

Insured by

Administered by

RafflesHealth*i*nsurance
Your Specialist Health Insurer



Lifeline Product Summary

Product summary for Lifeline Plan

Particulars of insured

Person(s) covered	Name of Insured	Gender	
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, internationally 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)

Corporate Office:
585 North Bridge Road, #11-00 Raffles Hospital Singapore 188770

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General services:

+65 6340 1688 (from within Singapore)
+44 (0) 1273 323 563 (from outside Singapore)
Medical related enquiries: +44 (0) 1273 333 911
Your calls may be recorded and monitored for training and quality purposes.

Summary of benefits

The Lifeline plan has three levels of cover – Essential, Classic and Gold – as well as options for extra international assistance and a choice of deductibles to suit different budget and requirements. This plan covers you for the costs of active treatment as per the full terms and conditions of your plan. This means treatment of a disease, illness or injury that leads to your recovery, conservation of your condition, or to restore you to your previous state of health as quickly as possible. This includes both acute and chronic conditions.

Essential - This level concentrates on covering you for in-patient hospital stays. You have the security that you'll be covered for treatment you may receive as an in-patient or as a day-case patient.

Classic - Our Classic level is designed to cover you and your family for any specialist medical treatment or diagnosis. You will be covered for in-patient hospital stays as well as out-patient consultations, treatment such as physiotherapy, accident-related dental and a range of preventive health checks.

Gold - This provides our highest level of cover for both in-patient and out-patient care. In addition, Gold also covers family doctor treatment and any prescription medication you may need, as well as accident-related dental treatment. Maternity cover, home nursing and a range of four preventive health checks are also included in this comprehensive plan.

Please note: 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.

	Lifeline Essential	Lifeline Classic	Lifeline Gold
Out-patient treatment			
Out-patient surgical operations	✓	✓	✓
Health screening and wellness checks (after one year's membership)		✓	✓
Physiotherapy, osteopathy and chiropractor treatment		✓	✓
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses		✓	✓
Consultants', psychologists' and psychotherapists' fees for mental health treatment		✓	✓
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 (which takes place up to 30 days after the accident)		✓	✓
In-patient and day-case treatment			
Hospital accommodation	✓	✓	✓
Surgical operations, including pre- and post-operative care	✓	✓	✓
Nursing care, drugs and surgical dressings	✓	✓	✓
Consultants' fees	✓	✓	✓
Theatre charges	✓	✓	✓
Intensive care	✓	✓	✓
Pathology, X-rays, diagnostic tests and therapies	✓	✓	✓
Prosthetic implants and appliances	✓	✓	✓
Parent accommodation (staying with a child under 18) refer to the 'Table of Benefits' in the Membership guide	✓	✓	✓
Mental health treatment	✓	✓	✓
Further benefits			
Advanced imaging	✓	✓	✓
Cancer treatment	✓	✓	✓
Advanced therapy medicinal products (ATMPs)	✓	✓	✓
Healthline services	✓	✓	✓
HIV/AIDS drug therapy including ART (after five years' membership)		✓	✓
Home nursing after in-patient treatment	✓	✓	✓
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)			
U.S. cover	✓	✓	✓
Assistance cover (Evacuation and Repatriation)	✓	✓	✓

Lifeline benefits and exclusions

Below is a summary of benefits in Singapore dollars (SGD) and US dollars (USD) for the core cover and the available covers under the Lifeline plan. Please consult your insurance adviser or an authorised representative should you require further information. All limits are annual unless otherwise specified.

Summary of benefits	Essential	Classic	Gold	
Overall annual maximum limit:	SGD 4,450,000 USD 3,200,000	SGD 6,650,000 USD 4,800,000	Unlimited	
Out-patient treatment				
Out-patient surgical operations	Paid in full	Paid in full	Paid in full	
Health screening and wellness checks (after one year's membership)	Not covered	SGD 1,400 / USD 1,000	SGD 1,400 / USD 1,000	
Physiotherapy, osteopathy and chiropractor treatment		up to 30 visits	Paid in full	
Costs for treatment by therapists, complementary medical practitioners and qualified nurses		up to 10 visits	up to 15 visits	
Consultants', psychologists' and psychotherapists' fees for mental health treatment		SGD 15,050 / USD 10,900	up to 30 visits	
Pathology, X-rays and diagnostic tests		SGD 15,050 / USD 10,900	Paid in full	
Consultants' fees for consultations		Not covered	up to 35 visits	
Costs for treatment by a family doctor			Paid in full	
Prescribed drugs and dressings			Paid in full	
Accident-related dental treatment (which takes place up to 30 days after the accident)			Paid in full	Paid in full
In-patient and day-case treatment				
Hospital accommodation	Paid in full	Paid in full	Paid in full	
Surgical operations, including pre- and post-operative care				
Nursing care, drugs and surgical dressings				
Doctors' and anaesthetists' fees				
Theatre charges				
Intensive care				
Pathology, X-rays, diagnostic tests and therapies				
Prosthetic implants and appliances				
Parent accommodation				
Mental health treatment				
Further benefits				
Advanced imaging	Paid in full	Paid in full	Paid in full	
Cancer treatment	Paid in full	Paid in full	Paid in full	
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	Paid in full, one course of treatment for each condition per lifetime	
Healthline services	Included	Included	Included	
HIV/AIDS drug therapy including ART (after five years' membership)	Not covered	SGD 27,600 / USD 20,000	SGD 27,600 / USD 20,000	
Home nursing after in-patient treatment	SGD 280 / USD 200 each day for a max. of 10 days	SGD 450 / USD 320 each day for a max. of 20 days	Paid in full up to a maximum of 30 days	
Hospice and palliative care	lifetime limit of SGD 56,600 / USD 41,000	lifetime limit of SGD 56,600 / USD 41,000	lifetime limit of SGD 56,600 / USD 41,000	
In-patient cash benefit	SGD 230 / USD 160 per night for a max. of 20 nights	SGD 230 / USD 160 per night for a max. of 20 nights	SGD 340 / USD 240 per night for a max. of 20 nights	
Kidney dialysis	Paid in full	Paid in full	Paid in full	
Local air ambulance	Paid in full	Paid in full	Paid in full	
Local road ambulance	Paid in full	Paid in full	Paid in full	
Maternity cover (after 10 months' membership)	Maternity and childbirth:	Not covered	SGD 8,300 / USD 6,000	
	Childbirth at home or birthing centre:		SGD 1,800 / USD 1,300	
	Medically essential Caesarean section:		SGD 26,250 / USD 19,000	
	Complications of maternity and childbirth:		Paid in full	
Newborn care (for the first 90 days following birth)	SGD 207,000 / USD 150,000	SGD 207,000 / USD 150,000	SGD 207,000 / USD 150,000	
Prosthetic devices	SGD 5,550 / USD 4,000	SGD 5,550 / USD 4,000	SGD 5,550 / USD 4,000	
Rehabilitation	42 days of treatment	42 days of treatment	42 days of treatment	
Transplant services	Paid in full	Paid in full	Paid in full	
Optional benefits (if purchased)				
U.S. cover	Any in-patient treatment or day-case treatment, cancer treatment, MRI, CT and PET scans must be pre-authorised. 100% of eligible costs in network reasonable and customary of costs out of network			
Assistance cover (Evacuation and Repatriation)	The overall annual maximum benefit limit does not apply			

* These are examples of some of the treatments we do not pay for, it is not an exhaustive list. There are general exclusions which apply to all levels of cover, and you should speak to an adviser to ensure the cover chosen meets your needs. This is an overview of the Lifeline plan. Full details are available in the membership pack. All treatment must be medically necessary and be charged at reasonable and customary rates. Please pre-authorise all in-patient, day-case treatment and scans to confirm benefits available to the member.

Lifeline benefits and exclusions

Subscription table

The currency of the premiums 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 premiums 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.

Exclusions*		
Artificial life maintenance	Birth control	Conflict and disaster
Congenital conditions	Convalescence & admission for general care	Cosmetic treatment
Deafness	Dental treatment/gum disease	Desensitisation and neutralisation
Developmental problems	Donor organs	Experimental or unproven treatment
Eyesight	Footcare	Genetic testing
Harmful or hazardous use of alcohol, drugs and/or medicines	Health Hydros, nature cure clinics or any establishment that is not a hospital	Hereditary conditions
Infertility treatment	Obesity	Persistent vegetative state (PVS) and neurological damage
Physical aids and devices	Pre-existing conditions	Preventive and wellness treatment
Reconstructive or remedial surgery	Sexual problems/gender issues	Sleep disorders
Speech disorders	Stem cells	Surrogate parenting
Travel costs for treatment	Unrecognised medical practitioner, hospital or healthcare facility	

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 amended at policy renewal at our full discretion.

3. Long in-patient stays: 10 nights or longer

In order for us to cover an in-patient stay lasting 10 days or more, you must send us a medical report from your consultant before the eighth night, confirming:

- o your diagnosis
- o treatment already given
- o treatment planned
- o discharge date

4. 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. The main exclusions include:

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

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.

5. Waiting Periods

- a. Wellness (Out-Patient Treatment) – applicable to Lifeline Classic and Lifeline Gold members. Available after you have been covered under this benefit for one membership year.
- b. HIV/AIDS drug therapy including ART – applicable to Lifeline Classic and Lifeline Gold. Available after you have been covered under this benefit for five years' consecutive membership.
- c. Maternity cover – applicable to Lifeline Classic and Lifeline Gold members. Available once the mother has been covered for 10 months' consecutive membership.

6. Other Circumstances that affect premium rates or policy benefits:

Please refer to the SUMMARY OF BENEFITS above for any specific limits.

7. Deductibles

Deductibles are the contributions you make towards the cost of your treatment. Including deductibles as part of your Lifeline plan can help you to make your chosen plan more affordable – the higher the deductible, the lower your premiums.

Deductible Options Available	
SGD	USD
230	160
560	400
1,150	800
2,250	1,600
4,450	3,200
11,050	8,000

Key product provisions

8. 30 day Cancellation Policy

30 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 30 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.

9. 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.

10. 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).

11. Singaporeans and Singapore Permanent Residents to note

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 the Lifeline plan, including the subscriptions table.

Applicant’s signature

Date							
D	D	M	M	Y	Y	Y	Y

Name of Applicant

Insurance adviser’s signature

Date							
D	D	M	M	Y	Y	Y	Y

Name of insurance adviser

This is not a contract of insurance. 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. The standards 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.

Notes

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(Company Registration No: 200413569G)

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