



Worldwide Health Options Product Summary

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.

Product summary for Worldwide Health Options

Particulars of insured

Person(s) covered	Name of Insured	Gender			
		Male	<input type="radio"/>	Female	<input type="radio"/>
Applicant/Main member		Male	<input type="radio"/>	Female	<input type="radio"/>
Additional person 1*		Male	<input type="radio"/>	Female	<input type="radio"/>
Additional person 2*		Male	<input type="radio"/>	Female	<input type="radio"/>
Additional person 3*		Male	<input type="radio"/>	Female	<input type="radio"/>
Additional person 4*		Male	<input type="radio"/>	Female	<input type="radio"/>

* if applicable

About Raffles Health Insurance ('RHI') and Bupa Global

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. RHI has worked with Bupa to develop a range of healthcare plans suitable for expats and international businesses in Singapore. It is a relationship 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 Raffles Health Insurance Pte Ltd, administered by Bupa Global and taken out by individuals and businesses looking for healthcare support and cover.

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

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General Services:
+65 6340 1688 (from within Singapore)
+44 (0) 1273 323 563 (from outside Singapore)
Medical related enquiries:
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Your calls may be recorded and monitored for training and quality purposes.

Product information

Worldwide Health Options is our annual health insurance plan for individuals and families who require international cover. It is a modular plan that allows you to add options to your core cover to suit your specific needs.

Cover is subject to acceptance by us and is provided under the rules and tables of benefits of the Worldwide Health Options contract. Cover may be subject to any special conditions or exclusions imposed by us. Benefits will vary depending on the level of cover you choose.

This document is a brief summary of the benefits and does not form a part of your policy contract. PRODUCT INFORMATION comprises of two sections, one on the SUMMARY OF BENEFITS detailed in this document and the other, the subscription tables, attached as a separate document ("Worldwide Health Option subscription tables - SGD / USD").

You are advised to refer to the Table of Benefits in your membership pack for full details. Please consult your insurance adviser or an authorised representative should you require further explanation.

The Worldwide Medical Insurance gives you the reassurance of covering essential hospital treatment you may need, whether in an emergency or a planned visit. Surgery, cancer treatment and advanced imaging, whether received whilst staying in hospital or as a visiting patient, are also included.

Summary of benefits

Below is a summary of benefits for the core cover and the available optional covers under the Worldwide Health Options. Please consult your insurance adviser or an authorised representative should you require further information.

Worldwide Medical Insurance		
Core cover: Overall Annual Limit SGD 4,000,000 / USD 2,890,000		
Benefit	Level of cover	SGD / USD
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	
In-patient, day-case and out-patient surgical operations, 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 42 days each condition	
Advanced imaging	Paid in full	
Mental health treatment overnight in hospital, including room, board and treatment costs	Paid in full	
Mental health treatment as a day-case, including room, board and treatment costs	Paid in full	
Prosthetic implants and appliances	Paid in full	
Prosthetic devices	Each device, up to	SGD 4,700 USD 3,400
Childbirth and treatment in hospital (after 24 months' membership)	Each membership year, up to	SGD 18,800 USD 13,600
Complications of maternity and childbirth (after 24 months' membership)	Paid in full	
Childbirth at home or birthing centre (after 24 months' membership)	Each membership year, up to	SGD 1,550 USD 1,105
Medically essential Caesarean section (after 24 months' membership)	Each membership year, up to	SGD 30,500 USD 22,100
Newborn care (for the first 90 days following birth)		SGD 176,000 USD 127,500
Cancer treatment	Paid in full	
Transplant services	Each condition, up to	SGD 352,000 USD 255,000
Hospice and palliative care	Lifetime limit	SGD 46,950 USD 34,000
Local road ambulance	Paid in full	
Local air ambulance	Each membership year, up to	SGD 11,750 USD 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	SGD 240 USD 170
Emergency dental treatment	Paid in full	
Treatment of congenital and hereditary conditions	Each membership year, up to	SGD 46,950 USD 34,000
Kidney dialysis	Paid in full	

Worldwide Medical Plus*

Optional cover: Overall Annual Limit SGD 58,650 / USD 42,500

The 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 complementary therapies, for example. Some of these treatments or consultations may take place before or after a hospital stay, but many will be totally independent.

Benefit	Level of cover	SGD / USD
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 35 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	SGD 2,350 USD 1,700
Maternity (after 24 months' membership)	Each membership year, up to	SGD 7,050 USD 5,100
Accident-related dental treatment (which takes place up to thirty days after the accident)	Each membership year, 80% up to	SGD 1,200 USD 850
Transplant services	Each condition, up to	SGD 117,500 USD 85,000

Worldwide Medicines and Equipment*

Optional cover

The Worldwide Medicines and Equipment covers you for prescription medicines and the rental or purchase of medical appliances, such as oxygen supplies or wheelchairs. Our benefit for long-term prescriptions will also pay for any medicine required to manage chronic conditions such as asthma.

Benefit	Level of cover	SGD / USD
Prescribed medicines and dressings	Each membership year, up to	SGD 3,550 USD 2,550
Durable medical equipment	Up to 45 days rental each condition, each membership year up to	
Long-term prescription medicines (after three years' membership and prescribed for a period of at least six months)	Each membership year, 80% up to	SGD 23,500 USD 17,000
	Lifetime limit	SGD 141,000 USD 102,000

Worldwide Wellbeing*

Optional cover: Overall Annual Limit SGD 11,750 / USD 8,500

The Worldwide Wellbeing covers medical screenings that can provide valuable early detection of conditions such as cancer. It covers dental and optical treatment, which can play an important role in keeping you healthy by identifying underlying problems such as mouth cancer or diabetes.

Benefit	Level of cover	SGD / USD
Screening and prevention		
Full health screen (after one year's membership)		
Mammogram		
Papanicolaou (PAP) test		
Prostate cancer screen	Each membership year, up to	SGD 1,450 USD 1,020
Colon cancer screen		
Bone densitometry		
Four dietetic consultations		
Vaccinations		

Worldwide Wellbeing* (continued)

Benefit	Level of cover	SGD / USD
Dental		
Preventive (after six months membership)	Each membership year, 100% up to	
Routine and major restorative (after six months membership)	Each membership year, 80% up to	SGD 8,250 USD 5,950
Orthodontic (after two years membership up to the age of 19)	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	SGD 360 USD 255

Worldwide Evacuation*

Optional cover

The Worldwide Evacuation covers you for reasonable transport costs to the nearest appropriate place of treatment, when the treatment you need is not available nearby. Repatriation, which is also included, gives you the added option of returning to your specified country of residence or specified country of nationality, to be treated in familiar surroundings.

Benefit	Level of cover	SGD / USD
Evacuation	Paid in full	
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	SGD 240 USD 170
Repatriation of mortal remains	Maximum benefit of	SGD 15,250 USD 11,050
Compassionate visit and return	Five lifetime trips, limit for each visit up to	SGD 1,900 USD 1,360
Compassionate visit living allowance	For a maximum of 10 days each visit, each day up to	SGD 240 USD 170

*These benefits are only available if you have chosen this optional cover and it is listed on your membership certificate.

Subscription table

The currency of the subscriptions is stated in Singapore dollars and US dollars. All options are chosen either monthly or annually and within the same zone. If you choose a deductible your subscriptions will be reduced. All members on the same plan will have the same deductible amounts and payment will need to be made by credit card or cheque. Please see the attached subscription tables for full details.

Key product provisions

The following are some key product provisions found in the membership pack of this plan. This is only a brief summary and you are advised to refer to the actual terms and conditions in the contract. Please consult your insurance adviser or an authorised representative should you require further explanation.

1. Terms of Renewal

This is an annual health insurance policy and the insurer is not required to renew this policy. Coverage may be renewed on the Policy Anniversary Date by payment of the annual premium at the prevailing premium rates and the attained age.

2. Non-Guaranteed Premium

Premiums payable for this coverage are not guaranteed and may be revised at policy renewal at our full discretion.

3. Exclusions

There are certain conditions and treatments whereby the benefits under this plan will not be payable. These are stated as exclusions in the contract. You are advised to read the policy contract for the full list of exclusions.

- Pre-existing conditions
- Harmful or hazardous use of alcohol, drugs and/or medicines
- Infertility treatment
- Preventive treatment

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.

Where possible, you should always contact us before you arrange or receive treatment so that we can confirm you are covered. In some cases (see notes, below) you must contact us for prior approval before treatment or your benefit will not be paid.

4. Waiting Period

a. Childbirth and treatment in hospital or Childbirth at home or birthing centre

Available once the mother has been a member for 24 months.

b. Full Health Screening

Available after you have been covered on this option for one membership year (if Worldwide Wellbeing purchased).

c. Dental

Preventive available after the option has been taken out for six months.

Routine and major restorative available after this option has been taken out for six months.

Orthodontic up to the age of 19 available after two years on this option.

5. Other circumstances that affect premium rates or policy benefits:

Please refer to the SUMMARY OF BENEFITS above for any limits and to your own policy terms and conditions for the specific limits relating to your policy.

6. Deductibles

Deductibles are the contributions you make towards the cost of your treatment. Adding deductibles to your Worldwide Health Options plan can help you to make your chosen plan more affordable – the higher the deductible, the lower your subscription.

If you choose to have a deductible on your core Worldwide Medical Insurance cover, deductibles will also apply if you opt for Worldwide Medical Plus or Worldwide Medicines and Equipment (deductibles do not apply to Worldwide Wellbeing, Worldwide Evacuation or U.S. cover).

You choose the value of your Worldwide Medical Insurance deductible, although the Worldwide Wellbeing and Worldwide Medicines and Equipment deductibles are fixed. You can see the deductible rates in the table below.

Worldwide Medical Insurance	
SGD	USD
590	425
1,200	850
2,350	1,700
4,700	3,400
11,750	8,500

Option: Worldwide Medical Plus	
SGD	USD
240	170

Option: Worldwide Medicines and Equipment	
SGD	USD
120	80

7. 28 day Cancellation Policy

28 day cancellation policy – If you change your mind you can cancel your policy. Either sign and return the documents with ‘Cancel’ written clearly on them or call us and tell us you would like to cancel your membership. If you do this within 28 days of receiving your first membership certificate and pack, and you have made no claims, we will give you a full refund of any subscriptions you have paid.

8. Cancellation / Termination Clause

The insurer may terminate this policy at any time by giving you, the main member 30 days’ notice in writing. Whenever such cancellation occurs, we shall return the unearned portion of the premiums paid. Costs may not be evenly distributed across the whole policy term. Information on the termination of coverage shall be without prejudice to payment of claims arising prior to the date of termination.

Note: Information on distribution costs, charges and expenses are available upon request.

9. Disclosure statement

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.sdic.org.sg).

10. A note to Singaporeans and Singapore Permanent Residents

This policy is not a Medisave-approved policy and you may not use Medisave to pay the premium for this policy.

Acknowledgement

I hereby confirm that the following documents were given and the contents have been explained to me satisfactorily:

- a) Your Guide to Health Insurance (and that a copy of Your Guide to Health Insurance is also available for view or download from www.raffleshealthinsurance.com or www.gia.org.sg) ; and
- b) Product Summary of Worldwide Health Options, including the subscriptions table.

Name of Applicant	Applicant's Signature	Date

Name of insurance adviser	Insurance adviser's signature	Date

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Your calls may be recorded
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Your international
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Global medical plans for
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Assistance, repatriation
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