



“I can **rely** on
BUPA International
to be there when I
need them most”

BUPA
International

Lifeline

the world health service

Trust BUPA International to look after you.

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

You can call us between 7am and 7pm GMT, Monday to Thursday, and between 7am and 6pm GMT, Friday, on:

+44 (0) 1273 208181 (from outside the UK)

01273 208181 (from inside the UK)

or send us a fax on:

+44 (0) 1273 866583 (from outside the UK)

01273 866583 (from inside the UK)

or email us: **advice@bupa-intl.com**

or log on to our website: **www.bupa-intl.com**

We care, wherever you are

Whether you're at home or living or working abroad, the last thing you need to worry about is health cover.

You want the peace of mind that comes from knowing that your medical needs are protected. That you have access to the very best treatment available, whenever and wherever you need it.

This is exactly what BUPA gives over eight million people like you all over the world.



**“My family are
in safe hands”**



“I travel to all corners of the globe with my job, so I need **health care that can travel with me**”

Local care on a global scale

BUPA International is part of the internationally respected BUPA Group.

Founded over fifty years ago, BUPA is by far the largest private health care organisation in the United Kingdom. We have over eight million members of 115 nationalities in 190 countries. As a provident association, BUPA has no shareholders to pay and profits are reinvested in better health and care services.

BUPA is one of the largest independent providers of private hospitals, health screening centres and nursing homes in Europe. Our experience is unparalleled. We know the high standards our members expect when they visit a hospital. We know what treatments and facilities are available around the globe. And we know the importance of staying on hand with advice and support through every stage of a patient's treatment, care and recovery.

By joining BUPA International you can be sure that you have access to:

- excellent knowledge of medical care across the globe
- a 24 hour multi-lingual helpline, open 365 days a year
- medical care wherever you are in the world
- flexible medical cover to meet your needs.

“You can rely on expert care”



“If I get ill
while I’m abroad and
I can’t be treated
where I am, **I can
come home**”



The benefits of being a member

As a member of BUPA International, you can call our multi-lingual helpline 24 hours a day, 365 days a year.

You will get a personalised membership card which lists all the essential emergency numbers you will need. So you'll only ever be a phone call away from help and advice.

Lifeline covers you for treatment in any recognised hospital or clinic in the world.

If you do require medical treatment, we will do everything possible to arrange treatment in one of our comfortable, well-equipped network of hospitals. We can usually settle bills direct with the hospital, so that you don't have to pay upfront or worry about too much paperwork.

BUPA International is a worldwide name

Our internationally recognised name means that we can negotiate agreements with hospitals worldwide - which in turn means that the BUPA International membership card is recognised virtually everywhere.

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

Membersworld - on-line information service

As a member of Lifeline, you will also have free, confidential access to our members-only website. This site offers you the ability to:

- access your membership guide and membership certificate
- download claim forms and pre-authorise treatment
- track the status of your claims and remaining benefits
- access our participating hospitals list
- gain useful medical information and tips for living abroad.

“The best thing about
BUPA International is that they
don't have restrictions
on sports injuries”



Flexible cover to suit your needs

Our BUPA International Lifeline plan offers you choice and flexibility.

When it comes to medical cover, everybody's needs are different. Which is why we offer three types of cover - Essential, Classic and Gold - to suit all of our members. As well as selecting your level of cover, you can also choose to add one or more of the following options:

Assistance Cover for extra reassurance

We have two options to give you access to the services and treatment that best suit you, wherever you are in the world.

Evacuation - straight to the nearest centre of excellence

An option for anyone concerned about the quality of local health care. We provide emergency evacuation to the nearest centre of medical excellence equipped to deal with your condition, wherever you are in the world, if for medical reasons, the treatment is not available locally.

Repatriation - opt to be treated in your home country

Our highest level of Assistance Cover gives you the choice of returning to your home

country for treatment, to be in familiar surroundings, near your friends and relatives, if for medical reasons, the treatment is not available locally.

Cover in the USA

We understand that many people do not need medical insurance for the USA. To make sure that you only pay for the cover you need, you can choose whether you want to include the USA in your Lifeline cover. Unfortunately, we cannot offer BUPA International Lifeline to anyone who is normally resident in the USA.

Paying a deductible

We want to be able to offer you a range of price options for the benefit package you require. Therefore you can reduce your premium by paying an annual deductible (excess). There are four levels of annual deductible payments offered at; £100, £250, £500 and £1,000. This annual deductible will apply to all benefits, however if you decide to take the deductible option, you will need to pay either by direct debit or credit card. For further information about this, please contact us.



“I can get
help and advice
24 hours
a day”

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.

“Our team are always available”

What you'll be covered for with Lifeline

What is covered?

- We cover specialist medical treatment of acute conditions
- We cover both emergency and non-emergency treatment
- Cancer treatment is covered in full
- We include cover for psychiatric conditions (after two years' membership) and for sports injuries
- We cover drug treatments for HIV/AIDS up to £10,000 per year (after five years' membership)
- We cover hospice and palliative care up to £20,000
- 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, maternity costs, wellness checks (after one years' membership) and family doctor treatment, dependent on the level of cover purchased.

The table opposite gives detailed information about the benefits available for the different levels of cover. Please also refer to the "What is covered?" section of your Membership Guide.

What is not covered?

- Chronic conditions: we do not cover long-term conditions that can not be treated, but can only be managed. Examples are diabetes, asthma and hypertension
- Pre-existing conditions: we do not cover 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
- Preventive treatment: we do not pay for treatment for a condition when no symptom is present; unless otherwise covered by the Wellness benefit on the Classic and Gold levels of cover
- Physiological changes: we do not cover naturally occurring conditions caused by puberty or ageing
- Allergies: we do not cover neutralisation of allergies
- Treatment in the USA: this is not covered unless you have purchased USA cover.

There may be exceptions to these exclusions. Complete details are contained in the Membership Guide, Section 3, under "What is not covered?"

Summary Benefit Table

Overall annual maximum	Essential	Classic	Gold
£ Sterling	£500,000	£750,000	£1,000,000
\$ US Dollar	\$900,000	\$1,200,000	\$1,600,000
€ Euro	€750,000	€1,000,000	€1,500,000
Out-patient treatment			
Out-patient <i>surgical operations</i>	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	£500 / US\$900 / €750	£500 / US\$900 / €750
<i>Consultants'</i> fees for office visits	Not covered		
Pathology, x-ray and <i>diagnostic tests</i>	Not covered		
Costs for <i>treatment</i> by <i>therapists</i> and <i>complementary medicine practitioners</i>	Not covered	£3,000 / US\$4,800 / €4,500	£3,000 / US\$4,800 / €4,500
<i>Consultants'</i> fees and <i>psychologists'</i> fees for <i>psychiatric treatment</i> (after two years' membership)	Not covered		
Costs for <i>treatment</i> by a <i>family doctor</i>	Not covered	Not covered	
Prescribed drugs and dressings	Not covered	Not covered	£600 / US\$960 / €900
Accident-related dental <i>treatment</i>	Not covered	Not covered	£400 / US\$700 / €600
In-patient treatment			
<i>Hospital</i> accommodation			
<i>Surgical operations</i> , including pre- and post-operative care			
Nursing care, drugs and surgical dressings			
Physicians' fees			
Theatre charges and <i>intensive care</i>	Paid in full	Paid in full	Paid in full
Pathology, x-rays, <i>diagnostic tests</i> and physiotherapy			
<i>Prostheses</i> and <i>appliances</i>			
Parent accommodation			
<i>Psychiatric treatment</i> (after two years membership)			
Further benefits			
Cancer <i>treatment</i>	Paid in full	Paid in full	Paid in full
Maternity cover (after 10 months membership)	Not covered	£3,000 / US\$5,500 / €4,500	£5,000 / US\$9,000 / €7,500
MRI, CT and PET scans			
Transplant Services	Paid in full	Paid in full	Paid in full
Local Road Ambulance			
Home nursing after <i>in-patient treatment</i>	£100 / US\$160 / €150 per day up to 10 days	£100 / US\$160 / €150 per day up to 20 days	£100 / US\$160 / €150 per day up to 30 days
<i>In-patient</i> cash benefit	£75 / US\$120 / €110 per night up to 20 nights each <i>membership year</i>		
HIV/AIDS drug therapy including ART (after five years' membership)	Not covered	£10,000 / US\$18,000 / €15,000	£10,000 / US\$18,000 / €15,000
Hospice and palliative care	£20,000 / US\$36,000	£30,000 for the whole of your membership	
In-patient rehabilitation	Up to 30 days per membership year	Up to 30 days per membership year	Up to 30 days per membership year
Healthline services	Included	Included	Included
Optional benefits (if purchased)			
USA cover	100% of costs in network. 80% out of network		
Assistance cover	Full refund	Full refund	Full refund

All limits are annual, unless otherwise stated. This is only a summary of your benefits, for full details see Section 2 of the Membership Guide.

Contacting us

During your membership, you may need to make a claim, ask questions, or 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.

The BUPA International helpline is always the first number to call if you wish to make a claim, or if you have any comments, complaints or any other queries. Please call us on +44 (0) 1273 323563 anytime 24 hours a day, 365 days a year.

Alternatively you can email us at info@bupa-intl.com, fax us at +44 (0) 1273 820517 or write to us at:

**BUPA International,
Russell Mews,
Brighton, BN1 2NR, UK**

This is also the address to which you should send any claims.

Complaints

If you need to make a complaint, we will acknowledge it within 5 working days.

If your complaint is not resolved to your satisfaction, you can ask for your case to be reviewed by the Head of Customer Relations who will make sure that we have handled your complaint fairly and reasonably.

We will investigate your complaint immediately. If you have not received a response within 8 weeks, you are entitled to contact the Financial Ombudsman service.

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

**South Quay Plaza, 183 Marsh Wall,
London, E14 9JR**, call them on **0845 080 1800 (from inside the UK only), +44 (0) 207 964 1000** or find details at their website:
www.financial-ombudsman.org.uk

We are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that we cannot meet our financial obligations you may be entitled to compensation from the FSCS. More information is available from the FSCS by calling 020 7892 7301 or on its website www.fscs.org.uk.

Please note that calls to BUPA International will be recorded and may be monitored.



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

Call +44 (0) 1273 208181

Your calls will be recorded
and may be monitored

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