



Standard Lifeline Plans Overview

From 1 October 2009



Lifeline Plan Overview

As a valued member of Bupa International's Medical Provider Network we want to keep you fully informed about the level of cover our standard plans provide to enable you to continue giving quality healthcare to our members, within their policy limits.

The table on page two gives you an overview of our standard Lifeline plans. Our Lifeline plans have three levels of cover: Essential, Classic and Gold. Our members can therefore opt for the level of cover that best suits their needs. You can identify which level of cover the member has on their membership card, please see the example below.

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.

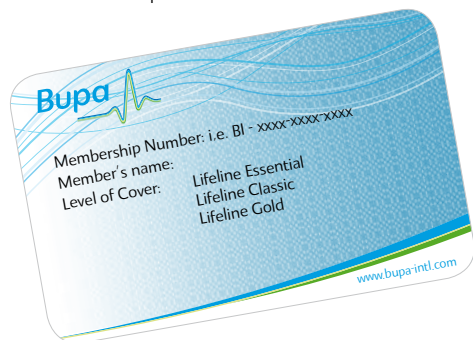
Annual deductibles

Our members can opt to add an annual deductible to their policy. An annual deductible is an amount that the member pays towards their treatment each year before we will reimburse their claims. For example, if a member has opted to add a £100 deductible to their policy, they will pay the first £100 of their eligible treatment costs for that membership year; we will then pay any further eligible treatment costs.

We will inform you if the member has a deductible on their plan at the time you pre-authorise treatment. You will then need to recover the amount directly from the member.

Membership Cards

Here is an example of our current Lifeline membership card:



A full range of our membership cards can be seen at: <http://www.bupa-intl.com/partner/bupa-medical-network>

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.

Contact us

Bupa International customer services helpline:

- open 24 hours a day, 365 days a year
- membership and payment queries
- check cover and pre-authorise treatment
- 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/partner/bupa-medical-network

Any correspondence should be sent to the following address:

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

Bupa International Lifeline Benefits and Exclusions

Table of benefits

This is an overview of the Lifeline 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.

	Essential	Classic	Gold		
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	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)		
Physiotherapy, osteopathy and chiropractor treatment					
Cost for treatment by therapists and complementary medicine practitioners					
Consultants' and psychologists' fees for psychiatric treatment (after two years' membership)					
Pathology, X-rays and diagnostic tests				Paid in full	
Consultants' fees for consultations				Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)	
Costs for treatment by a family doctor					Not covered
Prescribed drugs and dressings					Not covered
Accident-related dental treatment					Not covered
In-patient 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 and intensive care					
Pathology, X-rays, diagnostic tests and therapies					
Prosthetic implants and appliances					
Parent accommodation					
Psychiatric treatment (after two years' membership, lifetime maximum 90 days)					
Further benefits					
Advanced imaging	Paid in full	Paid in full	Paid in full		
Cancer treatment	Paid in full	Paid in full	Paid in full		
HIV/AIDS drug therapy including ART (after five years' membership)	Not covered	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)		
Home nursing after in-patient treatment	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)				
Hospice and palliative care	Paid in full	Paid in full	Paid in full		
Local air ambulance					
Local road ambulance					
Maternity cover (after 10 months' membership)	Not covered	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)		
Newborn care (covers the first 90 days of the baby's life)	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)				
Prosthetic devices	Paid in full	Paid in full	Paid in full		
Rehabilitation (in-patient, out-patient and day case treatment)					
Transplant services	Not covered	Not covered	Benefit limit applies (risk of shortfall in payment if member's benefit limit reached)		
Dental treatment Preventive (100 percent of eligible costs) Routine (80 percent of eligible costs) Major restorative (50 percent of eligible costs)					

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.

- Addictive conditions and disorders
- Ageing and puberty
- Allergies and allergic disorders
- Artificial life maintenance
- Birth control
- Conflict and disaster
- Congenital conditions
- Convalescence and admission for general care
- Cosmetic treatment
- Deafness
- Developmental problems
- Donor organs
- Experimental treatment
- Eyesight
- Footcare
- Genetic testing
- Health Hydros, nature cure clinics etc.
- Hereditary conditions
- Infertility treatment
- Obesity
- Personality disorders
- Physical aids and devices
- Pre-existing conditions
- Self-inflicted injuries
- Sexual problems/gender issues
- Sleep disorders
- Surrogate parenting
- Speech disorders
- Dental treatment / gum disease (Lifeline Gold only, if purchased)
- Drugs and dressings (out-patient) (Lifeline Gold only)
- Family doctor treatment (Lifeline Gold only)
- HIV / AIDS (drug therapy only, as per table)
- Maternity (Lifeline Classic and Gold only)
- Preventive and wellness treatment (other than outlined in table)
- Reconstructive or remedial surgery (unless medically necessary)

