

COMPANY

Administered by



Plan Summary From 1 April 2017

Insured by



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.

INTERNATIONAL MEDICAL INSURANCE FOR THE GLOBALLY MINDED

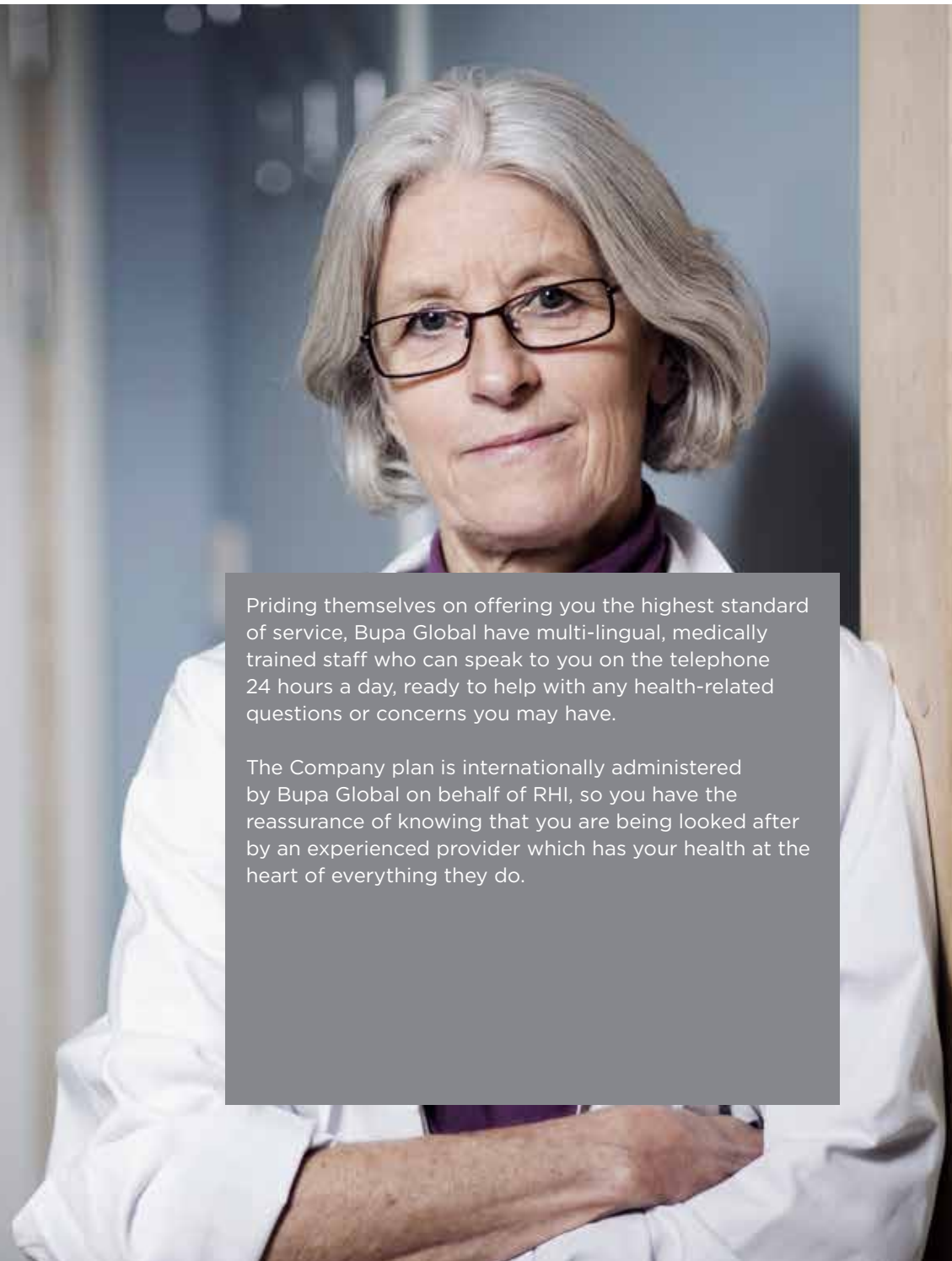
Raffles Health Insurance Pte. Ltd. ("RHI") is a leading healthcare insurance specialist offering high quality healthcare financing solutions for customers in Singapore. RHI is a life insurance company regulated by the Monetary Authority of Singapore and is a wholly owned subsidiary of the Raffles Medical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

RHI has partnered with Bupa Global to bring you the Company plan, 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.

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 Company plan is internationally administered by Bupa Global on behalf of RHI, 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 - mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year's membership)		✓	✓	✓
Full Health Screening (after one year's membership)				✓
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 (after two years' membership)		✓	✓	✓
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 (after two years' membership, lifetime maximum 90 days)	✓	✓	✓	✓
Further benefits				
Advanced imaging	✓	✓	✓	✓
Cancer treatment	✓	✓	✓	✓
Healthline services	✓	✓	✓	✓
HIV/AIDS drug therapy including ART (after five years' membership)		✓	✓	✓
Home nursing after in-patient treatment	✓	✓	✓	✓

COMPANY PLAN - SUMMARY OF BENEFITS	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Hospice and palliative care	✓	✓	✓	✓
In-patient cash benefit	✓	✓	✓	✓
Kidney dialysis	✓	✓	✓	✓
Local air ambulance	✓	✓	✓	✓
Local road ambulance	✓	✓	✓	✓
Maternity cover (after 10 months' membership)		✓	✓	✓
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

Important note: This table provides a high-level summary only about the types of cover provided and some common exclusions. Full details of the level of benefits, limitations and exclusions can be found in the health plan guide. Cover for pre-existing conditions is subject to underwriting. You should ask your broker or a qualified adviser for further information.

WHAT TO DO NEXT?

IF YOU'D LIKE TO FIND OUT MORE ABOUT THE COMPANY PLAN

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

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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.)

Raffles Health Insurance Pte Ltd
(Company Registration No: 200413569G)

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and may be monitored.

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Your international membership offers you:
Global medical plans for individuals and groups
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