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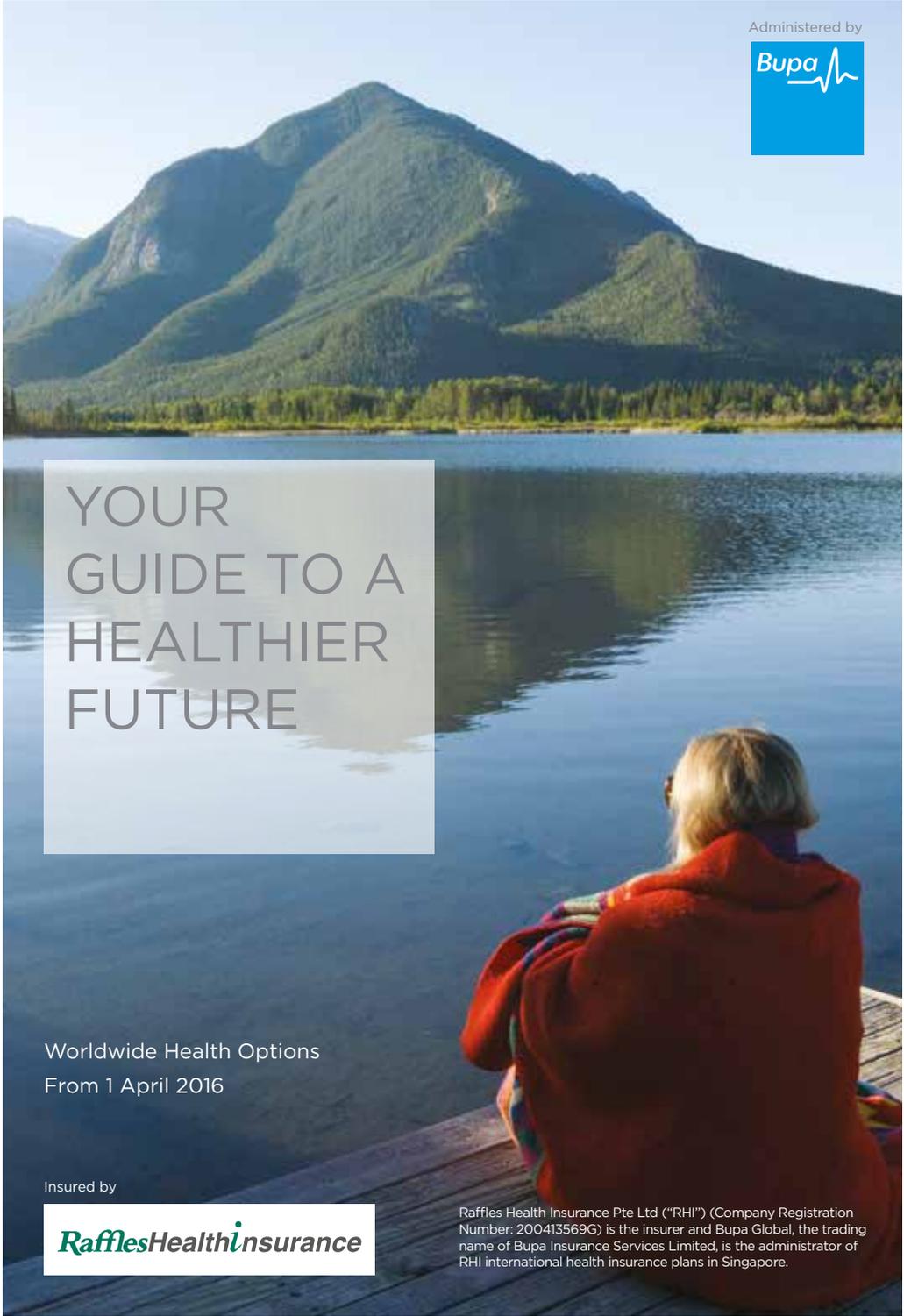
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Your calls will be recorded
and may be monitored.

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Your international
membership offers you:
Global medical plans for
individuals and groups
Assistance, repatriation and
evacuation cover
24-hour multi-lingual
helpline

bupa-intl.com

Administered by

A photograph of a person with short blonde hair, wearing a red jacket, sitting on a wooden dock. They are looking out over a large, calm lake that reflects the surrounding green mountains and a clear blue sky. The scene is peaceful and scenic.

YOUR GUIDE TO A HEALTHIER FUTURE

Worldwide Health Options
From 1 April 2016

Insured by

RafflesHealthinsurance

Raffles Health Insurance Pte Ltd ("RHI") (Company Registration Number: 200413569G) is the insurer and Bupa Global, the trading name of Bupa Insurance Services Limited, is the administrator of RHI international health insurance plans in Singapore.

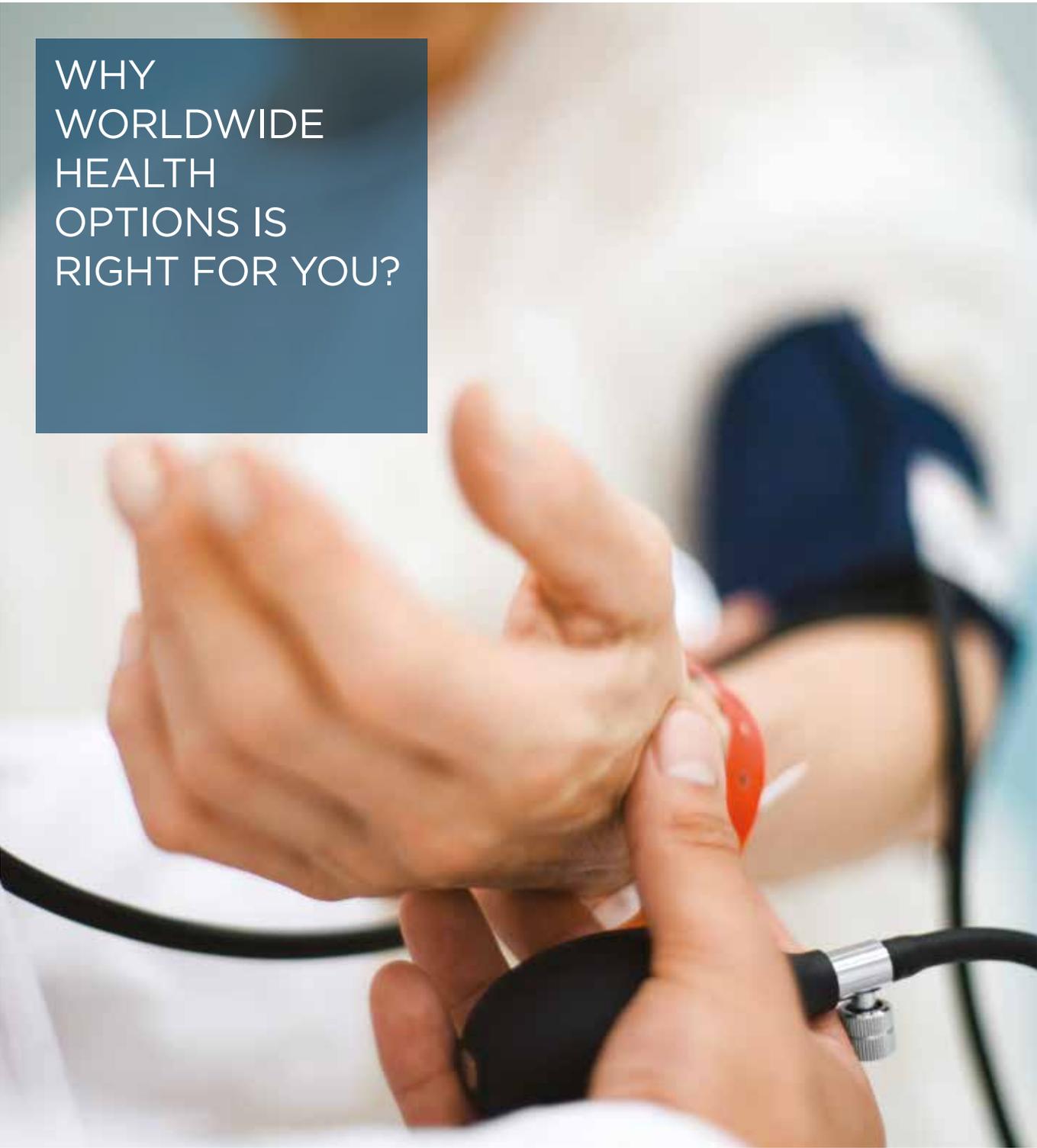
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This is only product information provided by Raffles Health Insurance Pte Ltd. You should seek advice from a qualified adviser if in doubt. Buying health insurance products that are not suitable for you may impact your ability to finance future healthcare needs. This brochure is not a contract of insurance. The standard terms and conditions of this plan are provided in the relevant policy contract. Details are correct at the time of printing and may be subject to change in future.

This policy is protected under the Policy Owners’ Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact your insurer or visit the GIA/LIA or SDIC web-sites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg.)

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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
+65 6340 1660 between 8.30am and 5.30pm
SGT Monday to Friday, except public holidays
or visit www.raffleshealthinsurance.com.

Raffles Health Insurance Pte. Ltd. ("RHI") is a leading healthcare insurance specialist offering high quality healthcare financing solutions for both Individual and Corporate clients. RHI is a life insurance company regulated by the Monetary Authority of Singapore and is a wholly owned subsidiary of the Raffles Medical Group, a leading integrated healthcare services company in Singapore.

Raffles Health Insurance Pte Ltd has partnered with Bupa Global to bring you Worldwide Health Options, insured by RHI, and administered by Bupa Global. You have the reassurance of knowing that your health insurance is being looked after by both a healthcare specialist and an experienced award winning provider.

As the administrator of your plan, Bupa has offices in the UK, Hong Kong, Thailand, Saudi Arabia, India, Australia, USA, Denmark, and Egypt, and a wide international network of business partners. As a 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 Global will be there for you every step of the way. They will even help you locate the closest appropriate place of treatment, and make appointments for your treatment on your behalf - so you can focus on getting better.

In fact, Bupa Global pride themselves on offering you the highest standard of service. They 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 with which Bupa Global 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 them, 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.

HOW TO CREATE YOUR INDIVIDUAL PLAN

Worldwide Health Options gives your clients the freedom to choose an international health insurance plan that suits their own 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

Health insurance is just the start of the package we offer. As a Worldwide Health Options 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 GLOBAL ASSISTANCE

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 Bupa Global Assistance 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 Global 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 Global to arrange medical evacuations and repatriations, including:

- o air ambulance transportation
- o commercial flights, with or without medical escorts
- o stretcher transportation
- o travel arrangements for relatives and escorts and
- o 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.

WHAT YOU CAN ASK FOR HELP WITH*

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

*RHI and Bupa Global 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.



WORLD-CLASS SERVICE YOU CAN RELY ON (CONTINUED)

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 Global 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 Global 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.

CORE COVER:

WORLDWIDE MEDICAL INSURANCE

FOR TREATMENT RECEIVED WHILST STAYING IN HOSPITAL, EITHER OVERNIGHT OR AS A DAY-CASES

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 \$2,890,000 each membership year, and also includes cancer treatment in full and transplant services (including donor expenses for organ harvesting if the recipient is a member of a Bupa Global administered plan).

Please see overleaf for more details.

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 24 months. (We don't pay for treatment directly related to surrogacy). We don't pay the medical costs of organ harvesting for transplant if the intended recipient is not a member of a Bupa Global administered plan. And finally, we will not pay hospital room and board charges if you are staying in hospital unnecessarily.

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

If you'd like to find out more about Worldwide Health Insurance or to purchase your Worldwide Health Options cover, please call RHI where a member of the team will gladly assist. You can speak to RHI on +65 6340 1660 between 8.30am and 5.30pm SGT Monday to Friday, except public holidays or visit www.raffleshealthinsurance.com.

WORLDWIDE MEDICAL INSURANCE

BENEFIT	LEVEL OF COVER	\$ US
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' and anaesthetists' 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, dietician and speech therapist	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	3,400
Childbirth and treatment in hospital	Each membership year, up to	13,600
Complications of maternity and childbirth	Paid in full	
Childbirth at home or birthing centre	Each membership year, up to	1,105
Medically essential Caesarean section	Each membership year, up to	22,100
Newborn care		127,500
Cancer treatment	Paid in full	
Transplant services	Each condition, up to	255,000
Hospice and palliative care	Lifetime limit	34,000
Local road ambulance	Paid in full	
Local air ambulance	Each membership year, up to	8,500
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	34,000

OPTION:

WORLDWIDE MEDICAL PLUS

WORLDWIDE MEDICAL PLUS		
BENEFIT	LEVEL OF COVER	\$ US
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, complementary therapists and qualified nurses	Paid in full up to 15 visits each membership year	
Psychiatrists', psychologists' and psychotherapist 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	1,700
Maternity	Each membership year, up to	5,100
Accident-related dental treatment	Each membership year, 80% up to	850
Transplant services	Each condition, up to	85,000

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 \$42,500 each membership year (excluding transplant services) and also includes cover for young child care, maternity care, complementary therapies and speech therapy.

WHAT IS NOT COVERED?

We cover physical and 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 24 months.

We only pay any accident-related dental treatment which takes place up to 30 days after the accident.

OPTION:

WORLDWIDE MEDICINES AND EQUIPMENT

WORLDWIDE MEDICINES AND EQUIPMENT		
BENEFIT	LEVEL OF COVER	\$ US
Prescribed medicines and dressings	Each membership year, up to	
Durable medical equipment rental	Up to 45 days rental each condition, each membership year up to	2,550
Long-term prescription medicines	Each membership year, 80% up to Lifetime limit	17,000 102,000

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 or purchase of medical appliances, such as oxygen supplies or wheelchairs.

WHAT IS COVERED?

Worldwide Medicines and Equipment covers you up to \$2,550 each membership year for medicines, dressings and rental or purchase of medical equipment. Our 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

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 \$8,500 each membership year. This covers you for vaccinations, eye tests and preventive dental care as detailed below.

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.

WORLDWIDE WELLBEING

BENEFIT	LEVEL OF COVER	\$ US
Screening and prevention:		
Full health screen	Each membership year, up to	1,020
Mammogram		
Papanicolaou (PAP) test		
Prostate cancer screen		
Colon cancer screen		
Bone densitometry		
Four dietetic consultations		
Vaccinations		
Dental:		
Preventive	Each membership year, 100% up to	5,950
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	255

OPTION:

WORLDWIDE EVACUATION

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 appropriate place of treatment, 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 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 \$170 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 \$170 a day for up to 10 days only. We do not pay compassionate visit benefit when either an evacuation or repatriation has taken place.

WORLDWIDE EVACUATION

BENEFIT	LEVEL OF COVER	\$ US
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	170
Repatriation of mortal remains	Maximum benefit of	11,050
Compassionate visit and return	Five trips lifetime limit each membership year, up to	1,360
Compassionate visit living allowance	For a maximum of 10 days each visit, each day up to	170

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 health 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. Raffles Health Insurance Pte Ltd. 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
USD
425
850
1,700
3,400
8,500

OPTION: WORLDWIDE MEDICAL PLUS
USD
170

OPTION: WORLDWIDE MEDICINES AND EQUIPMENT
USD
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 a USD 425 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 USD 1,000
Deductible applied is USD 425 from Worldwide Medical Insurance (as this covers hospital treatments)
Amount paid by us is USD 575
You have physiotherapy for your broken leg (usually paid from your Worldwide Medical Plus option), which costs USD 300
Deductible applied is USD 170 from Worldwide Medical Plus
Amount paid by us is USD 130

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 following each benefit table 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:

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

PHONE

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