



“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

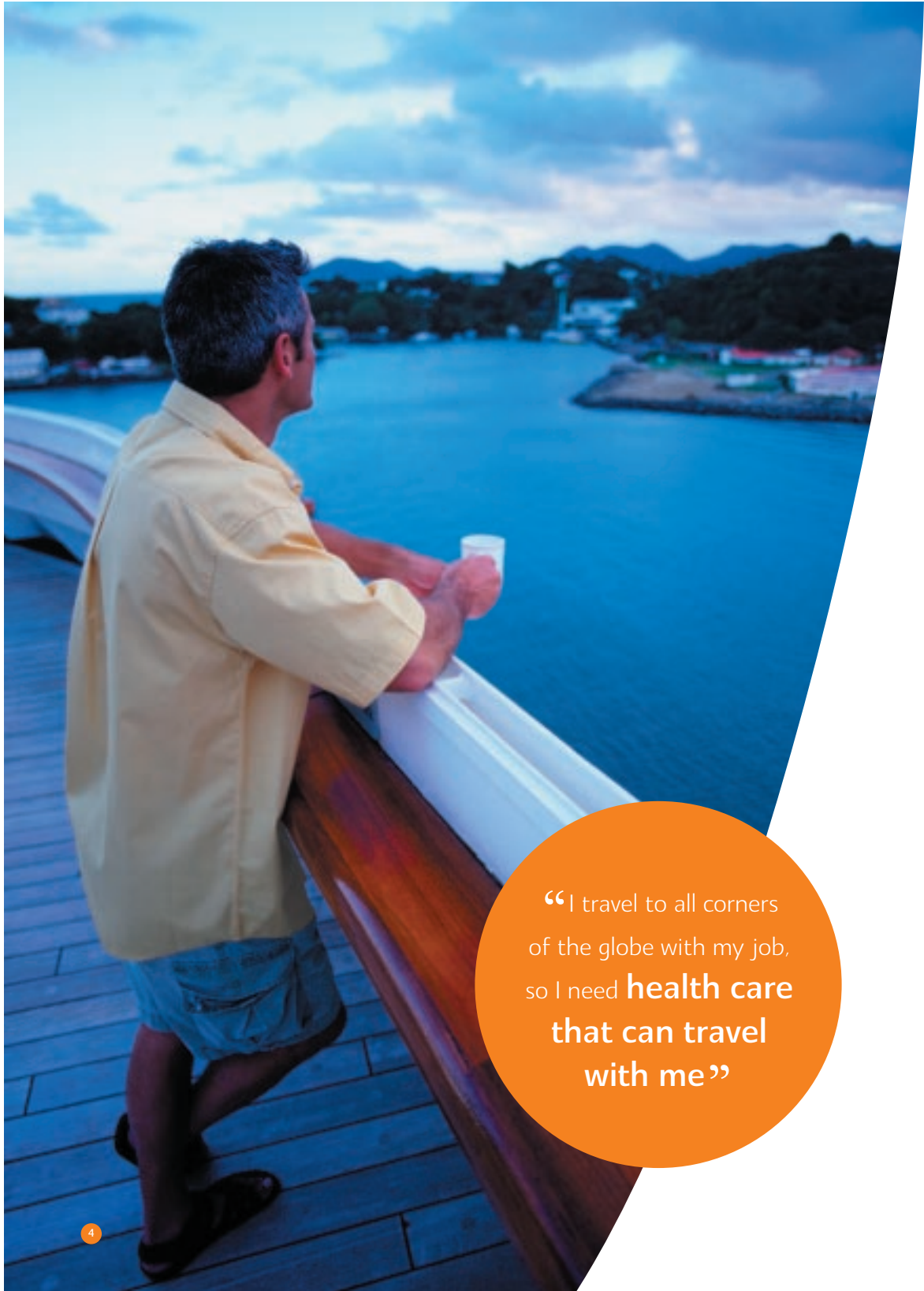
Whether you're at home or living or working abroad, the last thing you need to worry about is health cover.

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 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.

“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.

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 and Australia and representatives in many other countries who have in-depth local knowledge of the best care available.

Assistance Cover for extra reassurance

We have a range of options to give you access to the services and treatment that best suit you, wherever you are in the world:

Healthline - emergency advice 24 hours a day, 365 days a year Instant telephone access to our multi-lingual team of dedicated health professionals, for informed advice and expert support.

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.

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



What you'll be covered for

It's reassuring to know exactly what you are covered for when you join.

Our BUPA International Lifeline scheme 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.

Whichever option you choose

- We will pay all eligible qualifying hospital treatment and accommodation bills, up to the yearly maximum per person - £500,000 (US\$900,000, €750,000) on Essential, £750,000 (US\$1,200,000, €1,000,000) on Classic and £1,000,000 (US\$1,600,000, €1,500,000) on Gold
- Emergency road ambulance cover is standard
- Treatment for sports injuries is standard

- Home nursing cover and cash benefit are also standard
- Cover for out-patient consultations and treatments, including complementary therapies such as homoeopathy is available with Classic and Gold
- Routine maternity cover is available with Classic and Gold and emergency dental treatment is available with the Gold level of cover too.

Cover in the USA and Canada

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



“BUPA International
flew me to the
nearest hospital where
I could receive
expert treatment”

How we keep the costs of your cover low

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 using the details on page 14.

What we don't cover

The BUPA International Lifeline scheme is designed to cover specialist treatment for acute illness or injury. Certain medical conditions and treatments such as cosmetic treatment are not included in our scheme.

Chronic health conditions such as diabetes and multiple sclerosis are not covered.

We also exclude 'pre-existing' diseases - any illnesses or injuries that you have when you join, or have suffered in the past and that may recur. This exclusion also includes any symptoms or conditions that are linked to a 'pre-existing' condition.



“Our team are always available”

The benefits of BUPA International Lifeline

“The scheme made
me feel much happier about
**moving abroad
with my baby**”



BENEFITS	ESSENTIAL	CLASSIC	GOLD
ANNUAL OVERALL MAXIMUM	£500,000, US\$900,000, €750,000	£750,000, US\$1,200,000, €1,000,000	£1,000,000, US\$1,600,000, €1,500,000
OUT-PATIENT CHARGES			
Consultants' fees for consultations	Not covered	up to £3,000, US\$4,800, €4,500 each year	up to £3,000, US\$4,800, €4,500 each year
Pathology, X-rays and diagnostic tests			
Costs for treatment by therapists and complementary medicine practitioners			
Consultants' fees and psychologists' fees for psychiatric treatment (after two years membership)			
Out-patient surgical operations	Full refund	Full refund	Full refund
MRI, CT and PET scans	Full refund	Full refund	Full refund
Cancer tests, drugs and consultants' fees for oncology	Full refund	Full refund	Full refund
IN-PATIENT CHARGES			
Hospital accommodation, nursing care, drugs and dressings	Full refund	Full refund	Full refund
Surgeons', anaesthetists' and physicians' fees	Full refund	Full refund	Full refund
Theatre charges and intensive care	Full refund	Full refund	Full refund
Pathology, X-rays, MRI, CT and PET scans, diagnostic tests and physiotherapy	Full refund	Full refund	Full refund
Cancer tests, drugs and consultants' fees for oncology	Full refund	Full refund	Full refund
Parent accommodation (staying with a child under 18)	Full refund	Full refund	Full refund
Psychiatric treatment (after two years membership)	Full refund	Full refund	Full refund
OTHER BENEFITS			
Emergency local road ambulance related to day-case or in-patient treatment	Full refund	Full refund	Full refund
Family doctor treatment and prescribed drugs and dressings each year, up to	Not covered	Not covered	£600, US\$960, €900
Routine maternity, each year up to (available after 10 months membership)	Not covered	£2,000, US\$3,600, €3,000	£4,000, US\$7,200, €6,000
Emergency dental treatment, each year, up to	Not covered	Not covered	£400, US\$700, €600
Home nursing	£100, US\$160, €150 per night up to a maximum of 10 nights	£100, US\$160, €150 per night up to a maximum of 20 nights	£100, US\$160, €150 per night up to a maximum of 30 nights
Cash benefit	£75, US\$120, €110 per night up to a maximum of 20 nights	£75, US\$120, €110 per night up to a maximum of 20 nights	£75, US\$120, €110 per night up to a maximum of 20 nights
OPTIONAL ASSISTANCE COVER	Full refund	Full refund	Full refund

You can get full details of the rules and benefits of the scheme, including the general terms and conditions, exclusions and benefit limits - call us for a copy.

Optional travel insurance Our travel supplement gives you cover against loss of luggage, cancelled trips, personal accident, legal costs, personal liability and loss of money or traveller's cheques. This doesn't duplicate the medical cover you already have under the Lifeline scheme.

BUPA International Lifeline scheme

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.

If you'd like to join or find out more, contact us at:

**Phone: +44 (0) 1273 208181
(from outside the UK)
Phone: 01273 208181
(from inside the UK)**

**Fax: +44 (0) 1273 866583
(from outside the UK)
Fax: 01273 866583
(from inside the UK)**

**Email: advice@bupa-intl.com
Website: www.bupa-intl.com**

Or write to us at:

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

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 scheme 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 this will be sent out with your policy.

28 day policy

As soon as we accept you as a member of the BUPA International Lifeline scheme, we will send you a copy of your Membership Guide which clearly explains the rules and benefits of the scheme.

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.

Contacting us

We are always pleased to hear about aspects of your membership that you particularly appreciated. We also want to hear about any problems you have with your membership. If something does go wrong, here is a simple 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 have any comments or complaints. 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**

If we are unable to resolve the complaint to your satisfaction, please write to our Director of Operations at the address above.

If you are still dissatisfied and you want to take the matter further, please write to the Managing Director of BUPA International at the same address.

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**

Please let us know if you would like a full copy of our complaints procedure.

If something has gone wrong, we want to do everything we can to put it right. None of these procedures affect your legal rights.



THE WORLD OF BUPA

bupa.co.uk

BUPA International offers you

Global medical schemes for
Individuals and groups
Assistance, repatriation and evacuation cover
24 hour multi-lingual helpline

Call +44 (0) 1273 208181

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BUPA International is a member of
the General Insurance Standards Council



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