

# WORLDWIDE HEALTH OPTIONS

## Product Summary From 1 April 2017

[bupa.com.au](http://bupa.com.au)

Bupa international private medical insurance is underwritten in Australia by Insurance Australia Limited ABN 11 000 016 722 (IAL), AFSL number 227681. This product is distributed in Australia by Bupa HI Pty Limited (ABN 81 000 057 590) which is an Authorised Representative of IAL. All policies and claims in relation to this product are administered by Bupa Insurance Services Limited of the United Kingdom.



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# INTERNATIONAL MEDICAL INSURANCE FOR THE GLOBALLY MINDED

Bupa Global have collaborated with IAL to bring you Worldwide Health Options.

The Worldwide Health Options plan will be underwritten in Australia by Insurance Australia Limited ABN 11 000 016 722 (IAL), AFSL number 227681, distributed by Bupa in Australia and administered by Bupa Global in the UK.

Insurance Australia Limited (IAL) has been protecting the Australian way of life for 160 years by providing a comprehensive range of market-leading products.

Bupa Global Worldwide Health Options is issued in Australia by IAL, the holder of Australian Financial Services Licence Number 227681. Under this licence IAL is authorised to deal in and provide financial product advice in relation to general insurance products.

Bupa Global is the worldwide part of Bupa - a healthcare company with over 40 years' medical experience - who can provide access to the largest network of medical providers worldwide, giving you the flexibility to choose where and how they receive treatment.

Priding themselves on offering you the highest standard of service, Bupa Global 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.

The Worldwide Health Options plan is internationally administered by Bupa Global on behalf of Insurance Australia Limited (IAL), so you have the reassurance of knowing that you are being looked after by an experienced provider which has your health at the heart of everything they do.





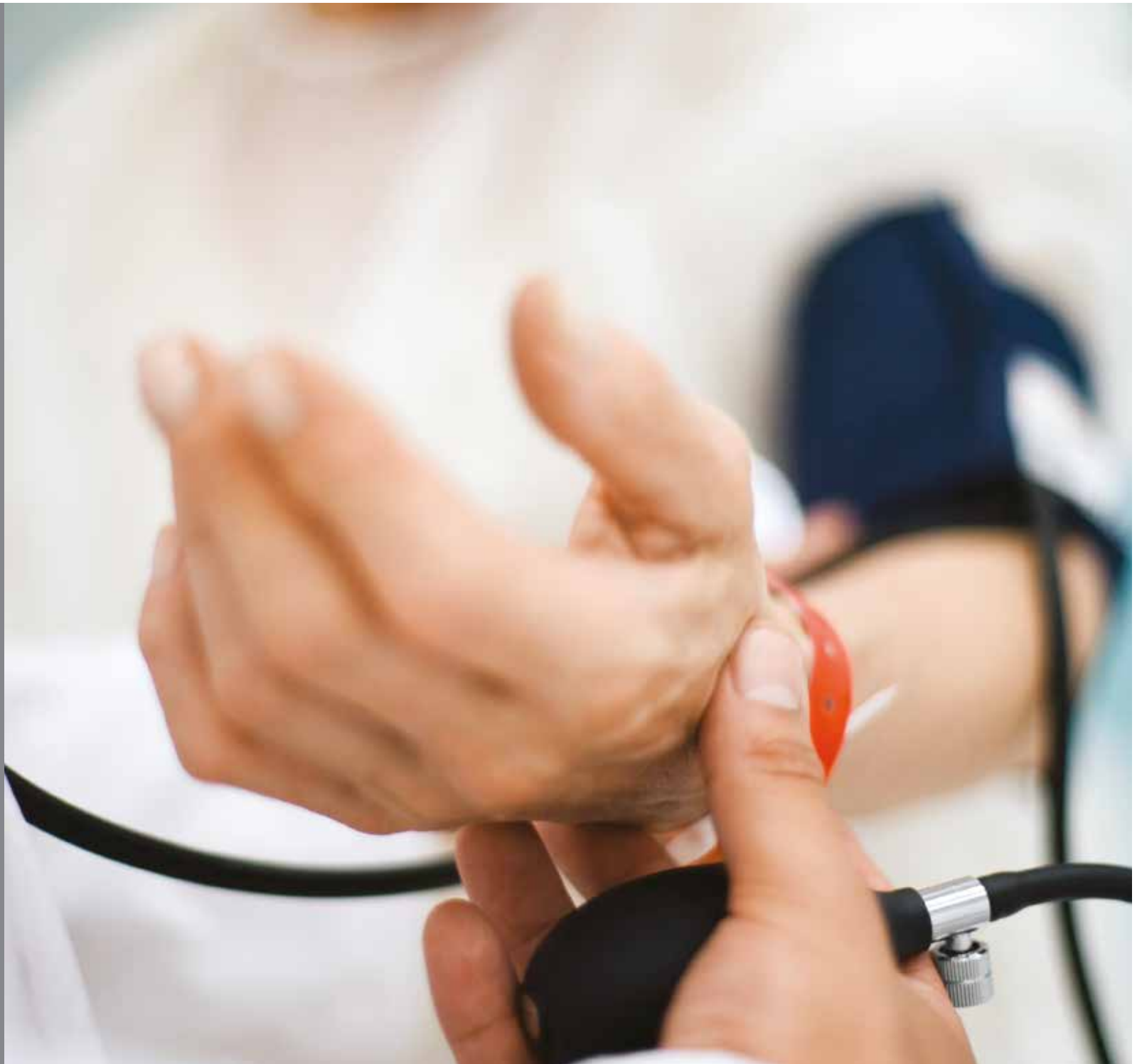
# PRODUCT OVERVIEW

Worldwide Health Options is our menu-based plan for individuals and families. Whether you're living at home, working abroad or constantly on your travels, it allows you to match your health insurance to your location and lifestyle.

Starting with our core in-patient cover, you simply build a plan by selecting the healthcare modules that are right for you. This could be additional out-patient benefits and health assessments, to cover for worldwide medicines and evacuation.

Each module has its own specific healthcare focus. But they all come with 24/7 support, expert advice and access to some of the best healthcare facilities in the world. So regardless of what you choose, you can relax knowing that you'll be in safe hands.

The flexibility isn't restricted to features and benefits. If you want to keep costs to a minimum, you can choose from a range of deductible options. By contributing to your treatment you can reduce your premiums without having to compromise on your cover.



## WORLDWIDE HEALTH OPTIONS - SUMMARY OF BENEFITS

<b>Core cover: Worldwide Medical Insurance</b>	Psychiatrists', psychologists' and psychotherapist fees
Staying in hospital overnight or as a day-case	Speech therapy
Parent accommodation	Pathology, X-rays and diagnostic tests
Nursing care	Young child care
Operating room, medicines and surgical dressings	Maternity
Intensive care, intensive therapy, coronary care and high dependency unit	Accident-related dental treatment
In-patient, day-case and out-patient surgical operations, including surgeons' and anaesthetists' fees	Transplant services
Specialists' consultation fees	Option: Worldwide Medicines and Equipment
Pathology, X-rays and diagnostic tests	Prescribed medicines and dressings
Physiotherapy, chiropractor and osteopathy, therapists, complementary therapists, dietician and speech therapist	Durable medical equipment
Rehabilitation	Long-term prescription medicines
Advanced imaging	Option: Worldwide Wellbeing
Psychiatric treatment overnight in hospital, including room, board and treatment costs	Screening and prevention:
Psychiatric treatment as a day-case, including room, board and treatment costs	Full health screen
Prosthetic implants and appliances	Mammogram
Prosthetic devices	Papanicolaou (PAP) test
Childbirth and treatment in hospital	Prostate cancer screen
Childbirth at home or birthing centre	Colon cancer screen
Complications of maternity and childbirth	Bone densitometry
Medically essential Caesarean section	Four dietetic consultations
Newborn care	Vaccinations
Cancer treatment	Dental:
Transplant services	Preventive
Hospice and palliative care	Routine and major restorative
Local road ambulance	Orthodontic
Local air ambulance	Optical:
Home nursing	Eye test (including consultation)
Hospitalisation cash benefit	Spectacle lenses
Emergency dental treatment	Contact lenses
Treatment of congenital and hereditary conditions	Spectacle frames
Kidney dialysis	Option: Worldwide Evacuation
Option: Worldwide Medical Plus	Evacuation
Specialists' consultation and doctors' fees	Repatriation
Physiotherapy, osteopathy and chiropractor treatment	Travel cost for an accompanying person
Consultations and treatment with therapists, complementary therapists and qualified nurses	Travel cost for the transfer of minor children
	Living allowance
	Repatriation of mortal remains
	Compassionate visit and return
	Compassionate visit living allowance

## WORLDWIDE HEALTH OPTIONS - SUMMARY OF EXCLUSIONS

<b>We do not pay for:</b>
Artificial life maintenance
Birth control
Conflict and disaster
Convalescence and admission for general care
Cosmetic treatment
Developmental problems
Donor organs
Epidemics and pandemics
Experimental treatment
Eyesight
Foetal surgery
Footcare
Harmful or hazardous use of alcohol, drugs and/or medicines
Health spas, nature cure clinics, etc
Infertility treatment
Obesity
Persistent vegetative state (PVS) and neurological damage
Personal exclusions
Personality disorders
Pre-existing conditions
Preventive treatment
Reconstructive or remedial surgery
Self-inflicted injuries
Sexual problems and gender issues
Sleep disorders
Stem cells
Temporomandibular joint (TMJ) disorders
Travel costs for treatment
Unrecognised medical practitioner, hospital or healthcare facility
USA treatment

**Please note:** This table provides a high-level summary only about the types of cover provided on the Core cover and Options. Full details of the benefits, limitations and exclusions can be found in the health plan guide. Cover for pre-existing conditions is subject to underwriting. Please ask your sales adviser for further information.

# 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 build the right plan for you.

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# NOTES

