

Corporate – How does this plan work?

Where can I be treated?

You can receive treatment from any recognised hospital, clinic, or legally qualified medical practitioner.

We also have a network of more than 5,500 hospitals and clinics which we can often arrange to pay directly on your behalf (this is known as direct settlement).

Our Healthline service will help you find a suitable medical professional.

How do I arrange treatment?

When you know that you need to seek medical advice and/or treatment, we ask that you contact us first. This allows us to check your cover, confirm that your proposed treatment is eligible for payment, and in many cases, contact your medical provider to arrange direct settlement.

How does the claims process work?

There are two ways that your medical treatment can be paid:

Direct settlement

- You contact us to advise what treatment you intend to receive.
- We confirm that treatment is eligible and that we can 'pre-authorise' (guarantee payment) of it.
- We send pre-authorisation to you and the provider of your treatment.
- You complete and sign the pre-authorisation form.
- Your medical provider attaches the invoice(s) for your treatment and returns with the pre-authorisation documents to us.
- We process the claim and pay your medical provider directly.
- We send you a 'payment statement' advising when and how it was paid, and who received the payment.
- You settle any shortfall with your medical provider.

Pay and claim

- You contact us to advise what treatment you intend to receive.
- We confirm your cover and benefit limits.
- You receive treatment and pay your medical provider (usually at time of treatment).
- You and your medical provider fully complete a claim form and return the claim form to us.
- We process the claim and pay you*.
- We send you a 'payment statement' advising when and how it was paid, and who received the payment.

How does Bupa International make claim payments?

Wherever possible, we will follow the instructions given to us in the payment section of the claim form.

- We can pay you, the principle member (applicant) or your medical provider.
- We can pay by cheque or by electronic bank transfer.

- We can pay in more than 80 currencies.

How do deductibles work?

A deductible is the amount you must pay towards covered medical expenses before we will start paying for your treatment.

Once your deductible amount has been reached, all covered expenses will be paid in line with your policy's benefit limits.

For example, if you have an annual deductible of £Sterling 500, the total value of your eligible claims must reach £Sterling 500 before we will pay any benefit.

The annual deductible applies separately to each person on your membership, and is not cumulative.

What treatment and conditions are not covered?

There are certain conditions and treatments that we do not pay for on any level of coverage.

We always ask that you contact us before arranging or receiving any treatment so we can confirm coverage.

Excluded conditions and treatments:

- addictive conditions and disorders
- ageing and puberty
- allergies and allergic conditions
- artificial life maintenance
- birth control
- conflict and disaster
- congenital conditions
- convalescence and admission for general care
- cosmetic treatment
- deafness
- dental treatment/gum disease
- developmental problems
- donor organs
- experimental treatment
- eyesight
- footcare
- genetic testing
- health hydros (health spa treatments such as floatation therapy and reflexology), nature cure clinics and related treatments
- hereditary conditions
- HIV/AIDS
- infertility treatment
- obesity
- personality disorders
- physical aids and devices
- pre-existing conditions
- preventive and wellness treatment
- reconstructive or remedial surgery
- self-inflicted injuries
- sexual problems/gender issues
- sleep disorders

- speech disorders
- surrogate parenting
- travel costs for treatment
- treatment from unrecognised physicians or facilities
- USA treatment (unless USA cover is purchased separately)

Do you have a limit for the cost of treatment I may receive?

We will pay for reasonable and customary costs. This means that the costs charged by your treatment provider should not be more than they would normally charge and be representative of charges by other treatment providers in the same area***.