

# Product comparison



Product proposition	Standard	Modular		Modular	
Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Special notes for the cover. *Indicates that there is a waiting period for the specific benefit		Modular product. Buy core plan and then it's possible to add up to four different modules. Chronic is covered.		Modular product. Buy core plan and then it's possible to add up to 4 different modules. Chronic is covered.	

## Annual overall maximums

	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module	
£	£1,000,000	£1,500,000	WMI	£1,200,000 inclusive of module limits	Core	In-patient
\$	\$2,000,000	\$2,550,000	WMI	\$1,800,000 inclusive of module limits	Core	
€	€1,500,000	€1,875,000	WMI	€1,500,000 inclusive of module limits	Core	
£		£25,000	WMP	£25,000	Module 1	Out-patient
\$		\$42,500	WMP	\$35,000	Module 1	
€		€31,250	WMP	€35,000	Module 1	
£		None	WME	£1,500	Module 2	Medicines and equipment
\$		None	WME	\$2,500	Module 2	
€		None	WME	€2,250	Module 2	
£		£5,000	WW	£3,500 4a £5,000 4b	Module 4a and 4b	Wellness (IHHP - dental and optical)
\$		\$8,500	WW	\$5,000 4a \$7,500 4b	Module 4a and 4b	
€		€6,250	WW	€5,000 4a €7,500 4b	Module 4a and 4b	
£		None	WE	None	Module 3	Evacuation and repatriation
\$		None	WE	None	Module 3	
€		None	WE	None	Module 3	

## In-patient treatment

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Hospital accommodation	Full	Full	WMI	Full	Core
Surgical operations, including pre and post-operative care	Full	Full	WMI	Full	Core
Nursing care, drugs and surgical dressings	Full	Full	WMI	Full	Core
Physicians' fees	Full	Full	WMI	Full	Core
Theatre charges and intensive care	Full	Full	WMI	Full	Core
Pathology, X-rays, diagnostic tests	Full	Full	WMI	Full	Core
Physiotherapy	Full	Full	WMI	Full	Core
Prostheses and appliances	Full	Full	WMI	Full	Core
Parent accommodation	Full	Full (up to 18 years)	WMI	Full	Core
Psychiatric treatment	Full* max 90 days in lifetime	Full but with 90 days lifetime limit, 20 days per year as a day-case	WMI	Full	Core
In-patient rehabilitation	Full, 30 nights per year	Full 30 days per condition	WMI	Max £220/\$355/€330 each day, 3 months per condition	Core
Home nursing after in-patient treatment	Max £100/\$200/€150 per day for a maximum of 30 days per year	Paid in full for 30 days each membership year	WMI	Max £84/\$135/€130 each day, 40 days per year	Core
In-patient emergency dental treatment	£400/\$800/€600	Full	WMI	Full	Core
Personal expenses - newspapers, television rental, guest meals	No	£10/\$17/€13 per day	WMI	No	
In-patient cash benefit	£75/\$150/€110 per night for a maximum of 20 nights per year	Paid in full 30 nights each membership year - £100/\$170/€125	WMI	Max £60/\$100/€90 each day, 60 days per year	Core

## Out-patient treatment

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
<b>Annual overall maximum - if applicable</b>		£25,000/\$42,500/€31,250		£25,000/\$35,000/€35,000	
Out-patient surgical operations	Full	Full	WMI	Full	Core
Fee for consultation with your specialist or doctor	In full up to 35 visits per year*	Paid in full up to 35 visits each membership year	WMP	Full (doctor £60/\$80/€80 per condition) (specialist £85/\$115/€110 per condition)	Module 1
Pathology, X-ray and diagnostic tests	In full	Full	WMP	Full (max £305/\$500/€450 per session)	Module 1

## Out-patient treatment

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Costs for treatment by therapists and complementary medicine practitioners	In full up to 15 visits per year	Physiotherapy, osteopathy and chiropractor treatment - paid in full up to 30 visits each membership year. Consultations and treatment with complementary therapists - paid in full up to 15 visits each membership year	WMP	Acupuncture and homeopathic £35/\$60/€55 per session Physiotherapy £55/\$75/€75 per session Physiotherapy max £700/\$1,200/€1,050 per year Chiropractor/osteopath £50/\$65/€65 per session Chiropractor/osteopath max £700/\$1,200/€1,050 per year	Module 1
Physiotherapy					
Consultants' fees and psychologists' fees for psychiatric treatment	In full up to 30 visits per year	Full up to 30 visits per year	WMP	Full (max £80/\$130/€125 per condition) Psychology not covered*	Module 1
Prescribed drugs and dressings	Max £600/\$1,200/€900 per year	Prescribed medicines and dressings: £1,500/\$2,550/€1,875. Long-term prescription medicines: 80% up to £10,000/\$17,000/€12,500 (after 3 years cover and lifetime limit £60,000/\$102,000/€75,000)	WME	Full max £1,500/\$2,500/€2,250 per year	Module 2
Accident and emergency (out-patient treatment)	Covered	Full	WMP	Full	Core
Allergies: treatment of allergic medical conditions	Not covered	Full	WMP	Full	Module 1
Accident-related dental treatment (accident resulting in the need for dental treatment - out-patient)	Max £400/\$800/€600 per year	80% up to, £500/\$850/€625 per year	WMP	Full	Core

## Complementary treatment

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Chinese medicine	Covered under out-patient in full up to 15 visits per year	15 visits per year (max with complementary)	WMP	Chinese doctor £15/\$20/€20 per session Chinese doctor max £150/\$200/€200 per year Chinese medicine 10 sessions max £175/\$300/€250 per year	Module 1 and Module 2

## Complementary treatment

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Speech therapy	No	Full - only if as a result of a condition being treated	WMP	£40/\$50/€50 max 4 times per year	Module 1
Dietetic guidance		4 dietetic consultations each member year £500/€625/\$850	WW	£40/\$50/€50 max 4 times per year	Module 1

## Maternity

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Included or optional?	Included	Included in core plan	WMI	Included	
Normal delivery (pre and post-natal treatment included)		£650/\$1,105/€810 per year home delivery £6,500/\$11,050/€8,100 per year* 10 month waiting period	WMI	£3,575/\$6,500/ €5,200 per year core only £6,050/\$11,000/ €8,800 per year core and module 1*	Core and Module 1
Prescribed caesarean (pre and post-natal treatment included)	Max £5,000/\$10,000/ €7,500 per year * 10 month waiting period	Pre and post care £2,000,\$3,400,€2,500 per year*	WMP	Prescribed caesarean £6,650/\$12,000/ €9,650 per year core only £7,800/\$14,000/ €11,500 core and module 1*	Core and Module 1
Fertility treatment	Pay for investigations into the cause of infertility when your specialist believes there are symptoms and/or evidence to suggest a medical cause (after 2 years)	Pay for investigations into the cause of infertility when your specialist believes there are symptoms and/or evidence to suggest a medical cause (after 2 years)	WMI, WME, WMP	No	
Complication in pregnancy	Covered under in-patient/out-patient	Full	WMI	Full	Core
New born care	Max \$150,000, first 90 days after birth	£75,000/\$127,500/€93,750 first 90 days	WMI	Full	Core and Module 1
Other					

## Wellness / health screening

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
PAP test	Max \$1,000 per year*	Each member year £500/\$850/€625	WW	£250/\$300/€275 per year medical check up - all inclusive	Module 1
Mammogram					
Prostate cancer screening					
Colon cancer screening					
Full health screen	No				
Other benefits		Bone densitometry £500/\$850/€625 per year	WW		
Health screening for children	No	Young child care: up to the age of 5, preventive check ups. £1,000/\$1,700/€1,250	WMP	No	

## Dental and optical cover

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Routine dental treatment cleaning, X-ray, filling extraction	No	Preventive: 100% Routine: 80% Orthodontic: up to 50% of each membership year up to the age of 19 Max £3,500/\$5,950/€4,375 per year	WW	80% with various max	Module 4a and 4b
Special dental treatment crowns, jacket, inlay, bridgework, surgery, adjustment, dentures orthodontic	No		WW	50%. 4a: max £1,500/\$2,000/ €2,000 4b: max £2,250/ \$3,000/€3,000	
Eye tests	No	100% - one each membership year	WW	No	
Optical cover, glasses, contact lenses	No	80%	WW	80% Glasses lenses 4a: max £100/\$160/ €160 per year 4b: max £150/\$220/ €220 per year Contact lenses 4a: max £60/\$100/ €100 per year 4b max £80/\$130/ €130 per year	Module 4a and 4b
Spectacle frames		Once every two years, 80% up to £150/\$255/€185	WW	No	
Laser eye treatment	No	No		No	

## Other benefits

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Cancer treatment	Full	In-patient: full. Out-patient: full	WMI, WMP	Full	Core and Module 1
Advanced imaging (MRI, CT and PET scans)	Full	Full	WMI	£450/\$750/€675 per scan	Module 1

## Other benefits

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Reconstructive surgery	Following an accident or cancer treatment	Following an accident or cancer treatment	WMI	Included	Core
Hormone replacement therapy	Not covered	Included in prescribed drugs	WME	Included in prescribed drugs	Module 2
Chronic conditions	Not covered unless acute flare up	Included	All	Included	All
Hospice and palliative care	£20,000/\$40,000/ €30,000 per lifetime	Lifetime limit - £20,000/\$34,000/€25,000	WMI, WMP	No	
Transplant services	Full (procurement <b>not</b> covered)	Core cover: per condition £150,000/\$255,000/€187,500. Worldwide medical plus: treatment received as an out-patient: £50,000/\$85,000/€62,500	WMI, WMP	£187,500/ \$300,000/ €270,000 per condition	Core
Kidney dialysis	Covered. Only when transplant required	Covered	WMI, WMP	Covered	Core
Local road ambulance	Full	Full	WMI	£1,000/\$1,600/ €1,500 per year	Core
Local air ambulance	Each membership year - £5,000/\$8,500/€6,250	Each membership year - £5,000/\$8,500/€6,250	WMI	No	
Second medical opinion	No	Yes	WMI, WMP	Included	Core
Family planning	No	No		No	
Long term prescriptions (including HIV/AIDS drug therapy)	£10,000/\$20,000/ €15,000 per year*	Included in long-term prescription medicines: 80% up to £10,000/ \$17,000 /€12,500 (after 3 years cover and lifetime limit £60,000/\$102,000/€75,000)*	WME	Included, subject to terms and conditions	Module 2
Healthline type service	Included	Included	WMI	Included	Core
Out of area emergency cover	Travel insurance necessary (USA)	No, can opt to include USA Cover		Not necessary (WW cover)	
USA Cover	Available	Available		Included	
Vaccinations	No	Included in screening limit Each member year £500/\$850/€625	WW	£40/\$60/€55 per vaccination	Module 1
Children immunisations	No	Plus: young child care benefit. Immunisations up to the age of 5, £1,000/\$1,700/€1,250	WMP	Included above	Module 1
Legal expenses	No	No		No	
Medical equipment	No	Durable medical equipment rental (crutches, wheelchair, hospital bed) 45 days per condition, shared limit with prescribed drugs	WME	Full	Module 2
Personal accident (payment for loss of sight, limbs, disablement or death)	No	No		Available as a supplementary option	
Travel insurance	No	No		Available as a supplementary option	

## Evacuation/repatriation

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Optional or included?	Optional cover. 2 covers: Evacuation and repatriation (including evacuation)	Optional	WE	Optional	Module 3
Medical evacuation (to nearest place of treatment)	Full	Full	WE	Full	Module 3
Living allowance	Repatriation only - each day (up to a maximum of 10 days each membership year) £25/\$50/€37	Evacuation only - each day (up to a maximum of 10 days each membership year for an accompanying person, excluding children) £100/\$170/€125	WE	No	Module 3
Additional travel expenses. Following evacuation, returning	Return costs are covered, no other related costs are covered	Return costs are covered, no other related costs are covered	WE	Included	Module 3
Travel expenses for one person accompanying an evacuated or repatriated person	Evacuation: condition (Bupa International member). Repatriation: no condition	Full	WE	Included	Module 3
Travel cost for the transfer of minor children		Full	WE		
Allowance for family and/or dependents travelling with evacuated or repatriated person	See living allowance	See living allowance	WE	No	
Repatriation (evacuation to country of nationality)	Optional cover	Full	WE	Included	Module 3
Repatriation of mortal remains	No	£6,500/\$11,050/€8,125	WE	Included	Module 3
Compassionate visit and return	No	£800/\$1,360/€1,000 5 trips per lifetime	WE	No	
Compassionate living allowance	No	Each day (up to a maximum of 10 days each membership year) £100/\$170/€125	WE	No	

## Waiting periods

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Maternity	10 months	10 months		12 months	
In-patient surgery and hospitalisation	None	None		4 weeks	
Health screening	*1 year	1 year		4 weeks	
Out-patient care (chemotherapy etc)	None	None		4 weeks	
Out-patient (physiotherapy, rehab etc)	None	None		4 weeks	
HIV/AIDS drug therapy	5 years	3 years		4 weeks	
Psychiatry	*Out-patient: 2 years In-patient: 2 years maximum 90 days	None		4 weeks	

In general 4 weeks

## Waiting periods

In general 4 weeks

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Infertility treatment	N/A	N/A		N/A	
Dental emergency	None	None		4 weeks	
Dental	N/A	Preventive: 6 months. Routine: 6 months. Orthodontic: 2 years - up to the age of 19		4 weeks. Orthodontics 24 months	

## Important exclusions

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Addictions/substance abuse	Excluded	Treatment for or as a result of any kind of substance or alcohol use or misuse		Excluded	
HIV/AIDS treatment	Excluded	Included		Excluded, unless cause by eg blood transfusion	
Allergies	Excluded	Included		Included	
Bone marrow transplantation	Included	Included		Included	
Chronic conditions	Included	Included		Included	
Complication of pregnancy	Included	Included		Included	
Treatment of congenital and hereditary conditions	Excluded (except first 90 days of life)	Each membership year - £20,000/\$34,000/€25,000		Included	
Cosmetic surgery	Excluded	Excluded		Excluded	
Dialysis	Only when transplant required	Included		Included	
Foetal surgery	Excluded	Excluded		Not mentioned	
Menopause, aging, puberty	Excluded	Included		Included	
Pre-existing	Excluded	Excluded		Excluded (can be included)	
Preventive	Excluded	Excluded except with Worldwide Wellbeing option		Some included	
Sleeping disorders	Excluded	Excluded		Included	
Speech disorders	Excluded	Speech therapy covered under Module 1		Included	
STIs	Excluded	Not mentioned		Excluded	
Transplants	Included	Included with limits		Included with limits	
War/riot/rev or nuclear/chemical contamination	Excluded	Excluded		Excluded	
Acts of terrorism	Excluded	Excluded		Excluded	
Artificial life maintenance	Excluded	Excluded		Excluded	
Chinese medicine/alternative medicine	Included	Included		Included	

## Important exclusions

Name of plan/cover	Lifeline - Gold	Worldwide Health Options	Module	IHHP	Module
Birth control	Excluded	Excluded		Excluded	
Conflict and disaster	Excluded	Excluded		Excluded	
Convalescence and admission for general care	Excluded	Excluded		Excluded	
Development problems	Excluded	Excluded		Excluded	
Experimental treatment	Excluded	Excluded		Excluded	
Eyesight (laser eye surgery)	Excluded	Excluded		Excluded	
Footcare	Excluded	Excluded		Excluded	
Health hydros, nature cure clinics	Excluded	Excluded		Excluded	
Infertility treatment	Excluded	Excluded		Excluded	
Obesity (classes)	Excluded	Excluded		Excluded	
Personality disorders	Excluded	Excluded		<b>Not</b> excluded	
Sexual problems	Excluded	Excluded		Excluded	
TMJ disorders	Excluded	Excluded		<b>Not</b> excluded	
Travel costs for treatment	Excluded	Excluded		Excluded	