

COMPANY

Product Summary
From 1 April 2017

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.



COMPANY



Product Summary
From 1 April 2017

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.



INTERNATIONAL MEDICAL INSURANCE FOR THE GLOBALLY MINDED

Bupa Global have collaborated with IAL to bring you the international Company plan.

The Company 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 Company plan 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 Bupa Global Company 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

Whether your employees are at home, abroad, or constantly on their travels, our Company global health insurance is designed to keep them in great working order – 365 days a year.

There are four levels of cover to choose from – including routine treatments and in-patient care, to dental cover, complementary medicines and health screening. Each offers something different, but they all come with 24/7 support, expert medical advice and access to some of the best healthcare facilities in the world.

Every business is unique, so once you have decided on the level of cover, you can adapt your plan to suit your specific needs, circumstances and budget. For example, you might want to include dependants, add a deductible option or choose to cover health issues of the past. Whatever you decide, we'll help you build a plan that's right for you.





COMPANY PLAN - SUMMARY OF BENEFITS	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Out-patient treatment				
Out-patient surgical operations	✓	✓	✓	✓
Wellness		✓	✓	✓
Full Health Screening				✓
Consultants' fees for consultations		✓	✓	✓
Pathology, X-rays and diagnostic tests		✓	✓	✓
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses		✓	✓	✓
Consultants' fees, psychologists' and psychotherapists' fees for psychiatric treatment		✓	✓	✓
Vaccinations		✓	✓	✓
Costs for treatment by a family doctor			✓	✓
Prescribed drugs and dressings			✓	✓
Accident-related dental treatment			✓	✓
In-patient and day-case treatment				
Hospital accommodation	✓	✓	✓	✓
Surgical operations, including pre- and post-operative care	✓	✓	✓	✓
Nursing care, drugs and surgical dressings	✓	✓	✓	✓
Physicians' fees	✓	✓	✓	✓
Theatre charges	✓	✓	✓	✓
Intensive care	✓	✓	✓	✓
Pathology, X-rays, diagnostic tests and therapies	✓	✓	✓	✓
Prosthetic implants and appliances	✓	✓	✓	✓
Parent accommodation	✓	✓	✓	✓
Psychiatric treatment	✓	✓	✓	✓
Further benefits				
Advanced imaging	✓	✓	✓	✓
Cancer treatment	✓	✓	✓	✓
Healthline services	✓	✓	✓	✓
HIV/AIDS drug therapy including ART		✓	✓	✓
Home nursing after in-patient treatment	✓	✓	✓	✓
Hospice and palliative care	✓	✓	✓	✓

In-patient cash benefit	✓	✓	✓	✓
Kidney dialysis	✓	✓	✓	✓
Local air ambulance	✓	✓	✓	✓
Local road ambulance	✓	✓	✓	✓
Maternity cover		✓	✓	✓
Newborn care	✓	✓	✓	✓
Prosthetic devices	✓	✓	✓	✓
Rehabilitation	✓	✓	✓	✓
Transplant services	✓	✓	✓	✓

Optional benefits (if purchased)

USA cover	✓	✓	✓	✓
Dental		✓	✓	✓
Optical (Dental treatment and optical must be purchased together)				✓
Assistance cover (Evacuation and Repatriation)	✓	✓	✓	✓

SUMMARY OF EXCLUSIONS - WHAT IS NOT COVERED?

Artificial life maintenance
Congenital conditions
Cosmetic treatment
Developmental problems, including learning difficulties and behavioural and physical problems, and developmental problems treated in an educational environment
Donor organs
Harmful or hazardous use of alcohol, drugs and/or medicines
Epidemics and pandemics
Health hydros/nature cure clinics
Infertility treatment
Pre-existing conditions – i.e. any condition that you have when you join, or which you have suffered from in the past and which may recur
Self-inflicted injuries
Sleep disorders

Please note: This table provides a high-level summary only about the types of cover provided. 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?

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

If you'd like 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)

EMAIL

internationalcompanyhealth@bupa.com.au

WEB

bupa.com.au

ADDRESS

International Medical Insurance
Bupa
PO Box 24256
Melbourne
VIC 3001
Australia

FAX

+61 3 9937 6566

NOTES

