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



YOUR GUIDE TO A HEALTHIER FUTURE

INTERNATIONAL PRIVATE MEDICAL INSURANCE



The Bupa Group have collaborated with MCGI to bring you Worldwide Health Options. Worldwide Health Options will be underwritten by MCGI under MCGI's Australian Financial Service Licence (AFSL number 237634), distributed by Bupa in Australia and administered by Bupa in the UK

About Bupa

At Bupa, everything we do is for the health of our members, because we want all of our members to live longer, healthier, happier lives. We're one of Australia's leading healthcare companies who proudly looks after the needs of more than three million Australians. We help guide our members through the healthcare system and help them to better manage their health, and that of their families for the long term. Internationally, the Bupa Group have been looking after people's healthcare needs for over 60 years, and in that time has grown to become a truly global company. Bupa has offices in Australia, UK, Hong Kong, Thailand, Saudi Arabia, India, USA, Denmark, Egypt, France and Spain and works with an international network of business partners. Bupa has over 10 million members in 190 countries, and offers access to over 200,000 medical providers worldwide. Bupa delivers expertise in caring for the health insurance needs of expats and their families around the globe. Bupa offers customers with international membership a worldwide network of care, and over 7,500 hospitals and clinics with direct settlement agreements for in-patient and day-case treatment.


About MCGI

Mutual Community General Insurance Pty Ltd (MCGI) has been providing insurance to Australians under the HBA and Mutual Community brands for over 25 years. Bupa Worldwide Health Options is issued in Australia by MCGI, the holder of Australian Financial Services Licence Number 237634. Under this licence MCGI is authorised to deal in and provide financial product advice in relation to general insurance products.

Bupa international private medical insurance is underwritten in Australia by Mutual Community General Insurance Pty Ltd (ABN 59 007 895 543) (MCGI), AFSL number 237634. This product is distributed in Australia by Bupa Australia Pty Limited (ABN 81 000 057 590) and Bupa Australia Health Pty Limited (ABN 50 003 098 655) which are Authorised Representatives of MCGI. All policies and claims in relation to this product are administered by Bupa Insurance Services Limited of the United Kingdom.

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WHY WORLDWIDE HEALTH OPTIONS IS RIGHT FOR YOU

If you'd like to find out more about Worldwide Health Options, a member of our team would be delighted to help.

You can speak to us on 1800 287 141 or + 61 3 9937 3296 between
Mon - Fri, 8:30am to 5:30pm AEST
Sat, 9:00am to 1:00pm AEST
or visit www.bupa.com.au

Email us at: worldwidehealth@bupa.com.au
or speak to your local distributor.

Worldwide Health Options provides international private medical insurance cover for you, whilst you are temporarily assigned overseas. It also covers you for up to 60 days while you are on home leave in Australia, except where a Medicare benefit is or could be payable or where you are covered by Medicare or Australian Private Health Insurance.*

As a Worldwide Health Options member you can be treated in any one of 7,500 participating hospitals and clinics worldwide, or in any recognised hospital or clinic of your choice. From the moment you call to pre-authorise your treatment, Bupa will be there for you every step of the way. We will even help you locate the closest suitable hospital and make appointments for your treatment on your behalf - so you can focus on getting better.

In fact, we pride ourselves on offering you the highest standard of service. We have multi-lingual, medically trained staff who can speak to you on the telephone 24 hours a day, ready to help with any health-related questions or concerns you may have.

You can also speak to an adviser whenever you need to using webchat, an instant messaging service where Bupa can answer any of your questions. With a wealth of local knowledge and expertise on hand 24/7, you can be sure that whenever you need us, Bupa will be there to help.

So if you're looking for a flexible international health insurance plan that will offer you excellent cover and service, choose Worldwide Health Options.

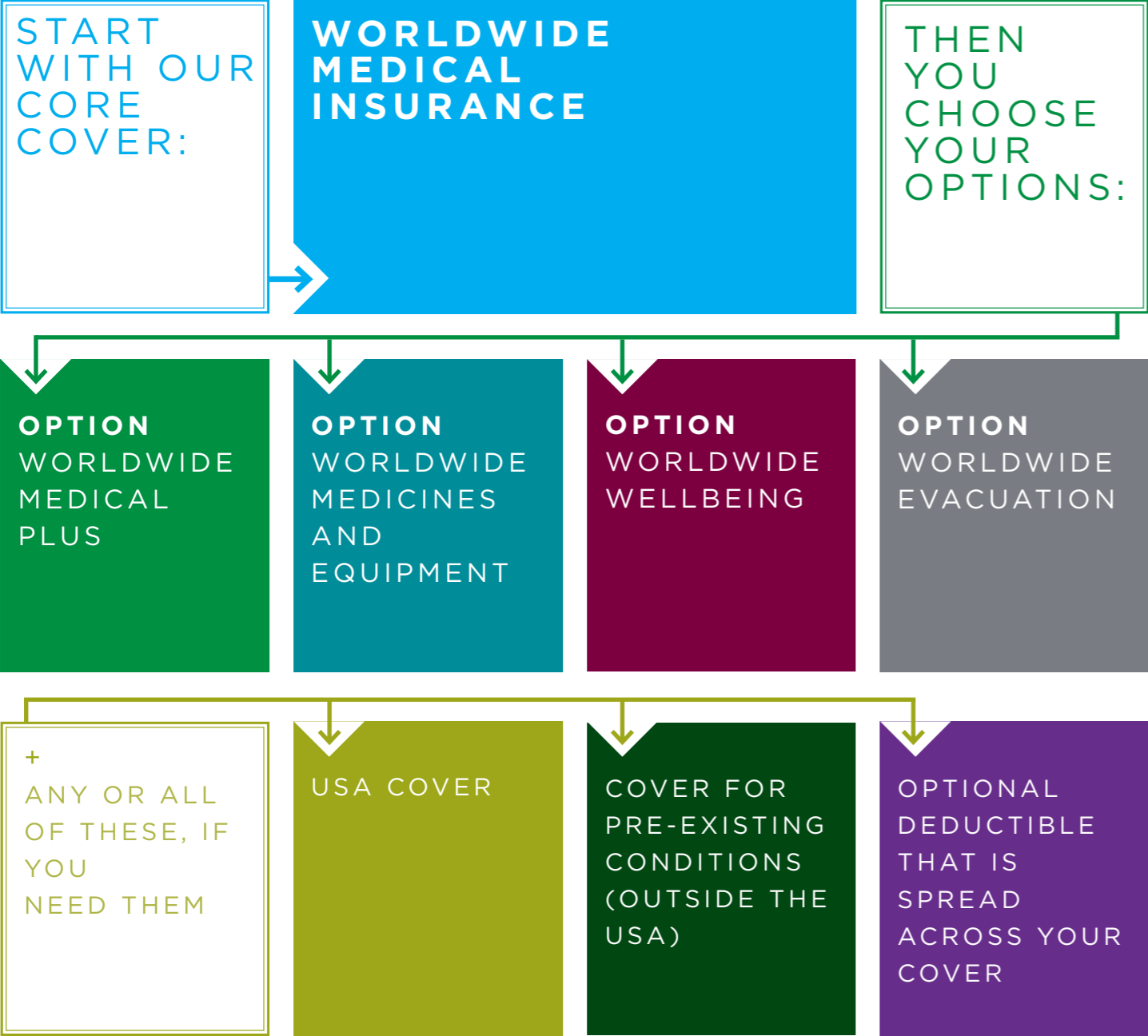
* Home leave cover is excluded for treatment or services in Australia where a Medicare benefit is or could be payable. Home leave cover is also excluded for any benefit if its payment would constitute carrying on of a "health insurance business" as defined under the Private Health Insurance Act 2007 (Cth). Home leave cover also excludes medical expenses which are covered by Worker's Compensation legislation.

HOW TO CREATE YOUR INDIVIDUAL PLAN

Worldwide Health Options gives you the freedom to choose an international medical insurance plan that suits your individual needs.

To ensure that you are paying a price that is right for your needs, we will calculate the cost of your plan according to the cover options you choose and the country where you spend most of your time. And to make the price even more flexible, you can also choose to include deductibles if you wish.

So, with the assistance of our specially trained sales team, you can create your own, tailored healthcare plan to meet your individual needs.



A WORLD-CLASS SERVICE YOU CAN RELY ON

Medical insurance is just the start of the package we offer. As a member, you have access to a number of services to help make your life easier. Wherever you are in the world, we're just a phone call away with expert assistance and advice.

AROUND THE CLOCK HELP FROM THE BUPA INTERNATIONAL MEDICAL CENTRE

We never know what is around the corner. But whatever else changes in your life, the Medical Centre gives you the reassurance that you are in safe and expert hands if ever your health is compromised.

You can call the Medical Centre on **+44 (0) 1273 333 911** at any time of the day or night and speak to medically trained people who understand your situation and can give you the healthcare advice, support and assistance you need.

WHAT HELP CAN YOU EXPECT?

You'll find the Bupa International Medical Centre an accessible, knowledgeable and comprehensive resource for all your health-related questions and concerns. We can put you in touch with someone who speaks your own language and can refer you to medical experts and local facilities around the globe.

If you choose the Worldwide Evacuation option, you can ask Bupa International to arrange medical evacuations and repatriations, including:

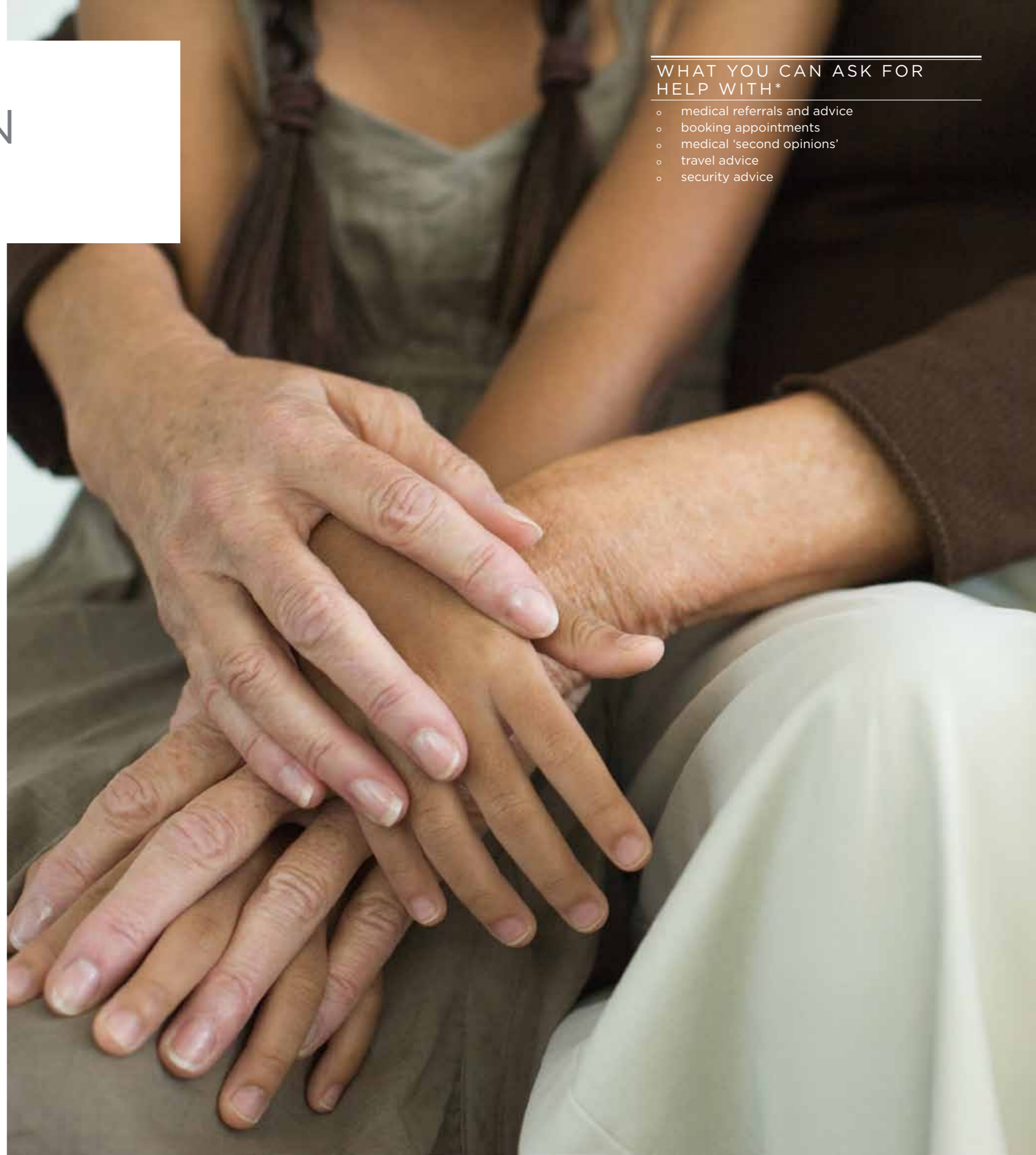
- air ambulance transportation
- commercial flights, with or without medical escorts
- stretcher transportation
- travel arrangements for relatives and escorts and
- repatriation of mortal remains.

The Medical Centre teams will handle your case from start to finish, so that you can always talk to someone who knows what is happening and will give you the support and consistent advice you require. You'll be treated as a valued individual rather than a policy number - we believe that every person and situation is different, and we focus on helping you to find the answers and solutions that work specifically for you.

* Bupa International obtain health, travel and security information from third parties. You should check this information as they cannot be held responsible for any errors or omissions, or any loss, damage, illness and/or injury that may occur as a result of this information.

WHAT YOU CAN ASK FOR HELP WITH*

- medical referrals and advice
- booking appointments
- medical 'second opinions'
- travel advice
- security advice



ONLINE SUPPORT AT MEMBERSWORLD

To make your life easier and save you time and hassle, you have access to an exclusive members website. You can visit your MembersWorld website at www.bupa-intl.com/membersworld* from anywhere in the world to manage your cover and access a comprehensive library of information:

- o view your plan documents
- o update your personal details
- o track the progress of your claims**
- o make payments online
- o search the international hospital directory
- o download claim forms and other useful documents, and
- o talk to Bupa International online using our free webchat service

GET EXPERT HEALTH ADVICE FROM BUPA.COM

The health area on bupa.com is full of up-to-date information that can help you to stay fit and well. Look up the names of commonly used medicines and find out how they work and any side-effects and alternatives.

24/7 ASSISTANCE FROM GENERAL ENQUIRIES

Bupa International also has a team of expertly trained people on hand at the end of the phone 24/7, ready to help with any general enquiries you may have. Wherever in the world you may be, you can be sure they can put you in touch with someone who can speak your own language.

* Email disclaimer. We cannot guarantee the security of email as a method of communication. Some companies and countries do monitor email traffic - please keep this in mind when sending confidential information. If you feel your email is not secure please send us your confidential documents by post or fax.

** MembersWorld may not be able to track claims in the USA as a third party is used here.

CORE COVER:

WORLDWIDE MEDICAL INSURANCE

FOR TREATMENT RECEIVED WHILST STAYING IN HOSPITAL, EITHER OVERNIGHT OR AS A DAY-CASE Worldwide Medical Insurance gives you the reassurance of covering essential hospital treatment you may need, whether in an emergency or a planned visit. All surgery, cancer treatment and advanced imaging, whether received whilst staying in hospital or as a visiting patient, are also included. You may have chosen this cover on its own, or together with any combination of our options.

WHAT IS COVERED?

Worldwide Medical Insurance covers you for a maximum of AUD\$2,500,000 each membership year which includes cancer treatment and transplant services.

Please see the overleaf page for more details. For full details of what is and what is not covered please see the membership pack.

WHAT IS NOT COVERED?

We don't cover treatment received at a hospital when you are not staying overnight or as a day-case. Maternity benefits are payable only after the mother has been a member for 10 months (we don't pay for treatment directly related to surrogacy). We don't pay the medical costs of organ harvesting for a transplant if the intended recipient is not a member of a Bupa International administered plan. And finally, we will not pay hospital room and board charges if you are staying in hospital unnecessarily.

If you'd like to find out more about Worldwide Health Options, a member of our team would be delighted to help.

You can speak to us on **1800 287 141** or + 61 3 9937 3296 between Mon - Fri, 8:30am to 5:30pm AEST Sat, 9:00am to 1:00pm AEST, visit www.bupa.com.au.

Email us at: worldwidehealth@bupa.com.au

WORLDWIDE MEDICAL INSURANCE

Benefit	Level of cover*	AUD\$
Staying in hospital overnight or as a day-case	Paid in full	
Parent accommodation	Paid in full	
Nursing care	Paid in full	
Operating room, medicines and surgical dressings	Paid in full	
Intensive care, intensive therapy, coronary care and high dependency unit	Paid in full	
Surgery, including surgeons', anaesthetists' and assistants' fees	Paid in full	
Specialists' consultation fees	Paid in full	
Pathology, X-rays and diagnostic tests	Paid in full	
Physiotherapy, chiropractor and osteopathy, therapists, complementary therapists, dieticians and speech therapists	Paid in full	
Rehabilitation	Paid in full for 30 days each condition	
Advanced imaging	Paid in full	
Psychiatric treatment overnight in hospital, including room, board and treatment costs	90 days lifetime limit	
Psychiatric treatment as a day-case, including room, board and treatment costs	Paid in full for 20 days each membership year	
Prosthetic implants and appliances	Paid in full	
Prosthetic devices	Each device, up to	3,250
Childbirth and treatment in hospital	Each membership year, up to	10,500
Childbirth at home or birthing centre	Each membership year, up to	1,000
Medically essential Caesarean section	Each membership year, up to	21,000
Newborn care	First 90 days following birth	121,000
Cancer treatment	Paid in full	
Transplant services	Each condition, up to	242,000
Hospice and palliative care	Lifetime limit	32,000
Local road ambulance	Paid in full	
Local air ambulance	Each membership year, up to	8,000
Home nursing	Paid in full for 30 days each membership year	
Hospitalisation cash benefit	Each night for a maximum of up to 30 nights each membership year	170
Emergency dental treatment	Paid in full	
Treatment of congenital and hereditary conditions	Each membership year, up to	32,000

OPTION:

WORLDWIDE MEDICAL PLUS

WORLDWIDE MEDICAL PLUS

Benefit	Level of cover	AUD\$
Specialists' consultation and doctors' fees	Paid in full up to 35 visits each membership year	
Physiotherapy, osteopathy and chiropractor treatment	Paid in full up to 30 visits each membership year	
Consultations and treatment with therapists and complementary therapists	Paid in full up to 15 visits each membership year	
Psychiatrists' and psychologists' fees	Paid in full up to 30 visits each membership year	
Speech therapy	Paid in full	
Pathology, X-rays and diagnostic tests	Paid in full	
Young child care	Each membership year, up to	1,500
Maternity	Each membership year, up to	3,000
Accident-related dental treatment	Each membership year, 80% up to	800
Transplant services	Each condition, up to	81,000

FOR SPECIALIST TREATMENT WHERE YOU DO NOT NEED TO STAY IN HOSPITAL

Worldwide Medical Plus covers you for consultations with a doctor or specialist and medical treatments that do not require a hospital stay. These may include osteopathy or physiotherapy for example. Some of these treatments or consultations may take place before or after a hospital stay, but many will be totally independent.

WHAT IS COVERED?

Worldwide Medical Plus covers you for a maximum of AUD\$40,000 each membership year (excluding transplant services with a higher limit of AUD\$81,000 for each condition) and also includes cover for young child care, maternity care, complementary therapies and speech therapy.

WHAT IS NOT COVERED?

We cover physical and certain complementary therapies, including acupuncture, homeopathy and traditional Chinese medicine. However, we do not pay for complementary therapies such as ayurvedic treatment or aromatherapy which may be available.

Maternity benefit is payable only after the mother has been a member on this option for 10 months.

We do not pay for the repair or provision of dental implants, crowns or dentures.

For full details of what is and what is not covered please see the membership pack.

OPTION:

WORLDWIDE MEDICINES AND EQUIPMENT

WORLDWIDE MEDICINES AND EQUIPMENT

Benefit	Level of cover	AUD\$
Prescribed medicines and dressings	Each membership year, up to	2,500
Durable medical equipment rental	Up to 45 days each condition, each membership year up to	
Long-term prescription medicines	Each membership year, 80% up to Lifetime limit	16,000 97,000

FOR PRESCRIBED MEDICINES AND MEDICAL EQUIPMENT

Often, treatment doesn't end when you leave the hospital or clinic or after you have seen a specialist. This option covers you for prescription medicines and the rental of medical appliances, such as oxygen supplies or wheelchairs.

WHAT IS COVERED?

Worldwide Medicines and Equipment covers you up to AUD\$2,500 each membership year for medicines, dressings and rental of medical equipment. Our unique long-term prescriptions benefit will also pay for any medicines required to manage chronic conditions such as asthma.

WHAT IS NOT COVERED?

We will only cover long-term prescription medicines once you have been a member for three or more years

For full details of what is and what is not covered please see the membership pack.

OPTION:

WORLDWIDE WELLBEING

WORLDWIDE WELLBEING

Benefit	Level of cover	AUD\$
Screening and prevention:		
Full health screen	Each membership year, up to	800
Mammogram		
Papanicolaou (PAP) test		
Prostate cancer screen		
Colon cancer screen		
Bone densitometry		
Four dietetic consultations		
Vaccinations		
Dental:		
Preventive	Each membership year, 100% up to	5,500
Routine and major restorative	Each membership year, 80% up to	
Orthodontic	Each membership year, 50% up to	
Optical:		
Eye test (including consultation)	One each membership year, 100%	
Spectacle lenses	80%	
Contact lenses	80%	
Spectacle frames	Once every two membership years, 80% up to	250

FOR A RANGE OF HEALTH SCREENINGS, VACCINATIONS, DENTAL AND OPTICAL TREATMENT

Our Worldwide Wellbeing option is designed to help you stay healthy. It covers medical screenings that can provide valuable early detection of conditions such as cancer. It covers dental and optical treatments, which can play an important role in keeping you healthy by identifying underlying problems such as mouth cancer or diabetes. The earlier a condition is identified, the faster you can be on the road to recovery.

WHAT IS COVERED?

Our Worldwide Wellbeing covers you for up to AUD\$8,000 each membership year. This covers you for vaccinations, eye tests and preventive dental care as detailed above.

WHAT IS NOT COVERED?

Full health screening is available only once you have been covered on this option for one year, and every other year thereafter.

Preventive and routine dental treatment is available after six months' membership on this option. Orthodontic treatment up to the age of 19 is available after two years' membership on this option.

For full details of what is and what is not covered please see the membership pack.

OPTION:

WORLDWIDE EVACUATION

WORLDWIDE EVACUATION

Benefit	Level of cover	AUD\$
Medical evacuation	Paid in full	
Medical repatriation	Paid in full	
Travel costs for an accompanying person	Paid in full	
Travel costs for the transfer of minor children	Paid in full	
Living allowance	For a maximum of 10 days each membership year, each day up to	150
Repatriation of mortal remains	Maximum benefit of	10,500
Compassionate visit and return	Five trips lifetime limit each membership year, up to	1,250
Compassionate visit living allowance	For a maximum of 10 days each visit, each day up to	150

FOR WHEN YOU CAN'T GET THE TREATMENT YOU NEED IN A LOCAL HOSPITAL

The Worldwide Evacuation option is ideal if the treatment you need is not available locally. It covers you for reasonable transport costs to the nearest suitable medical centre, ensuring you get the treatment you need. Repatriation gives you the added option of returning to your home country or specified country of nationality, to be treated in more familiar surroundings.

WHAT IS COVERED?

There's no annual limit on Worldwide Evacuation. It covers you for the transfer of minor children, so that they can be taken to a place where a guardian or relative can care for them until their parent has recuperated. You are also covered for compassionate visits, enabling a relative to visit you should 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. Your relative will also receive a cash sum to help cover living costs during their stay.

WHAT IS NOT COVERED?

We will pay a daily living allowance of up to AUD\$150 for a person accompanying you in the event of evacuation for up to 10 days only.

We will only transfer children up to the age of 18 who would otherwise be left without a parent or guardian in the event of an evacuation or repatriation of a parent. When transferring mortal remains to your home country or to your specified country of residence we will 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.

In the case of compassionate visit benefit, we will pay up to AUD\$150 a day for up to 10 days only. We do not pay compassionate visit benefit when either an evacuation or repatriation has taken place.

For full details of what is and what is not covered please see the membership pack.

COVER FOR PRE-EXISTING CONDITIONS

If you have a pre-existing medical condition, this option could provide you with the reassurance that you are covered for it.

While previously your international medical insurance may have excluded cover for any existing conditions you or a family member may have, you have the opportunity to apply for cover for them as part of your Worldwide Health Options plan.

To find out whether your pre-existing condition can be covered, we'll assess your individual situation and provide you with your personalised quote.

USA COVER

If you spend most of your time in the USA, then you'll need to buy USA Cover on an annual basis. However, if you spend most of your time outside the USA, you can choose to add USA Cover to your plan when you join or renew, enabling you to access medical treatment in the USA. We cannot cover USA permanent residents as they must be covered by a local insurance company.

If you choose to include cover for the USA, we have special arrangements in place if you need to be hospitalised while you are there. These include access to a select network of quality hospitals and other medical treatment providers with direct settlement of all covered expenses when you receive treatment there.



DEDUCTIBLES

Deductibles are the contributions you make towards the cost of your treatment

You can choose from a range of different deductibles, allowing you to manage the cost of your plan. If you choose to have a deductible on your Worldwide Medical Insurance cover, additional deductibles will also apply if you opt for Worldwide Medical Plus or Worldwide Medicines and Equipment (deductibles don't apply to Worldwide Wellbeing or Worldwide Evacuation).

The table below explains the value of the deductible which applies to each option.

WORLDWIDE MEDICAL INSURANCE

AUD\$

400

800

1,600

3,200

8,000

OPTION: WORLDWIDE MEDICAL PLUS

AUD\$

160

OPTION: WORLDWIDE MEDICINES AND EQUIPMENT

AUD\$

80

How do deductibles work?

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

Deductibles apply separately for treatment you have under each of the options. For example, if you chose Worldwide Medical Insurance with an AUD\$400 deductible and Worldwide Medical Plus, the deductible for each would be applied as follows.

You have treatment in hospital for a broken leg, which costs AUD\$ 1,425

Deductible applied is AUD\$ 400 from Worldwide Medical Insurance (as this covers hospital treatments)

Amount paid by us is AUD\$ 1,025

You have physiotherapy for your broken leg (usually paid from your Worldwide Medical Plus option), which costs AUD\$ 360

Deductible applied is AUD\$ 160 from Worldwide Medical Plus

Amount paid by us is AUD\$ 200

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

GENERAL EXCLUSIONS

What is not covered?

There are specific limitations on our core cover and for each of the options. Please refer to the notes in the 'Table of benefits' booklet in the membership pack for full details.

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.

There are general exclusions which apply for all options. Some of these are explained here.

We do not pay for:

- o treatment for or arising from the harmful, hazardous or addictive use of any substance including alcohol, drugs and/or medicines
- o developmental problems, including learning difficulties and behavioural and physical development problems
- o the purchase of donor organs
- o foetal surgery undertaken in the womb before birth
- o infertility treatment
- o sleep disorders
- o temporomandibular joint (TMJ) disorders
- o pre-existing conditions, (unless we have agreed to cover them)
- o any special conditions listed on your membership certificate
- o health hydros/nature cure clinics
- o elective cosmetic surgery/treatment
- o treatment in the USA, unless you have specifically purchased USA Cover

WHAT TO DO NEXT?



If you'd like to find out more about Worldwide Health Options and how they can be tailored to meet your individual needs, or would like a personal quote, speak to a member of our specially trained sales team or your local distributor. They'll take time to fully understand your requirements and help you to build the right plan for you.

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