

Taking good care of
your people
wherever they are





Look after your people, look after your business

Every successful business relies on its people. That's why choosing the right international health insurance for your workforce is one of the most important decisions you'll ever make.

Your employees and their families need the reassurance that wherever they are in the world and whatever happens, they can rely on receiving assistance to obtain prompt access to expert medical treatment and quality care.

You need the confidence of knowing that your employees will be well looked after and treated as soon as possible, letting them get better quicker and back to work sooner, saving you money and time in the process.

International health insurance

a healthy business decision

International health insurance is a vital benefit that is valued by both employers and employees - that's what makes it such an appealing proposition for a company.

Cover for your employees, wherever they are

International health insurance is perfect for companies with globally mobile employees, who often move from country to country at short notice and for companies who have employees working in countries with poor or no quality local healthcare systems.

It facilitates access to treatment within the country they are in or, if unavailable locally, to be taken to the nearest suitable medical centre.

It brings reassurance to your employees and their families as they can have cover that will help them access the right treatment, at the right time. Removing these worries leads to a more productive, happier and healthier workforce.

Having international health insurance in place for them makes good business sense and is one less thing for you to worry about.

A benefit to be appreciated

And that's just the start. By providing international health insurance it shows employees that you are committed to their wellbeing, which is good for staff morale. It's also a great option to have in your company benefits package when you're trying to recruit and retain the best employees.

In summary:

- Ideal for companies with globally mobile employees or companies who have employees working in countries with low quality or no local healthcare provision.
- Provides access to prompt and appropriate medical treatment for employees and their families.
- Shows a commitment to your employees' wellbeing and has a positive impact on staff morale.
- Helps companies to attract and retain the best employees.



Experience the Bupa difference

The Bupa group is a large health and care organisation that helps millions of people around the world to live longer, healthier and more productive lives. The Bupa brand, recently voted as a 'Superbrand', is synonymous with high quality. This gives us a distinct edge over our competitors, and most importantly, our members can trust us to deliver at every step of the way.

Bupa has been looking after people's healthcare needs for over 60 years, and in that time we've grown to become a truly global company. Bupa has offices in the UK, Hong Kong, Thailand, Saudi Arabia, India, USA, Denmark, Egypt, France and Spain and works with an international network of brokers and business partners.

We now have over 10 million members, including 115 nationalities in 190 countries, and offer access to over 200,000 medical providers worldwide.

And because Bupa has no shareholders to pay, it means that our profits can be reinvested into constantly improving the services we offer our members. It's this passion for quality and customer satisfaction that has made the Bupa name synonymous with great healthcare.



As part of the globally respected Bupa group, we are the largest international health insurance provider for expatriates and our experience tells us that every company has different needs.

Since it was established in 1971, Bupa International has been providing health insurance cover for some of the world's largest and most well known companies, including major airlines, banks, retail, leisure, mining and oil companies.

Whether your organisation is large or small, your employees and their families will benefit from insurance cover that facilitates access to consultants and medical care at a mutually convenient time and place, helping to minimise disruption to your business.

We can offer access to over 200,000 medical providers worldwide, so wherever you are, there will be one nearby and at over 7,500 of these hospitals and clinics we can settle bills directly. We process over 15,000 claims a week and we make sure that they are all settled promptly. Paying claims for medical treatment is not all we do. Our in-house medical centre is there to offer support and advice; the 24-hour helpline, open 365 days a year is staffed by a team of experienced advisers who can speak to you in 34 languages.

As a Bupa member, your employees and their families will have the reassurance of knowing that their health insurance is being looked after by an experienced, award winning provider.

Choosing the right level

for your organisation

We offer four main levels of cover: Essential, Classic, Gold and Gold Superior. You can choose different levels of cover to suit your individual employees' needs, so you can choose what's right for your company, based on your requirements and budget.

You'll find the key benefits of each level on the following pages. When you call us, one of our friendly, expert advisers will be happy to go through all the options to help you decide which level of cover is right for you.

Introducing Gold Superior:

taking our health cover to the next level

Feedback from our company customers has indicated that there are certain instances when enhanced cover is required, and that's why we developed Gold Superior. This is our most comprehensive level and includes everything you would receive at Gold level, plus:

- the overall annual maximum cover has been increased to £6m/\$10.2m/€7.5m
- a full health screening which would include various tests to assess your state of health and could include tests to ascertain if you have high cholesterol, high blood pressure or diabetes
- maternity benefits have been increased to £9,600, and up to £16,800 for medically necessary caesarean sections
- full refund of all fees for family doctors, out-patient prescribed drugs and dressings
- you also have the choice to take out dental cover. If you take out this option then you will also receive additional optical cover

Optional cover

USA Cover

We offer optional cover for treatment in the USA - however, all cover levels come with emergency cover for 28 days as standard.

Optional Assistance cover for all levels

Depending on your company's circumstances and the locations where your employees live and work, you may wish to add the optional extras of evacuation or repatriation to your cover for added reassurance.

Evacuation - When treatment is unavailable locally, we'll arrange for your employee to be taken to the nearest medical facility equipped to deal with their condition, wherever they are in the world.

Repatriation - As well as providing evacuation cover, this option gives you the additional option of returning your staff to their home country for treatment, if the necessary medical treatment is not available locally.

Dental cover

Optional dental cover can be taken out on all levels except Essential.

Your cover options - at a glance

This section is designed to show the main benefits and the key differences between our cover for your employees and we'll be pleased to provide you with more information a

Whichever level of cover you choose, each one provides full cover for cancer and in-patient and day-patient treatment and palliative care, local air and road ambulance, new born ca

Essential

£600,000/\$1 million/€750,000
annual maximum*

Out-patient surgical operations

Classic

£900,000/\$1.5 million/€1 million
annual maximum*

Cover for out-patient treatment including wellness tests, consultations, therapists and complementary medicine practitioners

+

Maternity cover

+

Dental option

For full details of the rules and benefits including any limits of the Bupa International Company Plan please refer to the Membership Guide.

*The annual maximum is the maximum that we will pay for all benefits in total for each person each membership year. Please note that each of the benefits may have separate lower limits - please see the Membership Guide for full details.



our levels of cover. It will give you a good starting point to choose the right level of cover and answer questions you may have when you contact us.

plus 28 days emergency cover for the USA. Further benefits include head and body scans, home nursing, hospice care, prosthetic devices, rehabilitation and transplant services.

Gold

£1.2million/\$2million/€1.5million
annual maximum*

Cover for out-patient treatment as for Classic but with higher limits

+

Cover for family doctor treatment, prescribed out-patient drugs and accident related dental treatment

+

Maternity cover as for Classic but with higher limits

+

Dental option

Gold Superior

£6million/\$10.2million/€7.5million
annual maximum*

Cover for out-patient treatment as for Gold but with some higher limits

+

Unlimited cover for family doctor treatment and prescribed out-patient drugs and dressings

+

Cover for full health assessments

+

Maternity cover as for Gold but with higher limits

+

Dental option and Optical option



Specialist cover for specialist industries



Certain industries have very specific requirements and at Bupa International, we always aim to give our customers what they need. With this in mind, you may be interested to know that we offer plans designed exclusively for companies in the following industries:

- oil and gas
- maritime
- international schools

If your business is in one of these industries, please call us to discuss the options available.

Expert care, expertly delivered

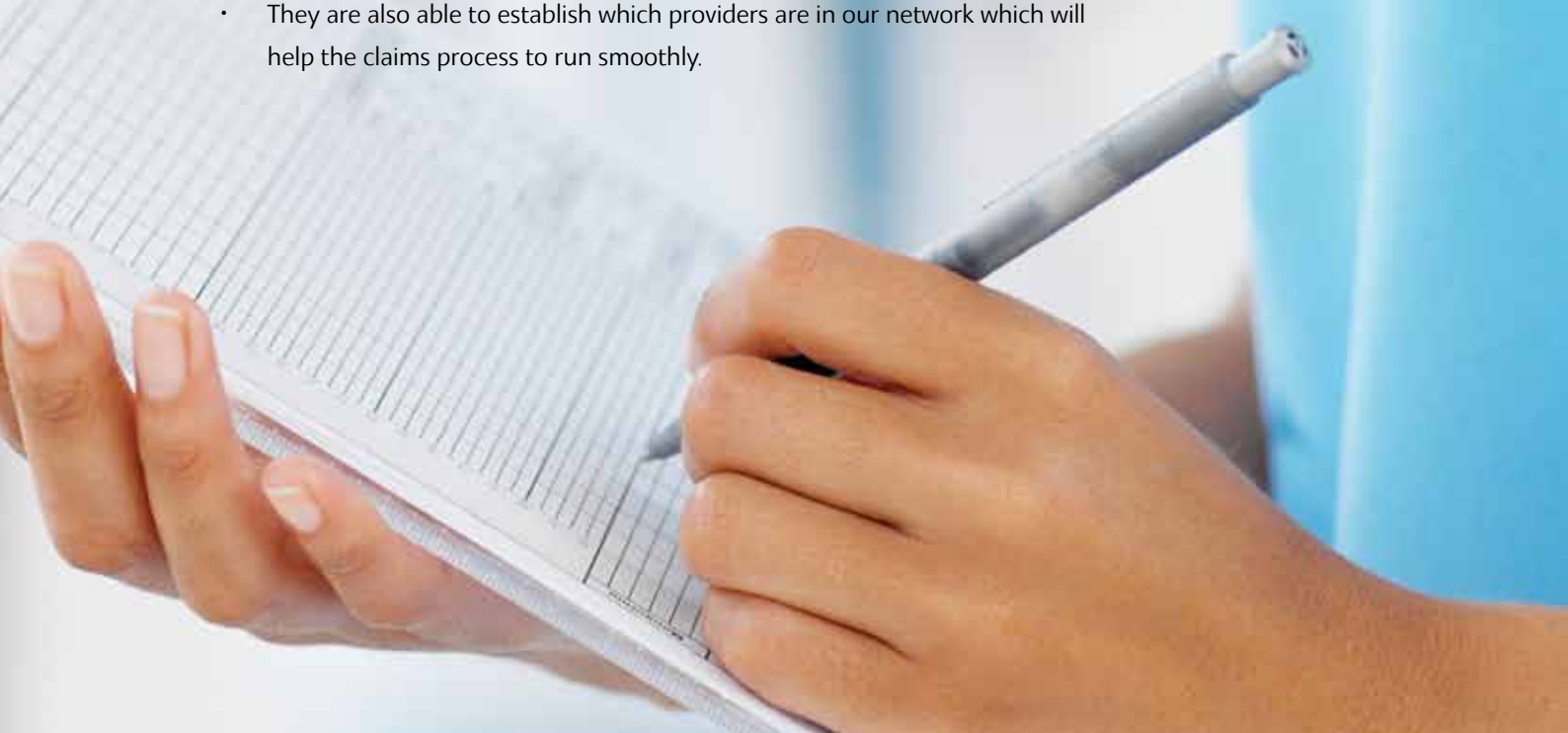
Worldwide cover, local care

We work closely with carefully selected local partners to ensure that our members are being looked after. We provide case management when required, which means that employees and their families will have a dedicated point of contact during their treatment. This provides consistency, support and guidance through what could be a complex and sometimes confusing time.

Employees and their families can be treated in any of over 200,000 recognised hospitals or clinics worldwide but we offer direct settlement of all claims when treatment is carried out in any of the 7,500 hospitals and clinics in our network. All we ask is that you or your employee call us prior to receiving any treatment, so we can confirm if the claim is eligible. This way you can be rest assured, knowing that your company or employees won't have to pay for the costs themselves; that's our responsibility.

Finding the most suitable or nearest hospital or clinic could not be easier for our members.

- Using the online Facility Finder on www.bupa-intl.com our members are able to search for a specific hospital, or a range of facilities in a particular area.
- They can view more detailed information about providers including photos, services offered, languages and links to websites.
- They can pinpoint certain providers, making it possible to get directions to/from hospital and see what other facilities are nearby.
- They are also able to establish which providers are in our network which will help the claims process to run smoothly.



Added value

employee benefits

Once you take out a Bupa International Company Plan, you'll have the reassurance of knowing that your employees will be well looked after if they ever need medical treatment. But there are a host of other benefits for them.

Your employees will have their very own password protected website- MembersWorld. Once in, a comprehensive library of information including a range of wellbeing and lifestyle guides and expert advice will be available to them wherever they are in the world. They will also be able to track any claims* they have made, view their policy documents online and use the 24-hour webchat facility to ask any questions they may have about their policy.

Healthcare is at the heart of everything we do as a business and it's our expert medical credentials that set us aside from our competitors. With this in mind, you'll be pleased to hear that you and your employees will also have access to our 24-hour helpline.

This service is staffed by medically trained people who understand your situation and can give you the healthcare advice, support and assistance you need. The helpline can also help with non-medical advice such as visa requirements and embassy referrals.

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



Cover for children

Moving and working abroad can be a stressful time in anyone's life, especially if it involves relocating the family too. By providing cover for your employees' children they will have the added reassurance that if anything happened they would have assistance in obtaining prompt access to expert medical care. Bupa International's raft of family-focused benefits, such as newborn care, visits to the family doctor, vaccinations and prescribed out-patient drugs and dressings, means that your employees will be able to work more effectively, secure in the knowledge that their children's health insurance is well looked after. Our 24-hour helpline also offers parents the support they need such as advice on raising children overseas.



What we don't cover

Certain medical conditions and treatments are excluded from cover under our plans, for example conditions such as allergies and cosmetic treatment. We may also exclude 'pre-existing' conditions - these are illnesses or

injuries that new members have when they join, or have suffered in the past and that may recur. This exclusion also includes any symptoms or condition that is linked to a 'pre-existing' condition.



Help and guidance for you and your business

At Bupa International, we pride ourselves on providing a high quality service to our members, not just when medical treatment is needed, but in everything, including the way we look after your account.

That's why we provide a special account management service for plan administrators tailored to your specific needs. You'll be allocated a dedicated account manager or a specialist team, offering a personalised management service and a single point of contact for all your queries and requirements.

We also want to hear your feedback about Bupa, so that we can constantly improve our services. As the administrator for your organisation's Company Plan, you'll be invited to take part in regular surveys so that you can have your say and help improve our service to you.

Help to manage your costs

On certain levels of cover, you have the option to lower your premium and keep costs down by introducing a deductible (excess) without affecting the cover provided. This means that in any year of cover, each employee covered would be responsible for paying for the first part of their treatment up to a fixed amount.

CorporateWorld online

For the day to day administration of your plan we offer a dedicated online area for the plan administrator. At the CorporateWorld website you can manage employee details, manage payment details and access useful documents such as Membership Guides and claim forms.

CorporateWorld is easy to use and accessible anytime - it's another example of how Bupa looks to make your working life easier.

Simplifying the process

If you have more than 10 employees, then, for an additional cost, you can ask for their medical history to be disregarded. Just ask about this option when you call for a quotation. This will simplify the enrolment process for you because you will not need to collect and send all of your employees medical details to us.

At Bupa International, we have two simple aims - keeping your employees healthy, and keeping you happy with our service.

Call now to join or find out more

We understand that your employees want reassurance about their health when overseas - and a health insurer they can rely on to provide a high quality service and comprehensive coverage.

The Bupa International Company Plan:

- provides the reassurance of assisting you to get prompt, appropriate medical treatment for your employees and their families
- shows a commitment to your employees wellbeing which has a positive impact on staff morale
- helps you attract and retain the best employees
- offers flexibility so you can choose what's right for your employees, your company and your budget

All from an award winning company that has nearly 40 years experience in international expatriate private medical insurance and has grown to be the largest player in the market.

To find out more about the options available to you, call one of our experts today. They'll be happy to discuss your needs, help you find the right cover for your company and provide you with a quote.

Phone

+44 (0) 1273 208 200

between 8am and 6pm Monday to Friday

You can also contact any of our worldwide distributors.



Bupa International, Russell House,
Russell Mews, Brighton BN1 2NR, UK

Email

companynewbus@bupa-intl.com

Web

www.bupa-intl.com

Fax

+44 (0) 1273 866 583



The world of Bupa

Call +44 (0) 1 273 208 200
www.bupa-intl.com

Or contact any of our worldwide distributors



Bupa International

Russell House, Russell Mews, Brighton BN1 2NR, UK

