

# LIFELINE

Administered by



**Plan Summary**  
From 1 April 2019

Insured by

**RafflesHealth**insurance

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 Lifeline, 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 Lifeline 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 at home or away, a global health insurance plan can give you and your family access to the right support, from the right people at the right time.

Lifeline puts you in control of your health. Rather than restricting your cover to just one country, it allows you to use healthcare facilities all over the world and speak to medical experts any time of the day or night.

Best of all, with three levels of cover to choose from, it's easy to understand, simple to set up and flexible enough to suit most circumstances and budgets.

## **Essential**

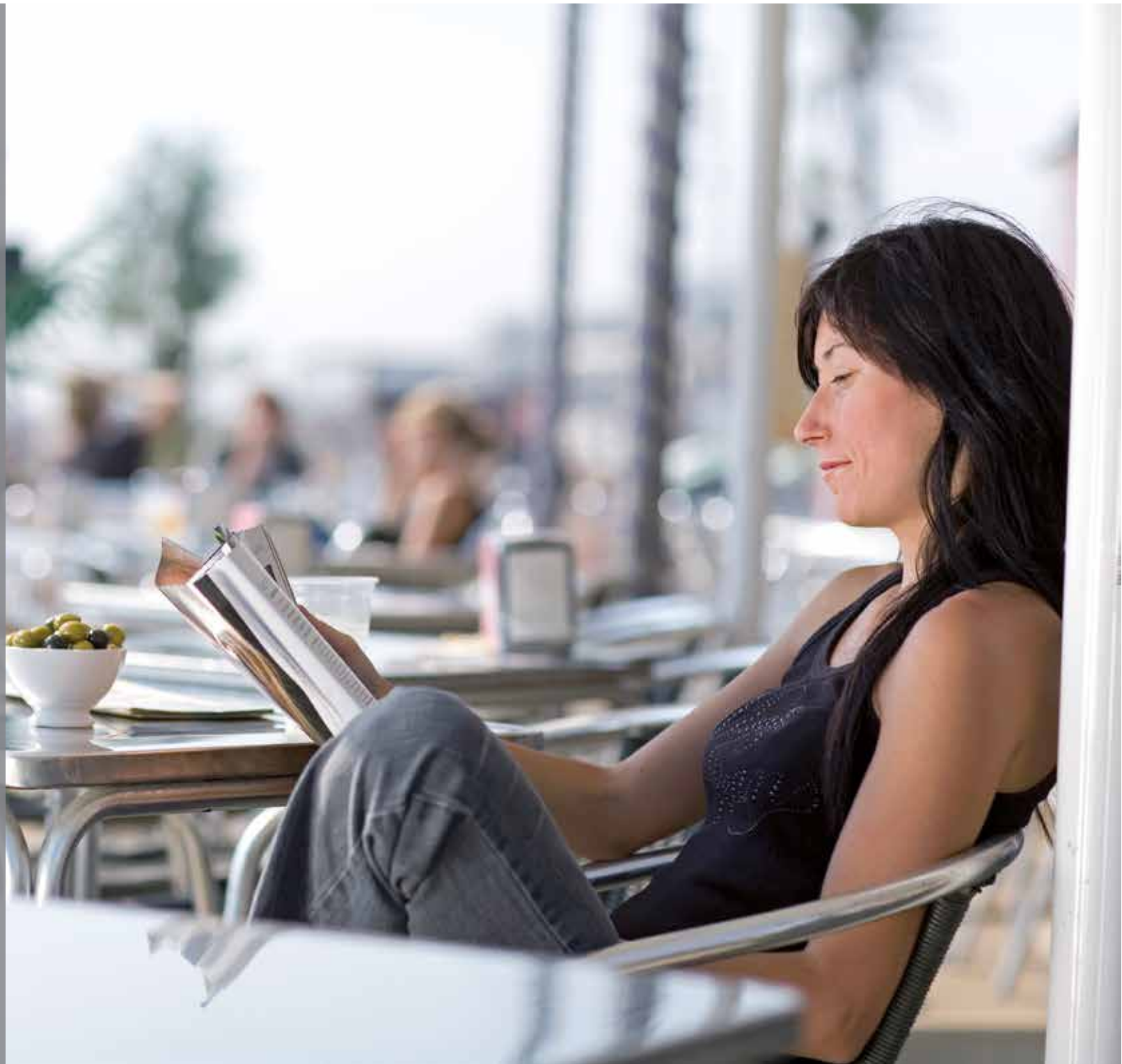
The entry level of cover that takes care of the bills whenever you need to visit the hospital – either as an in-patient or day-case patient.

## **Classic**

A more comprehensive level of cover that pays for routine hospital bills, out-patient consultations, diagnostic tests and treatments such as physiotherapy, accident-related dental and a range of preventive health-checks.

## **Gold**

Our highest level of cover that takes care of most in-patient and out-patient costs, including family doctor treatments, prescription medications and accident-related dental treatment – plus a range of four preventive health checks.



LIFELINE - SUMMARY OF BENEFITS	LIFELINE ESSENTIAL	LIFELINE CLASSIC	LIFELINE GOLD
<b>Out-patient treatment</b>			
Out-patient surgical operations	✓	✓	✓
Health screening and wellness checks — mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year's membership)		✓	✓
Physiotherapy, osteopathy and chiropractor treatment		✓	✓
Cover for treatment by therapists, complementary medicine practitioners and qualified nurses		✓	✓
Consultants' fees, psychologists' and psychotherapists' fees for psychiatric treatment (after two years' membership)		✓	✓
Pathology, X-rays and diagnostic tests		✓	✓
Consultants' fees for consultations		✓	✓
Costs for treatment by a family doctor			✓
Prescribed drugs and dressings			✓
Accident-related dental treatment		✓	✓
<b>In-patient and day-case treatment</b>			
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)	✓	✓	✓
<b>Further benefits</b>			
Advanced imaging	✓	✓	✓
Cancer treatment	✓	✓	✓
Healthline services	✓	✓	✓
HIV/AIDS drug therapy including ART (after five years' membership)		✓	✓
Home nursing after in-patient treatment	✓	✓	✓

SUMMARY OF BENEFITS	LIFELINE ESSENTIAL	LIFELINE CLASSIC	LIFELINE GOLD
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	✓	✓	✓
<b>Optional benefits (if purchased)</b>			
USA cover	✓	✓	✓
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
Epidemics and pandemics
Harmful or hazardous use of alcohol, drugs and/or medicines
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. 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 lifeline 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](http://www.raffleshealthinsurance.com)**

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# NOTES

