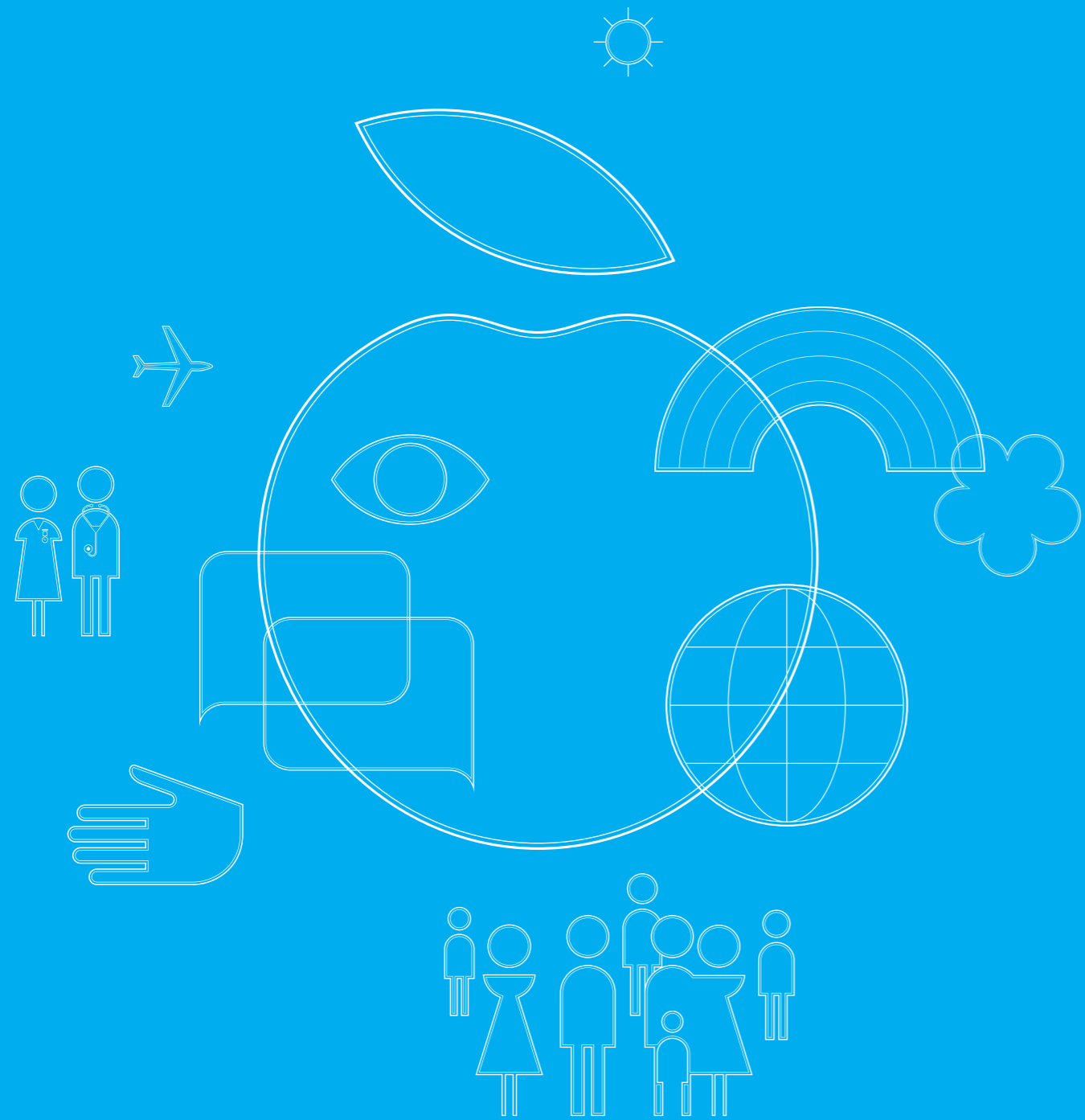


Bupa
PO Box 825
Hawthorn
Victoria
3122

www.bupa.com.au

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



YOUR COMPANY GUIDE TO A HEALTHIER FUTURE

INTERNATIONAL PRIVATE MEDICAL INSURANCE



LOOK AFTER YOUR PEOPLE, LOOK AFTER YOUR BUSINESS

Every successful business relies on its people. That's why choosing the right international medical insurance for your workforce is one of the most important decisions you'll ever make.

Your employees and their families need the reassurance that wherever they are in the world and whatever happens, they can rely on receiving assistance to obtain prompt access to expert medical treatment and quality care.

You need the confidence of knowing that your employees will be well looked after and treated as soon as possible, letting them get better quicker and back to work sooner, saving you money and time in the process.



A HEALTHY BUSINESS DECISION

INTERNATIONAL MEDICAL INSURANCE

International health insurance is a vital benefit that is valued by both employers and employees - that's what makes it such an appealing proposition for a company.

COVER FOR YOUR EMPLOYEES, WHEREVER THEY ARE

International medical insurance is perfect for companies with globally mobile employees, who often move from country to country at short notice and for companies who have employees working in countries with low quality or no local healthcare systems.

It facilitates access to treatment within the country they are in or, if unavailable locally, they can be taken to the nearest suitable medical centre.

It brings reassurance to your employees and their families as they can have cover that will help them access the right treatment, at the right time. Removing these worries leads to a more productive, happier and healthier workforce.

Having international health insurance in place for them makes good business sense and is one less thing for you to worry about.

A BENEFIT TO BE APPRECIATED

And that's just the start. By providing international health insurance it shows employees that you are committed to their wellbeing, which is good for staff morale. It's also a great option to have in your company benefits package when you're trying to recruit and retain the best employees.

IN SUMMARY:

- Ideal for companies with globally mobile employees or companies who have employees working in countries with low quality or no local healthcare provision.
- Provides access to prompt and appropriate medical treatment for employees and their families.
- Shows a commitment to your employees' wellbeing and has a positive impact on staff morale.
- Helps companies to attract and retain the best employees.

EXPERIENCE THE DIFFERENCE

The International Company Plan 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.

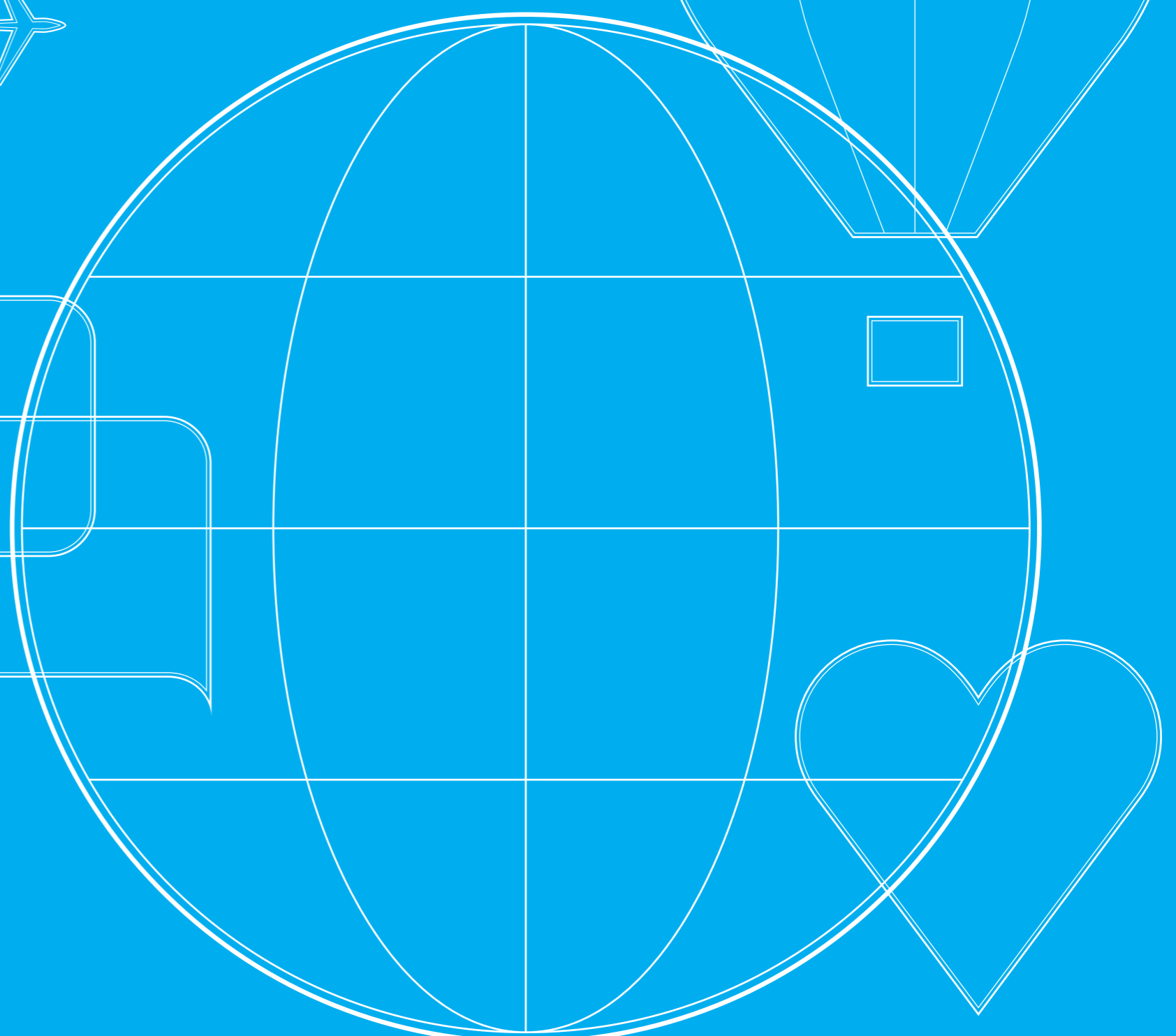
Internationally, the Bupa Group have been looking after people's healthcare needs for over 60 years, and in that time has grown to become a truly global company. Bupa has offices in Australia, UK, Hong Kong, Thailand, Saudi Arabia, India, USA, Denmark, Egypt, France and Spain and works with an international 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 International Company Plan 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.





HOW TO PROVIDE YOUR COMPANY WITH THE PERFECT FIT

Our experience tells us that every company has different needs. We can bring you a global product, together with local knowledge and expertise.

Whether your organisation is large or small, your employees and their families will benefit from insurance cover that facilitates access to consultants and medical care at a mutually convenient time and place, helping to minimise disruption to your business.

We can offer access to over 200,000 medical providers worldwide, so wherever you are, there will be one nearby and at over 7,500 of these hospitals and clinics we can settle bills directly. Bupa International's in-house medical centre is there to offer support and advice; the 24 hour helpline, open 365 days a year is staffed by a team of experienced advisers who can speak to you in 34 languages.

As a member, your employees and their families will have the reassurance of knowing that their health insurance is being looked after.

CHOOSING THE RIGHT LEVEL FOR YOUR ORGANISATION



We offer four main levels of cover: Essential, Classic, Gold and Gold Superior. You can choose different levels of cover to suit your individual employees' needs, so you can choose what's right for your company, based on your requirements and budget.

You'll find the key benefits of each level on the following pages. When you call us, one of our friendly, expert advisers will be happy to go through all the options to help you decide which level of cover is right for you.

GOLD SUPERIOR

TAKING OUR HEALTH COVER TO THE NEXT LEVEL

There are certain instances when enhanced cover is required, and that's why we developed Gold Superior. This is our most comprehensive level and includes everything you would receive at Gold level, plus:

- o a full health screening which would include various tests to assess your state of health and could include tests to ascertain if you have high cholesterol, high blood pressure or diabetes
- o maternity benefits have been increased to AUD\$15,500, and up to AUD\$30,000 for medically necessary caesarean sections
- o full refund of all fees for family doctors, out-patient prescribed drugs and dressings
- o you also have the choice to take out dental cover. If you take out this option then you will also receive additional optical cover.

OPTIONAL COVER

USA COVER

We offer optional cover for treatment in the USA - however, all cover levels come with emergency cover for 28 days as standard.

OPTIONAL ASSISTANCE COVER FOR ALL LEVELS

Depending on your company's circumstances and the locations where your employees live and work, you may wish to add the optional extras of evacuation or repatriation to your cover for added reassurance.

Evacuation - When treatment is unavailable locally, we'll arrange for your employee to be taken to the nearest medical facility equipped to deal with their condition, wherever they are in the world.

Repatriation - As well as providing evacuation cover, this option gives you the additional option of returning your staff to their home country for treatment, if the necessary medical treatment is not available locally.

DENTAL COVER

Optional dental cover can be taken out on all levels except Essential.

YOUR COVER OPTIONS - AT A GLANCE

This section is designed to show the main benefits and the key differences between our levels of cover. It will give you a good starting point to choose the right level of cover for your employees and we'll be pleased to provide you with more information and answer questions you may have when you contact us.

ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Out-patient surgical operations	Cover for out-patient treatment including wellness tests, consultations, therapists and complementary medicine practitioners	Cover for out-patient treatment as for Classic but with higher limits	Cover for out-patient treatment as for Gold but with some higher limits
	Maternity cover	Cover for family doctor treatment, prescribed out-patient drugs and accident related dental treatment	Unlimited cover for family doctor treatment and prescribed out-patient drugs and dressings
	Dental option	Maternity cover as for Classic but with higher limits	Cover for full health assessments
		Dental option	Maternity cover as for Gold but with higher limits
			Dental option and Optical option

Whichever level of cover you choose, each one provides full cover for cancer and in-patient and day-patient treatment, plus 28 days emergency cover for the USA. Further benefits include head and body scans, home nursing, hospice and palliative care, local air and road ambulance, new born care, prosthetic devices, rehabilitation and transplant services.

For full details of the terms and benefits including any limits of the International Company Plan please refer to the 'How to use your plan', and 'Table of benefits' booklets in the Membership pack. This is general advice only and does not take into account your individual circumstances.

The annual maximum is the maximum that we will pay for all benefits in total for each person each membership year. Please note that each of the benefits may have separate lower limits - please see the Membership pack for full details.

EXPERT CARE, EXPERTLY DELIVERED

WORLDWIDE COVER, LOCAL CARE

Your International Company Plan provides international private medical insurance cover for your employees, whilst they are temporarily assigned overseas. It also covers them 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 they are covered by Medicare or Australian Private Health Insurance.*

We work closely with carefully selected local partners to ensure that our members are being looked after. We provide case management when required, which means that employees and their families will have a dedicated point of contact during their treatment. This provides consistency, support and guidance through what could be a complex and sometimes confusing time.

Collaborating with Bupa International means your employees and their families can be treated in any of over 200,000 recognised hospitals or clinics worldwide but we offer direct settlement of all claims when treatment is carried out in any of the 7,500 hospitals and clinics in the network.

All we ask is that you or your employee call us prior to receiving any treatment, so they can confirm if the claim is eligible. This way you can be rest assured, knowing that your company or employees won't have to pay for the costs themselves; that's our responsibility.

FINDING THE MOST SUITABLE OR NEAREST HOSPITAL OR CLINIC COULD NOT BE EASIER FOR YOUR EMPLOYEES.

- Using the online Bupa International Facility Finder on www.bupa-intl.com/facilities-finder members are able to search for a specific hospital, or a range of facilities in a particular area.
- They can view more detailed information about providers including photos, services offered, languages and links to websites.
- They can pinpoint certain providers, making it possible to get directions to/from hospital and see what other facilities are nearby.
- They are also able to establish which providers are in the network which will help the claims process to run smoothly.

SPECIALIST COVER FOR SPECIALIST INDUSTRIES.

Certain industries have very specific requirements and we always aim to give our customers what they need. With this in mind, you may be interested to know that we offer plans designed exclusively for companies in the following industries:

- Oil and Gas
- Maritime

If your business is in one of these industries, please call us to discuss the options available.

* 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.



ADDED VALUE - EMPLOYEE BENEFITS

Once you take out an International Company Plan, you'll have the reassurance of knowing that your employees will be well looked after if they ever need medical treatment. But there are a host of other benefits for them.

MEMBERSWORLD

Your employees will have their very own password protected website- MembersWorld. When logged in, a comprehensive library of information including a range of wellbeing and lifestyle guides and expert advice will be available to them wherever they are in the world. They will also be able to track any claims* they have made, view their policy documents online and use the 24 hour webchat facility to ask any questions they may have about their policy.

You and your employees will also have access to a 24-hour helpline. This service is staffed by medically trained people who understand your situation and can give you the healthcare advice, support and assistance you need. The helpline can also help with non-medical advice such as visa requirements and embassy referrals.

COVER FOR CHILDREN

Moving and working abroad can be a stressful time in anyone's life, especially if it involves relocating the family too. By providing cover for your employees' children they will have the added reassurance that if anything happened they would have assistance in obtaining prompt access to expert medical care. Our raft of family-focused benefits, such as newborn care, visits to the family doctor, vaccinations and prescribed out-patient drugs and dressings, means that your employees will be able to work more effectively, secure in the knowledge that their children's health insurance is well looked after. The 24 hour helpline also offers parents the support they need such as advice on raising children overseas.

WHAT WE DON'T COVER

Certain medical conditions and treatments are excluded from cover under our plans, for example conditions such as allergies and cosmetic treatment. We may also exclude 'pre-existing' conditions - these are illnesses or injuries that new members have when they join, or have suffered in the past and that may recur. This exclusion also includes any symptoms or condition that is linked to a 'pre-existing' condition.

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

HELP AND GUIDANCE FOR YOU AND YOUR BUSINESS

We pride ourselves on providing a high quality service to our members, not just when medical treatment is needed, but in everything, including the way we look after your account.

That's why we provide a special account management service for plan administrators tailored to your specific needs. They will offer a personalised management service and a single point of contact for all your queries and requirements.

We also want to hear your feedback about us, so that we can constantly improve our services. As the administrator for your organisation's International Company Plan, you'll be invited to take part in regular surveys so that you can have your say and help improve our service to you.

HELP TO MANAGE YOUR COSTS

On certain levels of cover, you have the option to lower your premium and keep costs down by introducing a deductible (excess) without affecting the cover provided. This means that in any year of cover, each employee covered would be responsible for paying for the first part of their treatment up to a fixed amount.

SIMPLIFYING THE PROCESS

If you have more than 10 employees requiring cover, then for an additional cost, you can ask for their medical history to be disregarded. Just ask about this option when you call for a quotation. This will simplify the enrolment process for you because you will not need to collect and send all of your employees' medical details to us.

We have two simple aims - keeping your employees healthy, and keeping you happy with our service

CORPORATEWORLD ONLINE

For the day to day administration of your plan, there is a dedicated online area for the plan administrator. At the CorporateWorld website you can manage employee details, manage payment details and access useful documents such as Membership packs and claim forms.

CorporateWorld is easy to use and accessible anytime - it's another example of how we look to make your working life easier.

CALL NOW TO JOIN OR FIND OUT MORE

We understand that your employees want reassurance about their health when overseas - and a health insurer they can rely on to provide a high quality service and comprehensive coverage.

THE INTERNATIONAL COMPANY PLAN:

- o provides the reassurance of assisting you to get prompt, appropriate medical treatment for your employees and their families
- o shows a commitment to your employees wellbeing which has a positive impact on staff morale
- o helps you attract and retain the best employees
- o offers flexibility so you can choose what's right for your employees, your company and your budget

To find out more about the options available to you, call one of our experts today. They'll be happy to discuss your needs, help you find the right cover for your company and provide you with a quote.

PHONE

1300 775 798 OR +61 3 9937 3295

During standard business hours. Australian Eastern Standard Time (AEST)

ADDRESS

Bupa
PO Box 825
Hawthorn
Victoria 3122

EMAIL

internationalcompanyhealth@bupa.com.au

WEB

www.bupa.com.au

FAX

+61 3 9937 6566



