



The World of Bupa

[bupa.co.uk](http://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

[bupa-intl.com](http://bupa-intl.com)

Your calls will be recorded and may be monitored.



Lifeline  
 Worldwide medical insurance



# We care, wherever you are

Whether you're at home or living or working abroad, the last thing you want to worry about is your health. You need the peace of mind that comes from knowing that your medical needs are protected and you have access to the very best treatment available, whenever and wherever you need it.

Naturally, you want a flexible and comprehensive plan, giving you and your family instant access to an expert team of people who understand your situation and treat you with respect and compassion every time you contact them.

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



# Why choose Bupa International?

We are part of the internationally respected Bupa Group. Founded over 60 years ago, Bupa now has eight million members of 115 nationalities in 190 countries.

## Award-winning service and experience

Bupa International is the largest international expatriate health insurance provider, who can also provide cover for local nationals where the local regulations permit. We know the high standards our members expect. We know what treatments and facilities are available around the globe. And we know the importance of offering advice and support through every stage of a patient's care and recovery. Bupa has been the winner of prestigious awards - 'Best International PMI provider' seven times at Health Insurance Awards over the past nine years, Queens' Award for Export Achievement in 1999 and Queen's award for Enterprise in 2005.

## An expert team who understands you

We have over 1,000 employees from a wide range of countries and cultures. Professionally trained and continually coached, we aim to treat you with respect, compassion and understanding every time you contact us. We can speak to you in your own language, plus we speak a total of 34 languages in-house and have a wealth of local knowledge and expertise. With a team of practising doctors available 24 hours a day, our aim is to treat and care for you as an individual enabling you to receive the most appropriate treatment every time.

## Innovative online services

Our dedicated website [www.bupa-intl.com](http://www.bupa-intl.com) offers you the chance to learn about the plans available, obtain instant quotations, buy online, have immediate access to a membership number and find useful, specific country information to suit your needs. When buying through an agent or distributor, they can still access online services on your behalf.



## At a glance

- Bupa has the financial security of £1.9 billion in reserves\*
- over 5,500 participating hospitals and clinics worldwide
- Bupa International provides cover on a worldwide basis
- Bupa is a healthcare specialist and has members in 190 countries
- you choose where you want to be treated either in a network or any recognised hospital or clinic worldwide

\*2006 figures

# Flexible cover to suit your needs

We understand that everybody has a different budget and requirements. That's why our Bupa International Lifeline plan has been designed to be as flexible as possible. There are three levels of cover - Essential, Classic and Gold - as well as options for extra international assistance and a choice of deductibles.

## A choice of three levels

**Gold** - Our top level gives you all the cover you need for both in-patient and out-patient care. In addition, Gold also covers family doctor treatment and any prescription medication you may need, as well as accident related dental treatment. Maternity cover, home nursing and a range of four preventive healthchecks are also included in this comprehensive plan.

**Classic** - Our classic level is designed to cover you and your family for any specialist medical treatment or diagnosis. You will be covered for in-patient hospital stays as well as out patient consultations, treatment such as physiotherapy and a range of preventive health checks.

**Essential** - This level concentrates on covering you for in-patient hospital stays. You have the security that you'll be covered for treatment you may receive as an in-patient or as a day-care patient.

## Health advice is just one call away with Healthline

Should you or a member of your family become ill in the middle of the night, you will be able to pick up the phone and speak to a medical professional. All three Lifeline plans give you round-the-clock access to worldwide medical advice with Healthline. Our in-house multi-lingual medical assistance team is ready to give you general healthcare advice, information about local medical facilities, medical referrals and travel advice.

## Freedom of choice with Worldwide Medical Assistance Cover

If you think that your circumstances might require additional medical assistance eg. you live in a remote part of the world or somewhere with limited medical facilities, you can select one of the following two options for Assistance Cover:

- **evacuation** – If you are concerned about the quality of local medical care, this is ideal. If the treatment you need is not available locally, we will arrange for you to be evacuated to the nearest centre of medical excellence, no matter where you are in the world.
- **repatriation** – Our highest level of Assistance cover also gives you the choice of returning to your home country, to be treated in familiar surroundings, near your friends and relatives (if treatment is not available locally). If this happens, you can choose to have someone to accompany you for your visit back home.

## Optional cover in the USA

We understand that many people do not need medical insurance for the USA, so you can choose whether you want to include it. Unfortunately, we cannot offer Bupa International Lifeline to anyone who is normally resident in the USA.

## Lower your premium with deductibles (excess)

You can keep your premiums at a level you can manage by opting to take an annual deductible (excess). Choose to pay the first £100, £250, £500, £1,000 or £2,000 of your claims for that year; the higher the deductible, the lower your premium. You will only need to pay this deductible if you make a claim.

See our Membership Guide for full terms and conditions

## How will you benefit?

When you join Bupa International, you can be secure in the knowledge that you have prompt access to the world's best medical advice, wherever and whenever you need it.

You'll find all the important numbers you might need on your personalised membership card. So you'll only ever be one phone call away from our specially trained team of multi-lingual professionals, who are ready to offer help and advice.

### Choice, flexibility and ease

With Lifeline, you can choose to be treated in any recognised hospital or clinic in the world, as well as our comfortable, well-equipped network of 5,500 participating hospitals and clinics worldwide. Simply get in touch to let us know if you need treatment, and we will confirm or 'pre-authorise' your treatment, offering help and advice where required. We can usually settle bills direct with the hospital or clinic, so that you don't have to pay upfront or worry about too much paperwork.

### Bupa is a worldwide name

We have offices in Spain, Hong Kong, Thailand, Malta, Saudi Arabia, Egypt, USA, Denmark and Australia and representatives in many other countries who have in-depth local knowledge of the best care available. Our network is cross-border, so you don't have to worry about the quality of local care, and you can receive treatment in more than one country where necessary.



### Individual online access for members

It's easy to find advice and information with our free, confidential Members-only website. From the comfort of your own home, you can look at your membership guide and certificate, download claim forms and other useful documents, track the status of your claims, find useful medical information and tips about living and travelling abroad. You can also contact us by phone, email or through Webchat on MembersWorld where you can instantly communicate with our team.

# 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.

# What will you be covered for?

## What is covered?

This plan covers you for the costs of active treatment. This means treatment of a disease, illness or injury that leads to your recovery, conservation of your condition, or to restore you to your previous state of health as quickly as possible. This includes both acute (diseases, illnesses or injuries that respond to medical care without the need for long term or prolonged treatment) and chronic (diseases, illnesses or injuries that are permanent, come back or are likely to continue indefinitely) conditions.

- you are covered for both emergency and non-emergency treatment
- cancer treatment is covered in full
- you are covered for psychiatric conditions (after two years' membership)
- you are covered for sports injuries
- you are covered for drug treatments for HIV/AIDS up to £10,000 per year (after five years' membership)
- you are covered for hospice and palliative care e.g. medication to help you remain comfortable 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, accident-related dental treatment, maternity costs, wellness checks (after one years' membership) and family doctor treatment, dependent on the level of cover purchased.

Please see the benefits table for detailed information about the benefits available for the different levels of cover. For full details, please refer to the Membership Guide, Section 2, under "What is covered?".

## What is not covered?

There are certain circumstances that we do not cover. Some of these are explained below:

- you are not covered for pre-existing conditions - ie. 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 - ie. any condition present at, or before, birth. Treatment needed for congenital conditions immediately following birth are covered for the first 90 days
- you are not covered for preventive treatment - ie. treatment for a condition when no symptom is present (unless otherwise covered by the Wellness benefit on the Classic and Gold levels of cover)
- you are not covered for physiological changes - ie. naturally occurring conditions caused by puberty or ageing
- you are not covered for health hydros/nature cure clinics
- you are not covered for elective cosmetic surgery/treatment
- you will not be covered for treatment in the USA, unless you have specifically purchased USA cover
- we have made special arrangements in the USA. For daycase, MRI, CT, PET scans, in-patient or cancer treatment in the USA you should pre-authorise your treatment. If you pre-authorise your treatment and choose to go outside the network then we can only reimburse 80% of your treatment costs. If you do not pre-authorise your treatment then we can only reimburse 50% of your treatment costs. Please let us know if you need treatment so that our team can confirm your cover.

Please note that there may be exceptions to these exclusions. For full details, please refer to 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	\$1,000,000	\$1,500,000	\$2,000,000
€ Euro	€750,000	€1,000,000	€1,500,000

## Out-patient treatment

	Essential	Classic	Gold
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	We pay up to Esterling 500, US\$ 1,000 or €Euro 750 each <i>membership year</i>	We pay up to Esterling 500, US\$ 1,000 or €Euro 750 each <i>membership year</i>
Physiotherapy, osteopathy and chiropractor <i>treatment</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>
Costs for <i>treatment</i> by <i>therapists</i> and <i>complementary medicine practitioners</i>	Not covered	We pay in full for up to 5 visits each <i>membership year</i>	We pay in full for up to 15 visits each <i>membership year</i>
<i>Consultants'</i> fees and <i>psychologists'</i> fees for <i>psychiatric treatment</i> (after two years' membership)	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>
Pathology, x-ray and <i>diagnostic tests</i>	Not covered	We pay up to Esterling 5,000, US\$ 10,000 or €Euro 8000 each <i>membership year</i>	Paid in full
<i>Consultants'</i> fees for consultations	Not covered	Not covered	Paid in full up to 35 visits
Costs for <i>treatment</i> by a <i>family doctor</i>	Not covered	Not covered	We pay up to Esterling 600, US\$ 1,200 or €Euro 900 each <i>membership year</i>
Prescribed drugs and dressings	Not covered	Not covered	We pay up to Esterling 400, US\$ 800 or €Euro 600 each <i>membership year</i>
Accident-related dental <i>treatment</i>	Not covered	Not covered	

## In-patient treatment

	Essential	Classic	Gold
<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

	Essential	Classic	Gold
Cancer <i>treatment</i>	Paid in full	Paid in full	Paid in full
Maternity cover (after 10 months membership)	Not covered	We pay up to Esterling 3,000, US\$ 6,000 or €Euro 4,500 each <i>membership year</i>	We pay up to Esterling 5,000, US\$ 10,000 or €Euro 7,500 each <i>membership year</i>
MRI, CT and PET scans			
Transplant Services			
Local Road Ambulance	Paid in full	Paid in full	Paid in full
Local Air Ambulance	We pay up to Esterling 5,000, US\$ 10,000 or €Euro 7,300 each <i>membership year</i>	We pay up to Esterling 5,000, US\$ 10,000 or €Euro 7,300 each <i>membership year</i>	We pay up to Esterling 5,000, US\$ 10,000 or €Euro 7,300 each <i>membership year</i>
Home nursing after <i>in-patient treatment</i>	We pay up to Esterling 100, US\$ 200 or €Euro 150 each day up to a maximum of 10 days each <i>membership year</i>	We pay up to Esterling 100, US\$ 200 or €Euro 150 each day up to a maximum of 20 days each <i>membership year</i>	We pay up to Esterling 100, US\$ 200 or €Euro 150 each day up to a maximum of 30 days each <i>membership year</i>
<i>In-patient</i> cash benefit	We pay up to Esterling 75, US\$ 150 or €Euro 110 each day up to a maximum of 20 days each <i>membership year</i>	We pay up to Esterling 75, US\$ 150 or €Euro 110 each day up to a maximum of 20 days each <i>membership year</i>	We pay up to Esterling 75, US\$ 150 or €Euro 110 each day up to a maximum of 20 days each <i>membership year</i>
HIV/AIDS drug therapy including ART (after five years' membership)	Not covered	We pay up to Esterling 10,000, US\$ 20,000 or €Euro 15,000 each <i>membership year</i>	We pay up to Esterling 10,000, US\$ 20,000 or €Euro 15,000 each <i>membership year</i>
Hospice and palliative care	We pay up to Esterling 20,000, US\$ 40,000 or €Euro 30,000 for the whole of your membership	We pay up to Esterling 20,000, US\$ 40,000 or €Euro 30,000 for the whole of your membership	We pay up to Esterling 20,000, US\$ 40,000 or €Euro 30,000 for the whole of your membership
In-patient rehabilitation	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>
Newborn Care (90 days following birth)	We pay Esterling 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 Esterling 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 Esterling 75,000 US\$ 150,000 or €Euro 110,000 maximum benefit for all <i>treatment</i> received during the first 90 days following birth
Healthline services	Included	Included	Included

## Optional benefits (if purchased)

	Essential	Classic	Gold
USA cover	100% of costs in network, 80% of costs out of network provided <i>treatment</i> is pre-authorised. Only 50% of <i>treatment</i> costs if you do not pre-authorise	100% of costs in network, 80% of costs out of network provided <i>treatment</i> is pre-authorised. Only 50% of <i>treatment</i> costs if you do not pre-authorise	100% of costs in network, 80% of costs out of network provided <i>treatment</i> is pre-authorised. Only 50% of <i>treatment</i> costs if you do not pre-authorise
Assistance cover	See section 4 for details of the optional Assistance cover. Your Membership Certificate will show if you have purchased this cover. The overall annual maximum benefit limit does not apply.		

## Contact us

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

You can call our Sales Team on **+44 (0) 1273 208181**  
(between 8am and 6pm GMT Monday to Friday)

Alternatively you can fax us on: **+44 (0) 1273 866583**  
or email us: **advice@bupa-intl.com**  
or visit our website: **www.bupa-intl.com**

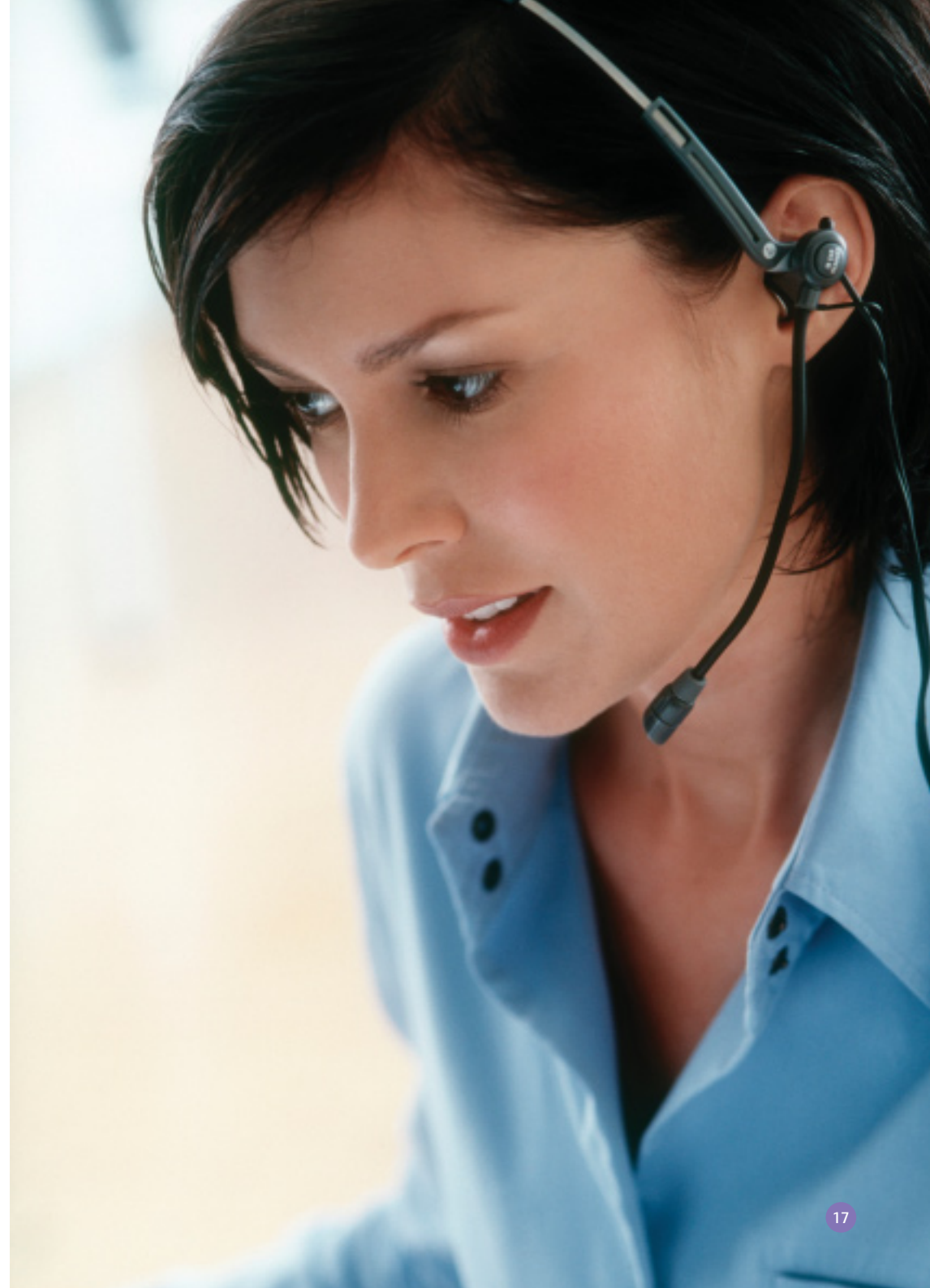
[Agents/brokers please place your business card here](#)

### Customer helpline

If you are an existing customer, you can call our Bupa International helpline on **+44 (0) 1273 323563** at any time, 24 hours a day, 365 days a year.

Alternatively you can email us: **info@bupa-intl.com**,  
contact us through Webchat at **www.bupainternational.com/membersworld**  
or fax us at **+44 (0) 1273 820517** or write to us at:

**Bupa International**  
**Russell Mews**  
**Brighton**  
**East Sussex**  
**BN1 2NR**  
**United Kingdom**



## Dealing with your concerns

During your membership, you may need to 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.

We will investigate your complaint immediately. If you have not received a response within eight 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) 07 64 1000 or  
find details at their website: [www.financial-ombudsman.org.uk](http://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](http://www.fscs.org.uk). Please note that calls to Bupa International will be recorded and may be monitored.

