

Worldwide Health Options

Insured by

Administered by

RafflesHealthInsurance
Your Specialist Health Insurer



Plan Summary
From 11 February 2023

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 international administrator of the RHI international health insurance plans.

International medical insurance for the globally minded

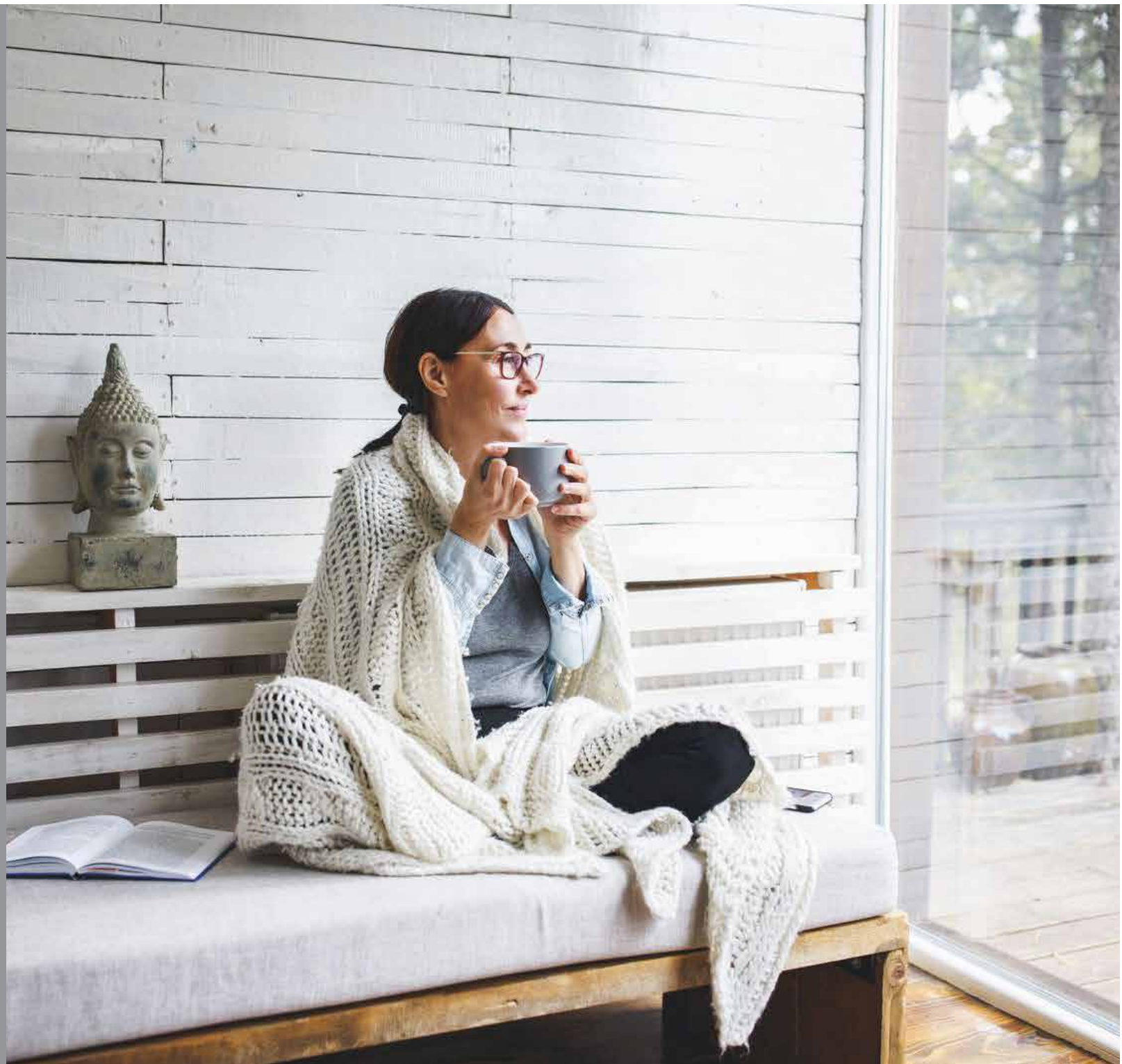
Bupa Global have collaborated with Raffles Health Insurance Ptd. Ltd. ("RHI") to bring you Worldwide Health Options.

RHI is a leading healthcare insurance specialist offering high quality healthcare financing solutions for individual and corporate 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 service provider in Singapore.

Bupa Global is the international arm of Bupa - a healthcare company with over 70 years' medical experience that can provide access to the largest network of medical providers worldwide, giving you the flexibility to choose where and how you receive treatment.

Priding ourselves on offering the highest standard of service, we 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 Worldwide Health Options Plan is internationally administered by Bupa Global on behalf of RHI and provides you the reassurance of knowing that you are being looked after by an experienced provider who has your health at the heart of everything we do.



Product overview

Worldwide Health Options is our menu-based plan for individuals and families. Whether you're living at home, working abroad or constantly on your travels, it allows you to match your health insurance to your location and lifestyle needs.

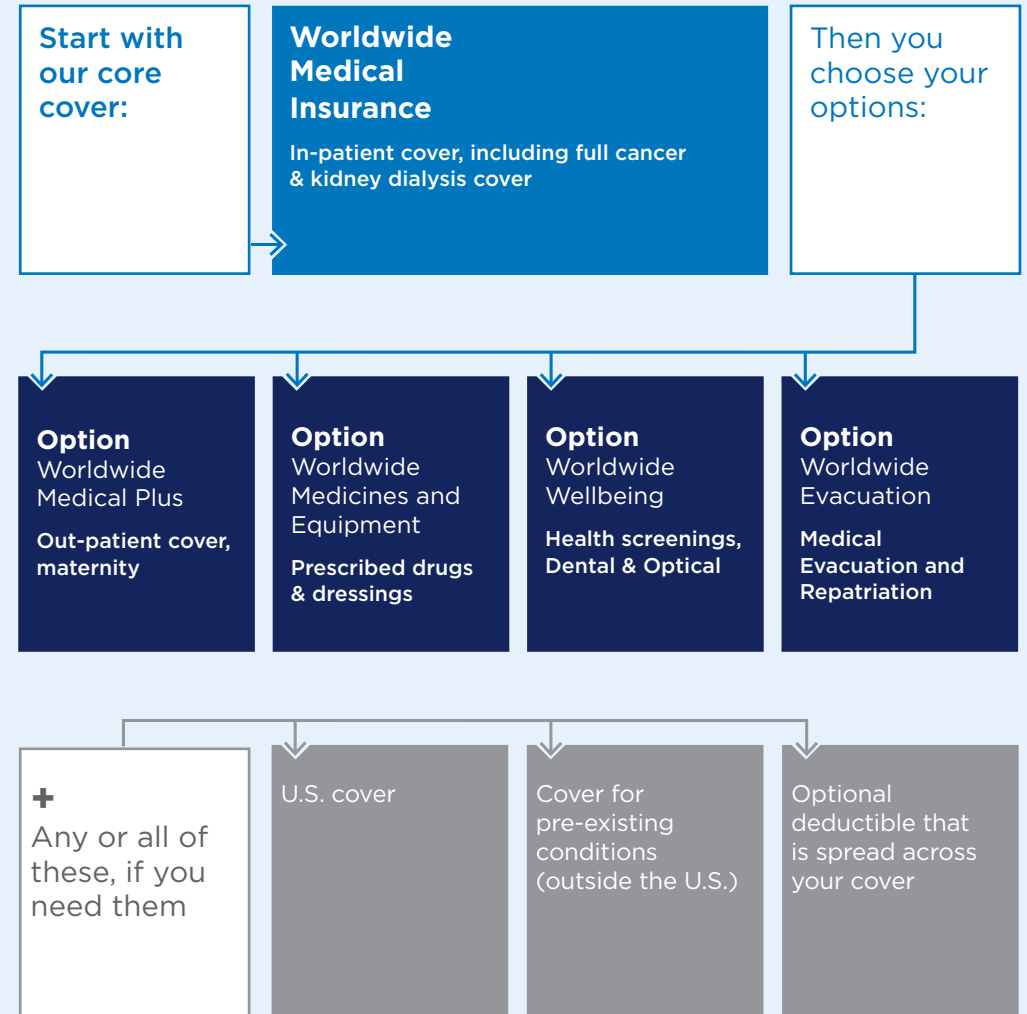
Starting with our core in-patient cover, you simply build a plan by selecting the healthcare modules that are right for you. This could be additional out-patient benefits and health assessments, or cover for worldwide medicines and evacuation.

Each module has its own specific healthcare focus. But they all come with 24/7 support on the phone, a relationship manager to help you with anything you need and access to some of the best healthcare facilities in the world.

The flexibility isn't restricted to features and benefits. If you want to keep costs to a minimum, you can choose from a range of deductible options. By contributing to your treatment, you can reduce your premiums without having to compromise on your cover.

So regardless of what you choose, you can relax knowing that you'll be in safe hands.

How to build your plan



Worldwide Health Options - Summary of benefits

Core cover: Worldwide Medical Insurance	Psychiatrists', psychologists' and psychotherapist fees
Staying in hospital overnight or as a day-case	Speech therapy
Parent accommodation	Pathology, X-rays and diagnostic tests
Nursing care	Young child care
Operating room, medicines and surgical dressings	Maternity (after 24 months)
Intensive care, intensive therapy, coronary care and high dependency unit	Accident-related dental treatment
In-patient, day-case and out-patient surgical operations, including surgeons' and anaesthetists' fees	Transplant services
Specialists' consultation fees	Option: Worldwide Medicines and Equipment
Pathology, X-rays and diagnostic tests	Prescribed medicines and dressings
Physiotherapy, chiropractor and osteopathy, therapists, complementary therapists, dietician and speech therapist	Durable medical equipment
Rehabilitation	Long-term prescription medicines (after two years)
Advanced imaging	Option: Worldwide Wellbeing
Mental health treatment overnight in hospital, including room, board and treatment costs	Screening and prevention:
Mental health treatment as a day-case, including room, board and treatment costs	Full health screen (after one year)
Prosthetic implants and appliances	Mammogram
Prosthetic devices	Papanicolaou (PAP) test
Childbirth and treatment in hospital (after 24 months)	Prostate cancer screen
Childbirth at home or birthing centre (after 24 months)	Colon cancer screen
Complications of maternity and childbirth (after 24 months)	Bone densitometry
Medically essential Caesarean section (after 24 months)	Four dietetic consultations
Newborn care (for the first 90 days' following birth)	Vaccinations
Cancer treatment	Dental:
Transplant services	Preventive (after 6 months-100%)
Hospice and palliative care	Routine and major restorative (after 6 months-80%)
Local road ambulance	Orthodontic (after two years-50%)
Local air ambulance	Optical:
Home nursing	Eye test (including consultation) - 100%
Hospitalisation cash benefit	Spectacle lenses - 80%
Emergency dental treatment	Contact lenses - 80%
Treatment of congenital and hereditary conditions	Spectacle frames - 80%
Kidney dialysis	Option: Worldwide Evacuation
Option: Worldwide Medical Plus	Evacuation
Specialists' consultation and doctors' fees	Repatriation
Physiotherapy, osteopathy and chiropractor treatment	Travel cost for an accompanying person
Consultations and treatment with therapists, complementary therapists and qualified nurses	Travel cost for the transfer of minor children
	Living allowance
	Repatriation of mortal remains
	Compassionate visit and return
	Compassionate visit living allowance

Worldwide Health Options - Summary of exclusions

We do not pay for:
Artificial life maintenance
Birth control
Conflict and disaster
Convalescence and admission for general care
Cosmetic treatment
Developmental problems
Donor organs
Experimental treatment
Eyesight
Foetal surgery
Footcare
Harmful or hazardous use of alcohol, drugs and/or medicines
Health hydros, nature cure clinics, etc
Infertility treatment
Obesity
Persistent vegetative state (PVS) and neurological damage
Personal exclusions
Personality disorders
Pre-existing conditions
Preventive treatment
Reconstructive or remedial surgery
Self-inflicted injuries
Sexual problems and gender issues
Sleep disorders
Stem cells
Surrogate parenting
Temporomandibular joint (TMJ) disorders
Travel costs for treatment
Unrecognised medical practitioner, hospital or healthcare facility
U.S. treatment

Important note: This table provides a high-level summary only about the types of cover provided on the Core cover and Options (if purchased). Full details of the 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.

Why RHI and Bupa Global?



The Bupa Global difference

Over 50 years of medical expertise and dedication to health. A global team of advisers and health experts who, between them, speak multiple languages – and a service that exceeds expectations. These are just a few of the things that make Bupa Global different.



Global network

Allowing access to a network of over 1.7 million medical providers (inc. U.S.), Bupa Global gives customers the flexibility to choose where and how they receive treatment. Bupa Global settles directly with its network of providers, so you don't have to pay upfront for your treatment.



Confidence in your diagnosis

The solution to health problems isn't always black and white. That's why Bupa Global offers you the opportunity to get another opinion from an alternative leading medical expert. The Second Medical Opinion service is available to all customers looking for confidence and peace of mind in their medical diagnosis.



Access your account online

You can now access Bupa Global's exclusive and secure website and mobile app MembersWorld whenever you need to. With it, you can submit and track progress of claims, submit pre-authorisation requests and get access to your membership card and insurance documents.



Pre-existing conditions

We don't believe past health issues should stop you enjoying your future. That's why many pre existing conditions could be covered under our global health plans, subject to our General Exclusions and medical underwriting. An additional premium may apply.



Multilingual advisers

When it comes to healthcare, Bupa Global knows you want support from people who understand you and your needs. That's why Bupa Global has a 24/7 multilingual team who are able to speak with you on the phone in many languages and can support you, wherever and whenever you need it.



Supporting mental health

Bupa Global believes that mental health and wellbeing are just as important as physical health. To support this in-patient and day-patient mental health treatment is covered up to the annual maximum limit of your chosen plan, and cover for ADHD, addiction and self inflicted injuries are also included.



Global access in your hands

Bupa Global's Global Virtual Care service (available via MembersWorld app) provides you with access to a global network of doctors, offering medical guidance and consultations, plus same day virtual appointments – available 24/7.

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 build the right plan for you.

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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.)

