



Lifeline Plan



We care, wherever you are

Whether you're at home or living or working abroad, the last thing you want to worry about is your health. You need the peace of mind that comes from knowing that your medical needs are protected and you have access to the appropriate treatment available, whenever and wherever you need it.

Naturally, you want a flexible and comprehensive plan, giving you and your family instant access to an expert team of people who understand your situation and treat you with respect and compassion every time you contact them.

This is exactly what Bupa International gives to over 800, 000 people like you all over the world.



Why choose Bupa International?

We are part of the internationally respected Bupa Group. Founded over 60 years ago, Bupa Group now has over eight million members of 115 nationalities in 190 countries.

Award-winning service and experience

Bupa International is the largest international expatriate health insurance provider, who can also provide cover for local nationals where the local regulations permit. We know the high standards our members expect. We know what treatments and facilities are available around the globe. And we know the importance of offering advice and support through every stage of a patient's care and recovery. Bupa has been the winner of prestigious awards—"Best International PMI provider" seven times at Health Insurance Awards over the past nine years, Queen's Award for Export Achievement in 1999 and Queen's award for Enterprise in 2005 and 2010.

An expert team who understands you

We have over 1,000 employees from a wide range of countries and cultures. Professionally trained and continually coached, we aim to treat you with respect, compassion and understanding every time you contact us. We can speak to you in your own language; our helpline speaks 34 languages and have a wealth of local knowledge and expertise. With a team of Practising Doctors available 24 hours a day to call upon if required, our aim is to treat and care for you as an individual enabling you to receive the most appropriate treatment every time.

Innovative online services

Our dedicated website www.bupa-intl.com offers you the chance to learn about the plans available, benefits they offer and find useful country information to suit your needs. When you are ready to contact us you can use our contact forms to send your enquiry, call us direct or arrange a free call back at a time and date that is convenient with you.



At a glance

- The Bupa Group has the financial security of £3.95 billion in reserves*
- Over 7,500 participating hospitals and clinics worldwide
- Bupa International provides cover on a worldwide basis
- The Bupa Group is a healthcare insurance specialist and has members in 190 countries
- You choose where you want to be treated either in a network or any recognised hospital or clinic worldwide

**2009 figures*

Flexible cover to suit your needs

We understand that everybody has a different budget and requirements. That's why our Bupa International Lifeline plan has three levels of cover – Essential, Classic and Gold – as well as options for extra international assistance and a choice of deductibles.

A choice of three levels

Gold - This provides our highest level of cover for both in-patient and out-patient care. In addition, Gold also covers family doctor treatment and any prescription medication you may need, as well as accident-related dental treatment. Maternity cover, home nursing and a range of four preventive health checks are also included in this comprehensive plan.

Classic - Our classic level is designed to cover you and your family for any specialist medical treatment or diagnosis. You will be covered for in-patient hospital stays as well as out-patient consultations, treatment such as physiotherapy and a range of preventive health checks.

Essential - This level concentrates on covering you for in-patient hospital stays. You have the security that you'll be covered for treatment you may receive as an in-patient or as a day-case patient.

Health advice is just one call away with Healthline

Should you or a member of your family become ill in the middle of the night, you will be able to pick up the phone and speak to a medical professional. All three Lifeline plans give you round-the-clock access to worldwide medical advice with Healthline. Our in-house multi-lingual medical assistance team is ready to give you general healthcare advice, information about local medical facilities, medical referrals and travel advice.



Freedom of choice with Worldwide Medical Assistance Cover

If you think that your circumstances might require additional medical assistance eg you live in a remote part of the world or somewhere with limited medical facilities, you can select one of the following two options for Assistance Cover:

- **Evacuation** - If you are concerned about the quality of local medical care, this is ideal. If the treatment you need is not available locally, we will arrange for you to be evacuated to the nearest centre of medical excellence, no matter where you are in the world.
- **Repatriation** - Our highest level of Assistance cover also gives you the choice of returning to your home country (if treatment is not available locally), to be treated in familiar surroundings, near your friends and relatives. If this happens, you can choose to have someone to accompany you for your visit back home if necessary.

Optional cover in the USA

We understand that many people do not need medical insurance for the USA, so you can choose whether you want to include it. Unfortunately, we cannot offer Bupa International Lifeline to anyone who is normally resident in the USA.

Lower your premium with deductibles (excess)

You can keep your premiums at a level you can manage by opting to take an annual deductible (excess). Choose to pay the first £100, £250, £500, £1,000 or £2,000 of your claims for that year; the higher the deductible, the lower your premium. You will only need to pay this deductible if you make a claim.

See our Membership Guide for full terms and conditions.

How will you benefit?

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

You'll find all the important numbers you might need on your personalised membership card. So you'll only ever be one phone call away from our specially trained team of multi-lingual professionals, who are ready to offer help and advice.

Choice, flexibility and ease

With Lifeline, you can choose to be treated in any recognised hospital or clinic in the world, as well as our comfortable, well-equipped network of over 7,500 participating hospitals and clinics worldwide. Simply get in touch to let us know if you need treatment, and we will confirm or "pre-authorise" your treatment, offering help and advice where required. We can usually settle bills direct with the hospital or clinic, so that you don't have to pay upfront or worry about too much paperwork.

Bupa is a worldwide name

Bupa has offices in Spain, Hong Kong, Thailand, Malta, Saudi Arabia, Egypt, USA, Denmark and Australia and representatives in many other countries who have in-depth local knowledge of the different care available.

Individual online access for members

It's easy to find advice and information with our confidential Members-only website. From the comfort of your own home, you can look at your membership guide and certificate, download claim forms and other useful documents, track the status of your claims*, find useful medical information and tips about living and travelling abroad. You can also contact us by phone, email or through Webchat on MembersWorld where you can instantly communicate with our team.

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



Bupa International Lifeline Policy Summary

The following pages contain important details about the cover that we can offer you. This is a summary of the policy and its benefits. You can ask for the full rules, including the general terms and conditions and all exclusions and benefit limits – please call us for a copy.

The cover of the policy

The Bupa International Lifeline plan is a private health insurance policy for those who require international cover.

About this cover

Cover is subject to acceptance by Bupa International and is provided under the rules and tables of benefits of the Bupa International Lifeline plan contract. Cover may be subject to any special conditions or exclusions imposed by Bupa International. Benefits will vary depending on the level of cover you choose.

The provider

Bupa International Lifeline is underwritten by Bupa Insurance Limited, a subsidiary of the British United Provident Association Limited. Other services are provided by or via other subsidiary companies.

The length of the policy

Bupa International Lifeline policies are of 12 months duration. We send renewal information one month before the renewal date. Please contact us if you need to cancel your cover during the term of the contract.

28 day cancellation policy

As soon as we accept you as a member of the Bupa International Lifeline plan, we will send you a copy of your Membership Guide which clearly explains the rules and benefits of the plan.



If you change your mind:

- either sign and return the documents with "Cancel" written clearly on them or
- call us and tell us you'd like to cancel your membership.

If you do this within 28 days of receiving the pack, and you have made no claims, we'll give you a full refund of any subscriptions you have paid.

What will you be covered for?

What is covered?

This plan covers you for the costs of active treatment. This means treatment of a disease, illness or injury that leads to your recovery, conservation of your condition, or to restore you to your previous state of health as quickly as possible. This includes both acute (diseases, illnesses or injuries that respond to medical care without the need for long term or prolonged treatment) and chronic (diseases, illnesses or injuries that are permanent, come back or are likely to continue indefinitely) conditions.

- you are covered for both emergency and non-emergency treatment
- cancer treatment is covered in full
- you are covered for psychiatric conditions (after two years' membership)
- you are covered for sports injuries
- you are covered for drug treatments for HIV/AIDS up to £12,000, US\$20,000 or €15,000 per year (after five years' membership) dependent on the level of cover purchased

- you are covered for hospice and palliative care eg medication to help you remain comfortable up to £24,000, US\$41,000 or €30,000
- we pay all eligible qualifying hospital treatment and accommodation bills, up to the yearly maximum per person
- in addition to these, we can also cover out-patient treatment, accident-related dental treatment, maternity costs, wellness checks (after one year of membership) and family doctor treatment, dependent on the level of cover purchased

Please see the benefits table for detailed information about the benefits available for the different levels of cover.

For full details, please refer to the Membership Guide, Section 2, under "What is covered?".

What is not covered?

There are certain circumstances that we do not cover. Some of these are explained below:

- you are not covered for pre-existing conditions – ie any condition that you have when you join, or which you have suffered from in the past and which may recur
- we also exclude congenital conditions – ie any condition present at, or before, birth. Treatment needed for congenital conditions immediately following birth are covered for the first 90 days
- you are not covered for preventive treatment – ie treatment for a condition when no symptom is present (unless otherwise covered by the Wellness benefit on the Classic and Gold levels of cover)
- you are not covered for physiological changes – ie naturally occurring conditions caused by puberty or ageing
- you are not covered for health hydros/nature cure clinics
- you are not covered for elective cosmetic surgery/treatment
- you will not be covered for treatment in the USA, unless you have specifically purchased USA cover
- we have made special arrangements in the USA. For day-case, MRI, CT, PET scans, in-patient or cancer treatment in the USA you should pre-authorise your treatment. If you pre-authorise your treatment and choose to go outside the network then we can only reimburse 80 percent of your treatment costs. If you do not pre-authorise your treatment then we can only reimburse 50 percent of your treatment costs. Please let us know if you need treatment so that our team can confirm your cover
- *Please note that there may be exceptions to these exclusions. For full details, please refer to the Membership Guide, Section 3, under "What is not covered?"*

Table of Benefits

In summary.

Overall annual maximum	Essential	Classic	Gold
£ Sterling	£600,000	£900,000	£1,200,000
\$ US Dollar	\$1,000,000	\$1,500,000	\$2,000,000
€ Euro	€750,000	€1,100,000	€1,500,000

Out-patient treatment

Out-patient surgical operations	Paid in full	Paid in full	Paid in full
Wellness – mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year's membership)	Not covered	We pay up to £600, US\$1,000 or €750 each membership year	We pay up to £600, US\$1,000 or €750 each membership year
Physiotherapy, osteopathy and chiropractor treatment	Not covered	We pay in full for up to 15 visits each membership year	We pay in full for up to 30 visits each membership year
Cost for treatment by therapists and complementary medicine practitioners	Not covered	We pay in full for up to 5 visits each membership year	We pay in full for up to 15 visits each membership year
Consultants' and psychologists' fees for psychiatric treatment (after two years' membership)	Not covered	We pay in full for up to 15 visits each membership year	We pay in full for up to 30 visits each membership year
Pathology, X-rays and diagnostic tests	Not covered	We pay up to £6,400, US\$10,900 or €8,000 each membership year	Paid in full
Consultants' fees for consultations	Not covered		We pay in full for up to 35 visits each membership year
Costs for treatment by a family doctor	Not covered	Not covered	
Prescribed drugs and dressings	Not covered	Not covered	We pay up to £700, US\$1,200 or €900 each membership year
Accident-related dental treatment	Not covered	Not covered	We pay up to £480, US\$ 815 or €600 each membership year

In-patient and day-case treatment

Hospital accommodation	Paid in full	Paid in full	Paid in full
Surgical operations, including pre- and post-operative care			
Nursing care, drugs and surgical dressings			
Physicians' fees			
Theatre charges			
Intensive Care, intensive therapy, coronary care and high dependency unit			
Pathology, X-rays, diagnostic tests and therapies			
Prosthetic implants and appliances			
Parent accommodation			
Psychiatric treatment (after two years' membership, lifetime maximum 90 days)			

Full details are available in the Membership Guide.

	Essential	Classic	Gold
Further benefits			
Advanced imaging	Paid in full	Paid in full	Paid in full
Cancer treatment	Paid in full	Paid in full	Paid in full
Healthline services	Included	Included	Included
HIV/AIDS drug therapy including ART (after five years' membership)	Not covered	We pay up to £12,000, US\$20,000 or €15,000 each membership year	We pay up to £12,000, US\$20,000 or €15,000 each membership year
Home nursing after in-patient treatment	We pay up to £120, US\$200 or €150 each day up to a maximum of 10 days each membership year	We pay up to £120, US\$200 or €150 each day up to a maximum of 20 days each membership year	We pay up to £120, US\$200 or €150 each day up to a maximum of 30 days each membership year
Hospice and palliative care	We pay up to £24,000, US\$41,000 or €30,000 maximum benefit for the whole of your membership	We pay up to £24,000, US\$41,000 or €30,000 maximum benefit for the whole of your membership	We pay up to £24,000, US\$41,000 or €30,000 maximum benefit for the whole of your membership
In-patient cash benefit	We pay £90, US\$150 or €110 each night up to 20 nights each membership year	We pay £90, US\$150 or €110 each night up to 20 nights each membership year	We pay £90, US\$150 or €110 each night up to 20 nights each membership year
Local air ambulance	We pay up to £5,900, US\$10,000 or €7,400 each membership year	We pay up to £5,900, US\$10,000 or €7,400 each membership year	We pay up to £5,900, US\$10,000 or €7,400 each membership year
Local road ambulance	Paid in full	Paid in full	Paid in full
Maternity cover (after 10 months' membership)	Not covered	Maternity and childbirth: We pay up to £3,600, US\$6,000 or €4,500 each membership year Childbirth at home or birthing centre: We pay up to £780, US\$1,300 or €975 each membership year Medically essential Caesarean section: We pay up to £11,400, US\$19,000 or €14,250 each membership year	Maternity and childbirth: We pay up to £6,000, US\$10,000 or €7,500 each membership year Childbirth at home or birthing centre: We pay up to £780, US\$1,300 or €975 each membership year Medically essential Caesarean section: We pay up to £13,800, US\$23,500 or €17,250 each membership year
Newborn care	We pay £90,000, US\$150,000 or €110,000 maximum benefit for all treatment received during the first 90 days following birth	We pay £90,000, US\$150,000 or €110,000 maximum benefit for all treatment received during the first 90 days following birth	We pay £90,000, US\$150,000 or €110,000 maximum benefit for all treatment received during the first 90 days following birth
Prosthetic devices	We pay a maximum benefit of £2,400, US\$4,000, €3,000 each membership year	We pay a maximum benefit of £2,400, US\$4,000, €3,000 each membership year	We pay a maximum benefit of £2,400, US\$4,000, €3,000 each membership year
Rehabilitation	We pay in full for up to 30 days of treatment (which may be in-patient treatment, or day-case treatment) each membership year	We pay in full for up to 30 days of treatment (which may be in-patient treatment, day-case or out-patient treatment) each membership year	We pay in full for up to 30 days of treatment (which may be in-patient treatment, day-case or out-patient treatment) each membership year
Transplant services	Paid in full	Paid in full	Paid in full
Optional benefits (if purchased)			
USA cover	100 percent of costs in network 80 percent of costs out of network. Treatment must be pre-authorised	100 percent of costs in network 80 percent of costs out of network. Treatment must be pre-authorised	100 percent of costs in network 80 percent of costs out of network. Treatment must be pre-authorised
Assistance cover (Evacuation and Repatriation)	The overall maximum does not apply	The overall maximum does not apply	The overall maximum does not apply

Contact us

If you have any questions about how we can take care of your health cover, please get in touch.

You can call our Sales Team on **+44 (0) 1273 208 181**
(between 8am and 6pm GMT Monday to Friday)

Alternatively you can fax us on: **+44 (0) 1273 866 583**

or email us: advice@bupa-intl.com

or visit our website: www.bupa-intl.com

Agents/brokers please place your business card here

Customer helpline

If you are an existing customer, you can call our Bupa International helpline on **+44 (0) 1273 323 563** at any time, 24 hours a day, 365 days a year.

Alternatively you can email us: info@bupa-intl.com,
contact us through Webchat at www.bupainternational.com/membersworld
or fax us at **+44 (0) 1273 820 517** or write to us at:

Bupa International
Russell Mews
Brighton
East Sussex
BN1 2NR
UK



Dealing with your concerns

During your membership, you may need to raise concerns with us. If something does go wrong, we have a simple complaints procedure to ensure your concerns are dealt with as quickly and effectively as possible.

Making a complaint

We are always pleased to hear about any aspect 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 or

Bupa International
Russell House
Russell Mews
Brighton
BN1 2NR, 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 also refer your complaint to the Financial Ombudsman Service. You can:

- write to them at South Quay Plaza, 183 Marsh Wall, London E14 9JR, UK
- call them on 0845 080 1800 or +44 (0) 20 7964 1000
- find details at their website www.financial-ombudsman.org.uk

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 patient and member information is of paramount concern to the companies in the Bupa group. To this end, Bupa fully complies with 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 in addition to the obligations imposed by the Data Protection Act.



The world of Bupa

bupa.co.uk

Bupa International offers you:

Global medical plans for individuals and groups
Assistance, repatriation and evacuation cover
24-hour multi-lingual helpline

Contact us:

New business enquiries: +44 (0) 1273 208 181
General services: +44 (0) 1273 323 563
Medical related enquiries: +44 (0) 1273 333 911

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Your calls will be recorded
and may be monitored

