

# WORLDWIDE HEALTH OPTIONS PLAN OVERVIEW

FROM 1 OCTOBER 2010



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As a Bupa International Recognised Provider we want to keep you fully informed about the level of cover our plans provide to enable you to continue giving quality healthcare to our members within their policy limits.

Worldwide Health Options is Bupa International's new modular global product for individuals and their families. It has been designed to travel with our members, giving choice, flexibility and the peace of mind that comes with belonging to an international recognised organisation.

Worldwide Health Options gives our customers the flexibility to create cover that is right for them and their families. The individual has to purchase the core product worldwide Medical Insurance, they then can add up to three other options. The table overleaf gives you an overview of our Worldwide Health Options plan.

## PRE-AUTHORISATION

We ask you to contact us to pre-authorise all in-patient, day-case treatment and scans. This allows us to verify the member's identity and confirm with you that the treatment is eligible on their plan. We will then issue you with a pre-authorisation statement confirming the treatment is covered on the plan and informing you of any non-eligible treatments or services.

## BENEFIT LIMITS

Please note that for some treatments benefit limits apply. Where a benefit limit applies to a treatment category (please see the table) payments will be made for that treatment until the member's limit is reached. Therefore there is a risk of shortfall in payments if the member's limit has been reached and you will need to recover the cost from the member.



## MEMBERSHIP CARDS

Shown above is an example of our current Worldwide Health Options card. A full range of our membership cards can be seen at: <http://www.bupa-intl.com/providers> We have various partnerships around the world. You may sometimes see dual branded cards to reflect this. Therefore, please note that cover may vary on dual branded plans from our standard plans.

# BUPA INTERNATIONAL WORLDWIDE HEALTH OPTIONS BENEFITS AND EXCLUSIONS: TABLE OF BENEFITS

This is an overview of the Worldwide Health Options plan. All treatment must be medically necessary and be charged at reasonable and customary rates. Please pre-authorise all in-patient, day-case treatment and scans to confirm benefits available to the member.

## CONTACT US

Bupa International customer services helpline:

o Open 24 hours a day, 365 days a year o Membership and payment queries

o Check cover and pre-authorise treatment o Claims information

**email:** info@bupa-intl.com **web:** www.bupa-intl.com

**tel:** +44 (0) 1273 323 563 **fax:** +44 (0) 1273 820 517

**pre-authorisation fax:** +44 (0) 1273 866 301

**pre-authorisation tel:** +44 (0) 1273 333 911

Alternatively you can find information on our pre-authorisation and billing processes at: **www.bupa-intl.com/for-providers**

Any correspondence should be sent to the following address:

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

## WORLDWIDE MEDICAL INSURANCE

For hospital treatment and overnight stays, plus related benefits.

Benefit	Level of cover
Staying in hospital overnight or as a day-case	Paid in full
Parent accommodation	Paid in full
Nursing care	Paid in full
Operating room, medicines and surgical dressings	Paid in full
Intensive care, intensive therapy, coronary care and high dependency unit	Paid in full
Surgery, including surgeons', anaesthetists' and assistant fees'	Paid in full
Specialists' consultation fees	Paid in full
Pathology, X-rays, diagnostic tests	Paid in full
Rehabilitation	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Advanced imaging	Paid in full
Psychiatric treatment overnight in hospital, including room, board and treatment costs	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Psychiatric treatment as a day-case, including room, board and treatment costs	Paid in full for 20 days each membership year
Prosthetic implants and appliances	Paid in full
Prosthetic devices	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Childbirth and treatment in hospital	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Childbirth at home	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Medically essential Caesarean section	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Newborn care	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Cancer treatment	Paid in full
Transplant services	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Hospice and palliative care	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Local road ambulance	Paid in full
Local air ambulance	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Home nursing	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Hospitalisation cash benefit	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Emergency dental treatment	Paid in full
Treatment of congenital and hereditary conditions	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)

## EXCLUSIONS:

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 providing treatment.

- o Addictive conditions and disorders
- o Artificial Life Maintenance
- o Birth Control
- o Conflict and disaster
- o Convalescence and admission for general care
- o Cosmetic treatment
- o Developmental problems
- o Donor organs
- o Experimental treatment
- o Eyesight (refractive eye surgery)
- o Foetal surgery
- o Footcare
- o Health hydros, nature clinics, etc
- o Infertility treatment
- o Obesity
- o Persistent vegetative state and neurological damage
- o Personality disorders
- o Pre-existing conditions
- o Preventative treatment
- o Reconstructive or remedial surgery
- o Self-inflicted injuries
- o Sexual problems/gender issues
- o Sleep disorders
- o Temporomandibular joint (TMJ) disorders
- o Travel costs for treatment
- o USA treatment (unless purchased)

## WORLDWIDE MEDICAL PLUS

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

These benefits are only available if you have chosen this option and it is listed on your membership certificate.

Benefit	Level of cover
Specialists' consultation and doctors' fees	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Physiotherapy, osteopathy and chiropractor treatment	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Consultations and treatment with therapists and complementary therapists	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Psychiatrists' and psychologists' fees	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Speech therapy	Paid in full
Pathology, X-rays and diagnostic tests	Paid in full
Young child care	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Maternity	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Accident-related dental treatment	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Transplant services	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)

## WORLDWIDE WELLBEING

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

These benefits are only available if you have chosen this option and it is listed on your membership certificate.

Benefit	Level of cover
<b>Screening and prevention:</b>	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Full health screen	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Mammogram	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Papanicolaou (PAP) test	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Prostate cancer screen	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Colon cancer screen	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Bone densitometry	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Four dietetic consultations	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Vaccinations	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
<b>Dental:</b>	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Preventive	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Routine and major restorative	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Orthodontic	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
<b>Optical:</b>	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Eye test (including consultation)	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Spectacle lenses	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Contact lenses	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Spectacle frames	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)

## WORLDWIDE MEDICINES AND EQUIPMENT

For prescribed medicines and medical equipment.

These benefits are only available if you have chosen this option and it is listed on your membership certificate.

Benefit	Level of cover
Prescribed medicines and dressings	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Durable medical equipment rental	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)
Long-term prescription medicines	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)