



POLICY SUMMARY

WORLDWIDE HEALTH OPTIONS

This booklet contain important details about the cover that we can offer you. This is a summary of the policy and its benefits and does not contain the full terms.

From 1 October 2011

WELCOME TO YOUR BUPA INTERNATIONAL PLAN

THE COVER OF THE POLICY

Worldwide Health Options is a private health insurance plan for people 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 Worldwide Health Options 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

Worldwide Health Options 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

Worldwide Health Options policies are of 12 months duration. We send renewal information one month before the anniversary date. Please contact us if you need to cancel your cover during the term of the contract.

28 DAY CANCELLATION POLICY

If you change your mind you can cancel your policy. Either sign and return the documents with "Cancel" written clearly on them or call us and tell us you would 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.

POLICY SUMMARY

CORE COVER: WORLDWIDE MEDICAL INSURANCE	
<p>KEY BENEFITS - WHAT IS COVERED?</p> <p>This plan covers you for the costs of active treatment. This includes both acute conditions (diseases, illnesses or injuries that respond to medical care without the need for long-term or prolonged treatment) and chronic conditions (diseases, illnesses or injuries that are permanent, come back or are likely to continue indefinitely). The cover provided is dependent on the options you have chosen.</p>	<p>SIGNIFICANT EXCLUSIONS OR LIMITATIONS - WHAT IS NOT COVERED?</p> <p>There are specific limitations on cover for each of the options. Please refer to the notes following each benefit table in the membership guide for full details.</p> <p>If you have not bought Worldwide Medical Plus, Worldwide Medicines and Equipment, Worldwide Wellbeing or Worldwide Evacuation we do not pay for any of the treatments or benefits included under those options.</p> <p>A deductible may apply, please refer to your membership guide for further details. If you change your country of residence this may affect your membership. Please refer to your membership guide for further details.</p>
CORE COVER: WORLDWIDE MEDICAL INSURANCE	
<p>OVERALL ANNUAL MAXIMUM - GBP 1,500,000/EUR 1,875,000/USD 2,550,000</p>	
<p>This provides cover for treatment needed in hospital. Subject to prior approval, surgery, advanced imaging and all cancer treatment is also provided for, whether or not you need to stay in hospital. Cover includes:</p>	<p>Treatment received at a hospital when you are not staying overnight or as a day-case.</p>
<p>KEY BENEFITS - WHAT IS COVERED?</p> <p>All covered hospital treatment and accommodation bills.</p> <p>Treatment for psychiatric conditions.</p> <p>Maternity, including child birth at home, and newborn care.</p> <p>Cancer treatment - all treatment you receive for or related to cancer whether staying in hospital overnight, as a day-case or on an out-patient basis.</p> <p>Transplants, including donor costs, up to the benefit limit for each condition.</p> <p>Treatment of sports injuries.</p> <p>Treatment of congenital and hereditary conditions.</p>	<p>SIGNIFICANT EXCLUSIONS OR LIMITATIONS - WHAT IS NOT COVERED?</p> <p>We do not pay hospital room and board charges if you are staying in hospital unnecessarily.</p> <p>No specific exclusions.</p> <p>Once you, the mother, have been covered on this option for 10 months. We do not pay for treatment directly related to surrogacy.</p> <p>No specific exclusions.</p> <p>We do not pay medical costs for you to have an organ harvested, when the intended recipient is not a Bupa International member.</p> <p>No specific exclusions.</p> <p>Payable for treatment received after the first 90 days following birth</p>
OPTION: WORLDWIDE MEDICAL PLUS	
<p>OVERALL ANNUAL MAXIMUM - GBP 25,000/EUR 31,250/USD 42,500</p>	
<p>For doctor, specialist or medical treatments that do not require a hospital stay. Cover includes:</p>	
<p>KEY BENEFITS - WHAT IS COVERED?</p> <p>Physical and complementary therapies, including acupuncture, homeopathy and Chinese medicine.</p> <p>Young child care – routine preventive care for your children up to the age of five.</p> <p>Maternity – ante and post-natal treatment.</p> <p>Accident-related dental treatment.</p> <p>Transplant services.</p>	<p>SIGNIFICANT EXCLUSIONS OR LIMITATIONS - WHAT IS NOT COVERED?</p> <p>We do not pay any other complementary therapies such as ayurvedic treatment or aromatherapy which may be available.</p> <p>No specific exclusions.</p> <p>Once you, the mother, have been covered on this option for 10 months.</p> <p>We do not pay for the repair or provision of dental implants, crowns or dentures.</p> <p>No specific exclusions.</p>

OPTION: WORLDWIDE MEDICINES AND EQUIPMENT	
Cover includes:	
KEY BENEFITS - WHAT IS COVERED?	SIGNIFICANT EXCLUSIONS OR LIMITATIONS - WHAT IS NOT COVERED?
Medicines and dressings prescribed by your doctor or specialist	No specific exclusions.
Short-term rental of medical equipment such as crutches, a wheelchair or a hospital bed	No specific exclusions.
Long-term prescribed medicines	Once you have been covered on this option for three years.

OPTION: WORLDWIDE WELLBEING	
OVERALL ANNUAL MAXIMUM - GBP 5,000/EUR 6,250/USD 8,500	
Cover includes:	
KEY BENEFITS - WHAT IS COVERED?	SIGNIFICANT EXCLUSIONS OR LIMITATIONS - WHAT IS NOT COVERED?
Full health screening.	Once you have been covered on this option for one year, and every other year thereafter.
A range of other screenings available every year.	No specific exclusions.
Routine dental treatment, including orthodontic treatment up to the age of 19.	Once you have been covered by this option for six months for routine and preventive treatment, or two years for orthodontic treatment.
Optical cover including sight tests and prescribed lenses.	No specific exclusions.

OPTION: WORLDWIDE EVACUATION	
Evacuation covers you for reasonable transport costs to the nearest suitable medical centre, when the treatment you need is not available nearby. Repatriation, which is also included, gives you the added option of returning to your home country or specified country of nationality, to be treated in familiar surroundings. Cover includes:	
KEY BENEFITS - WHAT IS COVERED?	SIGNIFICANT EXCLUSIONS OR LIMITATIONS - WHAT IS NOT COVERED?
A person to travel with you on an evacuation or repatriation, if there is a reasonable need for you to be accompanied.	No specific exclusions.
Transfers of minor children who would otherwise be left without a parent or guardian in the event of an evacuation or repatriation of a parent.	Under 18 years of age.
A daily living allowance for your accompanying person if you have been evacuated.	Up to 10 days following evacuation up to GBP 100/EUR 125/USD 170 each day.
Transfer of mortal remains either to your home country or to your country of residence.	We do not pay for burial or cremation, the cost of burial caskets etc, or the transport costs for someone to collect or accompany your mortal remains.
Compassionate visit and return, including living allowance - reasonable travel costs for one close relative (spouse/partner, parent, child, brother or sister) who is in another country to visit when you have a sudden accident or illness and are going to be hospitalised for at least five days, or you have received a short-term terminal prognosis.	Up to 10 days up to GBP 100/EUR 125/USD 170 each day. We do not pay compassionate visit benefit when either an evacuation or repatriation has taken place.

GENERAL EXCLUSIONS

There are general exclusions which apply for all options. Below are some of the treatments we do not pay for:

SIGNIFICANT EXCLUSIONS OR LIMITATIONS - WHAT IS NOT COVERED?

Treatment of harmful or hazardous use of alcohol, drugs and/or medicines.

Elective cosmetic surgery/treatment.

Developmental problems, including learning difficulties and behavioural and physical development problems, and developmental problems treated in an educational environment.

The purchase of donor organs.

Foetal surgery undertaken in the womb.

Health hydros/nature cure clinics.

Infertility treatment.

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.

Sleep disorders.

Temporomandibular joint (TMJ) disorders.

Treatment in the USA, unless you have specifically purchased USA Cover.

HOW TO CLAIM

Contact Bupa International customer service helpline:
+44 (0) 1273 323 563 or info@bupa-intl.com



Direct Settlement

We will send pre-authorisation to you or to your hospital/clinic

Complete and sign the blank sections of the statement including the patient declaration. The hospital/clinic will attach invoices and send the claim to us

We pay hospital/clinic

Pay and Claim

We confirm your cover and benefit limits

Your medical practitioner should complete the medical information section of the claim form. You should complete all other sections, attach invoices and send the claim to us

We pay you



We send your claim payment statement to you

You settle any shortfall with hospital, clinic or doctor

MAKING A COMPLAINT

We're always pleased to hear about aspects of your membership that you have particularly appreciated, or that you have had problems with. If something does go wrong, here is a simple procedure to ensure your concerns are dealt with as quickly and effectively as possible.

If you have any comments or complaints, you can call the Bupa International customer helpline on +44 (0) 1273 323 563, 24 hours a day, 365 days a year. Alternatively you can email via www.bupa-intl.com/membersworld, or write to us at:

Bupa International
Victory House,
Trafalgar Place,
Brighton. BN1 4FY. UK