant, prosthetic device or defined as an <b>appliance</b>.</p> <p>Examples: <b>we</b> will not pay for hearing aids, spectacles, contact lenses, crutches or walking sticks.</p>

EXCLUSION	NOTES	RULES
Pre-existing conditions		<p>Any <b>treatment</b> for a <b>pre-existing condition</b>, related symptoms, or any condition that results from or is related to a <b>pre-existing condition</b>, unless:</p> <ul style="list-style-type: none"> <li>○ <b>we</b> were given all the medical information that <b>we</b> asked for during <b>your</b> application for <b>your</b> current continuous period of membership</li> <li>○ <b>we</b> did not specifically exclude cover for the <b>pre-existing condition</b> on <b>your</b> Membership Certificate, and</li> <li>○ <b>you</b> did not know about the <b>pre-existing condition</b> before the 'effective from' date on the first Membership Certificate for <b>your</b> current continuous period of membership</li> </ul> <p>Note: please contact <b>us</b> before <b>your renewal date</b> if <b>you</b> would like <b>us</b> to review a personal exclusion. <b>We</b> may remove <b>your</b> exclusion if, in <b>our</b> opinion, no further <b>treatment</b> will be either directly or indirectly required for the condition, or for any related condition. There are some personal exclusions that, due to their nature, <b>we</b> will not review.</p> <p>To carry out a review, <b>we</b> must receive full current clinical details from <b>your family doctor</b> or <b>consultant</b>. Any costs incurred in obtaining these details are not covered under <b>your</b> plan and are <b>your</b> responsibility.</p> <p>Please note: this exclusion does not apply if <b>your sponsor</b> has purchased cover with medical history disregarded. If <b>you</b> are unsure whether <b>you</b> have this cover, please contact the customer services helpline.</p> <p>For <b>pre-existing conditions</b> for newborns, please see the exclusions for congenital and hereditary conditions in this section.</p>
Preventive and wellness <b>treatment</b>		<p>Health screening, including routine health checks, or any preventive <b>treatment</b>.</p> <p>Note: <b>we</b> may pay for <b>prophylactic surgery</b> when:</p> <ul style="list-style-type: none"> <li>○ there is a significant family history of the disease for example ovarian cancer, which is part of a genetic cancer syndrome, and/or</li> <li>○ <b>you</b> have positive results from genetic testing (please note that <b>we</b> will not pay for the genetic testing)</li> </ul> <p>Please contact <b>us</b> for pre-authorisation before proceeding with <b>treatment</b>. It may be necessary for <b>us</b> to seek a second opinion as part of <b>our</b> pre-authorisation process.</p>
Reconstructive or remedial surgery		<p><b>Treatment</b> required to restore <b>your</b> appearance after an illness, injury or previous surgery, unless:</p> <ul style="list-style-type: none"> <li>○ the <b>treatment</b> is a <b>surgical operation</b> to restore <b>your</b> appearance after an accident, or as the result of surgery for cancer, if either of these takes place during <b>your</b> current continuous membership of the plan</li> <li>○ the <b>treatment</b> is carried out as part of the original <b>treatment</b> for the accident or cancer</li> <li>○ <b>you</b> have obtained <b>our</b> written consent before the <b>treatment</b> takes place</li> </ul>
Self-inflicted injuries		<p><b>Treatment</b> for, or arising from, an injury that <b>you</b> have intentionally inflicted on yourself, for example during a suicide attempt.</p>
Sexual problems/gender issues		<p><b>Treatment</b> of any sexual problem including impotence (whatever the cause) and sex changes or gender reassignments.</p>
Sleep disorders		<p><b>Treatment</b>, including sleep studies, for insomnia, sleep apnoea, snoring, or any other sleep-related problem.</p>
Speech disorders		<p><b>Treatment</b> for speech disorders, including stammering or speech developmental delays, unless all of the following apply:</p> <ul style="list-style-type: none"> <li>○ the <b>treatment</b> is short term therapy which is medically necessary as part of <b>active treatment</b> for an acute condition such as a stroke,</li> <li>○ the speech therapy takes place during and/or immediately following the <b>treatment</b> for the acute condition, and</li> <li>○ the speech therapy is recommended by the <b>consultant</b> in charge of <b>your treatment</b>, and is provided by a <b>therapist</b></li> </ul> <p>in which case <b>we</b> may pay at <b>our</b> discretion.</p>

EXCLUSION	NOTES	RULES
Stem cells		<p><b>We</b> do not pay for the harvesting or storage of stem cells. For example ovum, cord blood or sperm storage.</p>
Travel costs for <b>treatment</b>		<p>Any travel costs related to receiving in-patient or <b>day-case treatment</b>, unless otherwise covered by:</p> <ul style="list-style-type: none"> <li>○ <b>emergency</b> local road ambulance benefit</li> <li>○ Assistance cover</li> </ul> <p>Examples:</p> <ul style="list-style-type: none"> <li>○ <b>we</b> do not pay for taxis or other travel expenses for <b>you</b> to visit a <b>medical practitioner</b></li> <li>○ <b>we</b> do not pay for travel time or the cost of any transport expenses charged by a <b>medical practitioner</b> to visit <b>you</b></li> </ul>
Unrecognised <b>medical practitioner</b> , provider or facility		<ul style="list-style-type: none"> <li>○ <b>Treatment</b> provided by a <b>medical practitioner</b>, provider or facility who is not recognised by the relevant authorities in the country where the <b>treatment</b> takes place as having specialised knowledge, or expertise in, the <b>treatment</b> of the disease, illness or injury being treated.</li> <li>○ <b>Treatment</b> provided by anyone with the same residence as <b>you</b> or who is a member of <b>your</b> immediate family.</li> <li>○ <b>Treatment</b> provided by a <b>medical practitioner</b>, provider or facility to whom <b>we</b> have sent a written notice that <b>we</b> no longer recognise them for the purposes of <b>our</b> plans. Details of <b>treatment</b> providers <b>we</b> have sent written notice to are available on MembersWorld or by telephoning general enquiries. Please see the 'Quick reference guide' booklet for how to contact <b>us</b>.</li> </ul>

