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MARITIME SHIPPING

LIKE YOU,
WE'RE EXPERTS
IN OUR FIELD



Insured by

RafflesHealthinsurance

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Disclaimer

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).

RHI - AN INSURANCE SPECIALIST WITH HEALTHCARE CREDENTIALS

Just like you, RHI is an expert in its field. As one of Singapore's leading health insurance specialists and part of the famous Raffles Medical Group, it has a reputation for providing high quality healthcare solutions to individuals, families and businesses – both locally and overseas.

Backed by a proficient team of doctors, nurses and medical professionals, RHI is perfectly placed to provide customers with the best care, services and facilities in the market. It offers bespoke health insurance to a variety of industry sectors and looks after some of the largest and most well known organisations in Singapore.

RHI and Bupa have developed a range of healthcare plans suitable for expats and international businesses. It's a partnership that continues to work well based on a blend of local knowledge, international know-how and a shared desire to deliver customer focused solutions.

Plans are insured by RHI, administered by Bupa International and taken out by individuals and businesses looking for worldwide reassurance.

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BUPA INTERNATIONAL - TRUSTED BY ORGANISATIONS ALL OVER THE WORLD

At Bupa we have been looking after the health insurance needs of individuals and groups since 1947. And as an international business we have become famous for helping millions of people to live healthier, happier and more productive lives. We now have offices and working relationships with local businesses in various locations throughout the world and a global brand that is associated with great healthcare.

With no shareholders to pay all our attention is focused on looking after the people in our care – and we're pleased to say, it doesn't go unnoticed. We regularly win industry awards for our service and were even given the highly prestigious

'Queens award for Enterprise' in 2005 and again in 2010.

We use all of our experience to give customers access to the best service and healthcare facilities throughout the world. Our multi-lingual team of advisers and medical professionals are available 24 hours a day to answer questions, offer advice and help out in any way they can.

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WE RATE YOUR INDUSTRY.
YOU'LL RATE OUR OFFERING

Because we appreciate that some areas of business are quite unique, we have a number of plans in place for specialist industries like yours. The cover for employees on these plans considers the nature of your industry and introduces benefits that are particularly relevant.

It isn't just the plan benefits that are industry-specific. We introduced an independent industry pricing structure for employees, which together with our service delivery, makes our proposition extremely competitive. So you see, working in the shipping industry definitely has its advantages.

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WHAT A DIFFERENCE A HEALTHY WORKFORCE MAKES

We know how much your employees matter to your business. As well as driving your productivity and profits, they represent the ideas, the imagination and the inspiration behind everything you do. So they deserve to be well looked after.

From the minute you set up a group plan, you'll start to see how RHI and Bupa look after their members. We're devoted to health and care, surround ourselves with experts and have a healthy obsession with first class service. Plus, we always work tirelessly to make sure that the needs of customers are fully appreciated.

Everything we do is designed to give you choice and reassurance. When you join, you'll be able to relax knowing that every one of your employees on the plan is in safe hands.

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A HEALTHY RECRUITMENT POLICY

A superior benefits package can be a powerful recruitment tool these days. That's why a company health insurance plan is often high on the agenda for international employers looking to recruit the very best. Of course, in competitive industries like yours, it isn't just about attracting high-calibre employees; it's about keeping hold of them. So when you find people you can rely on, it's good to let them know they're appreciated.

Many leading organisations feel more comfortable with Bupa International being the administrator of their plan, largely because of our expertise. After all, the Bupa brand has been synonymous with premium healthcare in the UK for over 60 years and its international reputation is growing all the time. Plus, health and care is all we do, so we know all about making our customers feel special.

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REGIONAL EXPERTISE WHEN YOU NEED IT MOST

As an international organisation, the scale and scope of our business at Bupa is a huge advantage – it allows us to manage costs, share knowledge and potentially influence the quality of care delivered to customers.

Of course, we also appreciate the value of local expertise, which is why we work closely with RHI to promote the best possible service in Singapore.

It's also why we have working partnerships throughout the world and offices in many different countries. Our experience has taught us that healthcare practices vary enormously from region to region, so having the right support makes a big difference to the service we deliver. Being able to navigate local practices and communicate better means that we can develop much stronger relationships with hospitals and consultants.

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ONE CLICK AND WE'RE THERE

We have spent time developing our online solutions to help make our processes and business links easy to understand and globally accessible.

CorporateWorld is a secure online area that we've developed specifically for group administrators. It gives you full control of your group plan whenever you need it, and allows you to manage everything from payment details to employee information.

MembersWorld is an exclusive site that allows your members to view their plan documents, update their personal information and check on the progress of any ongoing claims.*

Facilities Finder is an online tool that helps you and your employees to locate consultants and medical facilities anywhere in the world. You can also download a free iPhone app with some additional features – as well as locating

the provider, it lets you start a pre-authorisation request for any treatment straight from your mobile.

Social Media is used to communicate and keep in touch with customers through Facebook, Twitter and YouTube channels.

* Except for claims in the USA

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DIRECT SETTLEMENT. MAKING LIFE SIMPLE

All RHI and Bupa members on global plans have access to over 200,000 providers worldwide. But equally reassuring is the fact that at RHI and Bupa we have contracts in place with over 7,500 different hospitals and clinics. Working closely with these organisations, we are able to manage costs, improve efficiencies and maintain a high quality of service. And as part of the ongoing work, we have direct settlement agreements already set up.

This means that whenever a member has an in-patient or day-case appointment at one of our network hospitals, it's unlikely that they'll be asked to settle an invoice themselves – as long as the treatment has been pre-authorised. And depending on the arrangement we have with their consultant, some out-patient fees can also be taken care of directly.

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MORE IN HOUSE SERVICES. MORE PEACE OF MIND

Our in house services are designed to give you and your employees complete confidence. You can call us any time of the day or night and we'll always have someone on hand who will listen to your requests, appreciate your situation and be able to communicate in a wide variety of languages.

Whether it's a simple membership query, an update on a claim, or a request for some basic medical advice, we're here to help out in any way we can.

And if your employees feel they might benefit from a second opinion

after a consultation, we'll arrange for an expert to review their case and produce a detailed report that can then be discussed with the patient. This is one of many services that your employee can use at no extra cost as many times as they like.

Of course, sometimes the treatment required is not available locally and an evacuation is required.

In these instances, we have our own in-house assistance team ready to act at a moment's notice. They deal with everything from locating appropriate medical facilities and

arranging the transport, to notifying medical staff and keeping the patient's relatives updated on progress.*

So you see, when it comes to service – emergency or otherwise – at RHI and Bupa, we've got it all covered.

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* Assistance cover is only available if purchased as an option on your plan.



SUMMARY OF BENEFITS

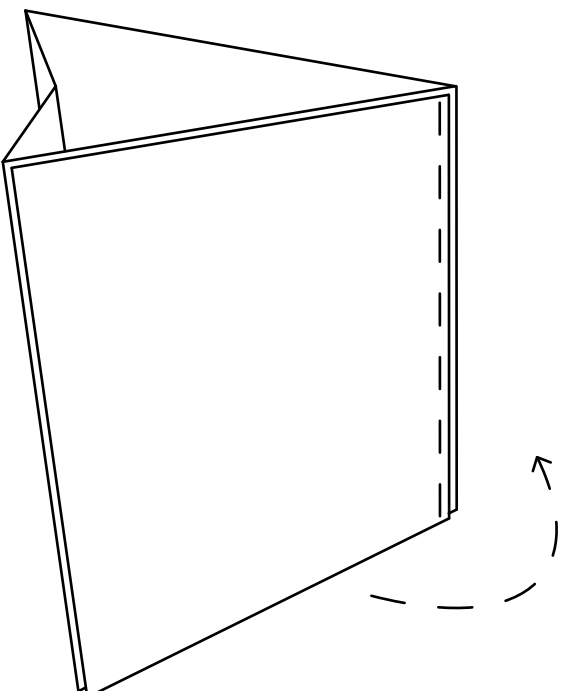
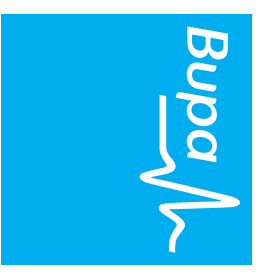
Out-patient treatment	
Out-patient surgical operations	✓
Consultants' fees for consultations	✓
Pathology, X-rays and diagnostic tests	✓
Costs for treatment by therapists and complementary medicine practitioners	✓
Consultants' fees and psychologists' fees for psychiatric treatment	✓
Costs for treatment by a family doctor	✓
Prescribed drugs and dressings	✓
Emergency 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	✓

SUMMARY OF BENEFITS

Further benefits	
Advanced imaging	✓
Cancer treatment	✓
Healthline services	✓
Local road ambulance	✓
Optional benefits (if purchased)	
USA cover	✓
Assistance cover (Evacuation and Repatriation)	✓

This table provides a high-level summary only about the types of cover provided on the different plan levels. Benefit limits and exclusions may also apply. Please ask your sales adviser for further information.

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