



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

Worldwide Medical Insurance
Company



Taking good care of the people your business depends on

Whether your employees are at home or living and working abroad, their health is very much your business.

You need to be confident that they and their families are adequately covered for medical treatment. They need to be sure they have access to the very best healthcare available, as and when they need it, wherever they are in the world.

**This is exactly what Bupa International offers you,
your company and your employees.**

If you have any questions, please get in touch with us.

You can call us between 8am and 6pm GMT, Monday to Friday on:

+44 (0) 1273 208200 (from outside the UK) / 01273 208200 (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 at: company@Bupa-intl.com

or log onto our website at: www.Bupa-intl.com

Local knowledge on a global scale

Bupa International is part of the internationally respected Bupa Group.

The Bupa Group has been trading since 1947, and now looks after over eight million members worldwide of 115 nationalities in 190 countries. As a private company limited by guarantee, Bupa has no shareholders to pay, which means that profits are continuously reinvested back into providing better health and care services for our members.

Bupa has considerable financial resources. In 2006 group income totalled over £4.2 billion with total assets at £2.1 billion and group reserves of £1.9 billion. Bupa Insurance Limited is rated by both Moody's and Fitch.*

Bupa's longstanding experience and expertise means we can offer access to a global network of over 5,500 participating hospitals and clinics. We know the high standards our members expect of a hospital. We know what is available in the way of quality treatment and facilities worldwide. And we know the importance of staying on hand with advice and support through every stage of a patient's treatment, care and recovery.

Meeting your needs

Bupa International provides cover for many different types of companies, from major airlines to oil exploration, banks and other financial institutions, to schools and colleges around the world.

All you need is a minimum of three or more employees for your company to apply for cover. The more employees you cover the less it can cost you per employee.

We want to be able to offer you a range of price options for the benefit package your company requires. Therefore you can reduce your premium by sharing the cost and asking your employees to pay an annual deductible (excess). There are four levels of annual deductible payments offered at: £100 (\$200, €150), £250 (\$500, €350), £500 (\$1000, €750) and £1000 (\$2000, €1500). This annual deductible will apply to each person insured and to all benefits.

Your employees will be responsible for settling any shortfall with the hospital, clinic or doctor.

Companies with more than 20 employees can also ask for the medical history of their employees to be disregarded. All you have to do is tell us when you apply for cover and we will let you know how much it costs.

**The rating from Moody's is A3. The ratings from Fitch are Long Term A, Insurer Financial Strength A+*

“ I rely on
Bupa International
to deliver a **first
class service** ”





“ We get extensive cover.
It’s definitely worth it ”

The benefits for your people

As members of a Bupa International company plan, your employees and their families are covered when they're on business or on holiday, abroad or at home.

Each member has their own personalised membership card with essential emergency contact numbers and our multi-lingual helpline is available for them day and night throughout the year.

When an employee or family member does require medical treatment, we will do everything possible to arrange treatment in one of the comfortable, well-equipped hospitals in our network. We can usually settle claims direct with the hospital, in the local currency. This means your employees don't have to pay upfront and there's minimal paperwork for them to do. Of course, there is no obligation to use a Bupa International participating hospital. It's a question of what's right for the patient.

Each member also has access to Healthline, which is our telephone service for international medical support and expatriate advice. Medical professionals are available to take queries 24 hours a day, and they can help to refer members to local facilities. Healthline can also help with non-medical advice from visa requirements to legal referrals.

Assistance Cover for added reassurance

We have two cover options to help your employees have access to the treatment they need wherever they are in the world.

Evacuation – we take you to the nearest location where you can be treated. An option for anyone concerned about the quality of local healthcare. We offer cover for emergency evacuation, if medically necessary, to the nearest medical facility equipped to deal with your employees' condition, wherever they are in the world.

Repatriation – opt to be treated in their home country. Our highest level of Assistance Cover gives you the choice of returning your staff to their national country of origin for treatment if, for medical reasons, the treatment is not available locally.

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, USA, Denmark, Australia, Egypt and Saudi Arabia and representatives in many other countries with in-depth local knowledge of the best healthcare available.

Our experience in claims management helps us keep a tight control on our costs, which can help you to save on your membership fees.

Worldwide cover

We know your employees may have to work in almost any country. Our worldwide cover gives you, your company and your staff the reassurance they need.

As medical costs and risks are different throughout the world, Bupa International divides the world into eight pricing zones, each with its own risk and subscription rates. This helps us to match the costs of medical care to your employees' locations more accurately, helping you to control costs too.



“ Bupa International
has been **caring for**
its members for
over 35 years ”

Table of benefits

In summary

Overall annual maximum

£ Sterling

\$ US Dollar

€ Euro

Note 1: Out-patient treatment

Out-patient *surgical operations*

Wellness – mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year's membership)

Consultants' fees for consultations

Pathology, x-ray and *diagnostic tests*

Costs for *treatment* by *therapists* and *complementary medicine practitioners*

Consultants' fees and *psychologists'* fees for *psychiatric treatment* (after two years' membership)

Vaccinations

Costs for *treatment* by a *family doctor*

Prescribed drugs and dressings

Accident-related dental *treatment*

Note 2: In-patient treatment

Hospital accommodation

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 physiotherapy

Prostheses and *appliances*

Parent accommodation

Psychiatric treatment (after two years membership, lifetime maximum 90 days)

Note 3: Further benefits

Cancer *treatment*

Maternity cover (after 10 months membership)

MRI, CT and PET scans

Transplant services

Local road ambulance

Local air ambulance

Home nursing after *in-patient treatment*

In-patient cash benefit

HIV/AIDS drug therapy including ART (after five years' membership)

Hospice and palliative care

In-patient rehabilitation

Newborn care

Healthline services

Note 4: Optional benefits (if purchased)

USA cover

Dental *treatment*

Preventive (100% of eligible costs)

Routine (80% of eligible costs)

Major restorative (50% of eligible costs)

Assistance cover (Evacuation and Repatriation)

Essential	Classic	Gold
£500,000	£750,000	£1,000,000
\$1,000,000	\$1,500,000	\$2,000,000
€750,000	€1,000,000	€1,500,000
Paid in full	Paid in full	Paid in full
Not covered	We pay up to £Sterling 500, US\$1000 or €Euro 750 each <i>membership year</i>	We pay up to £Sterling 500, US\$1000 or €Euro 750 each <i>membership year</i>
Not covered	We pay up to £Sterling 5,000, US\$ 10,000 or €Euros 8,000 each <i>membership year</i>	Paid in full
Not covered	We pay in full for up to 20 visits each <i>membership year</i>	We pay in full for up to 40 visits each <i>membership year</i>
Not covered	We pay in full for up to 15 visits each <i>membership year</i>	We pay in full for up to 30 visits each <i>membership year</i>
Not covered	We pay up to £Sterling 50, US\$100 or €Euro 75 each <i>membership year</i>	We pay up to £Sterling 100, US\$200 or €Euro 150 each <i>membership year</i>
Not covered	Not covered	We pay in full for up to 20 visits each <i>membership year</i>
Not covered	Not covered	We pay up to £Sterling 600, US\$1,200 or €Euro 900 each <i>membership year</i>
Not covered	Not covered	We pay up to £Sterling 400, US\$800 or €Euro 600 each <i>membership year</i>
Paid in full	Paid in full	Paid in full
Paid in full	Paid in full	Paid in full
Paid in full	Paid in full	Paid in full
Paid in full	Paid in full	Paid in full
Paid in full	Paid in full	Paid in full
We pay up to £Sterling 5,000, US\$10,000 or €Euro 7,300 each <i>membership year</i>	We pay up to £Sterling 5,000, US\$10,000 or €Euro 7,300 each <i>membership year</i>	We pay up to £Sterling 5,000, US\$10,000 or €Euro 7,300 each <i>membership year</i>
We pay up to £Sterling £100, US\$200 or €Euro 150 each day up to a maximum of 10 days each <i>membership year</i>	We pay up to £Sterling 100, US\$200 or €Euro 150 each day up to a maximum of 20 days each <i>membership year</i>	We pay up to £Sterling 100, US\$200 or €Euro 150 each day up to a maximum of 30 days each <i>membership year</i>
We pay £Sterling 75, US\$150 or €Euro 110 each night up to 20 nights each <i>membership year</i>	We pay £Sterling 75, US\$150 or €Euro 110 each night up to 20 nights each <i>membership year</i>	We pay £Sterling 75, US\$150 or €Euro 110 each night up to 20 nights each <i>membership year</i>
Not covered	We pay up to £Sterling 10,000, US\$20,000 or €Euro 15,000 each <i>membership year</i>	We pay up to £Sterling 10,000, US\$20,000 or €Euro 15,000 each <i>membership year</i>
We pay up to £Sterling 20,000, US\$40,000 or €Euro 30,000 maximum benefit for the whole of your membership	We pay up to £Sterling 20,000, US\$40,000 or €Euro 30,000 maximum benefit for the whole of your membership	We pay up to £Sterling 20,000, US\$40,000 or €Euro 30,000 maximum benefit for the whole of your membership
We pay in full for up to 30 nights each <i>membership year</i>	We pay in full for up to 30 nights each <i>membership year</i>	We pay in full for up to 30 nights each <i>membership year</i>
We pay £Sterling 75,000, US\$150,000 or €Euro 110,000 maximum benefit for all <i>treatment</i> received during the first 90 days following birth	We pay £Sterling 75,000, US\$150,000 or €Euro 110,000 maximum benefit for all <i>treatment</i> received during the first 90 days following birth	We pay £Sterling 75,000, US\$150,000 or €Euro 110,000 maximum benefit for all <i>treatment</i> received during the first 90 days following birth
Included	Included	Included
100% of costs in network 80% of costs out of network. <i>Treatment</i> must be pre-authorized	100% of costs in network 80% of costs out of network. <i>Treatment</i> must be pre-authorized	100% of costs in network 80% of costs out of network. <i>Treatment</i> must be pre-authorized
Not covered	Not covered	£Sterling 600, US\$1,200 or €Euro 900 maximum benefit for each <i>membership year</i>

This is optional cover. The overall annual maximum benefit limit does not apply.

What we cover

It's reassuring to know beforehand what your employees are covered for and for what they are not covered.

Our Bupa International company plan offers you choice and flexibility.

When it comes to medical cover, everybody's needs are different. This is why we offer three types of cover - Essential, Classic and Gold – to help suit our members' healthcare needs.

You'll find the benefits of each option summarised on page 10. Whichever option you choose:

- we will pay all qualifying hospital treatment and accommodation bills in full, up to the annual overall maximum per person
- emergency road and air ambulance cover is standard
- treatment for sports injuries is covered
- home nursing cover and Cash Benefit are also standard
- cover for chronic conditions as standard
- cover for out-patient consultations and treatments, including complementary therapies such as homoeopathy is included with Classic and Gold
- maternity cover is available with Classic and Gold
- accident-related dental treatment is included with Gold.

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 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.

Companies applying to cover more than 20 employees can ask for the medical history of their employees to be disregarded - please call for a quote.

Cover in the USA

We offer optional cover for treatment in the USA. However, we do give you emergency cover for 28 days as standard. If you need more cover than this, please do call us.



Bupa International Company Plan

By joining Bupa International you can be sure that your employees have access to the very best healthcover available, wherever they are in the world.

We will be happy to give you a quote, please call our company sales team on:

Phone: from outside the UK dial

+44 (0) 1273 208200

From inside the UK dial 01273 208200

Fax: from outside the UK dial

+44 (0) 1273 866583

From inside the UK dial 01273 866583

Email: company@Bupa-intl.com

Website: www.Bupa-intl.com

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 Company Plan contract. Cover is subject to any special conditions or exclusions imposed by Bupa International.

Benefits may vary depending on the level of cover you choose. Please ask us for details. When you join a table of benefits will be sent out with your policy.

“ My staff are my
priority and deserve
the best ”



“ I’m confident
that **my employees**
can have access to
expert care ”





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 208200

Your calls will be recorded and may be monitored

Bupa-intl.com

Any quotes are example(s) drawn from the experiences of a number of our members or staff; they are not intended to represent the details of any specific individuals or their circumstances.

