

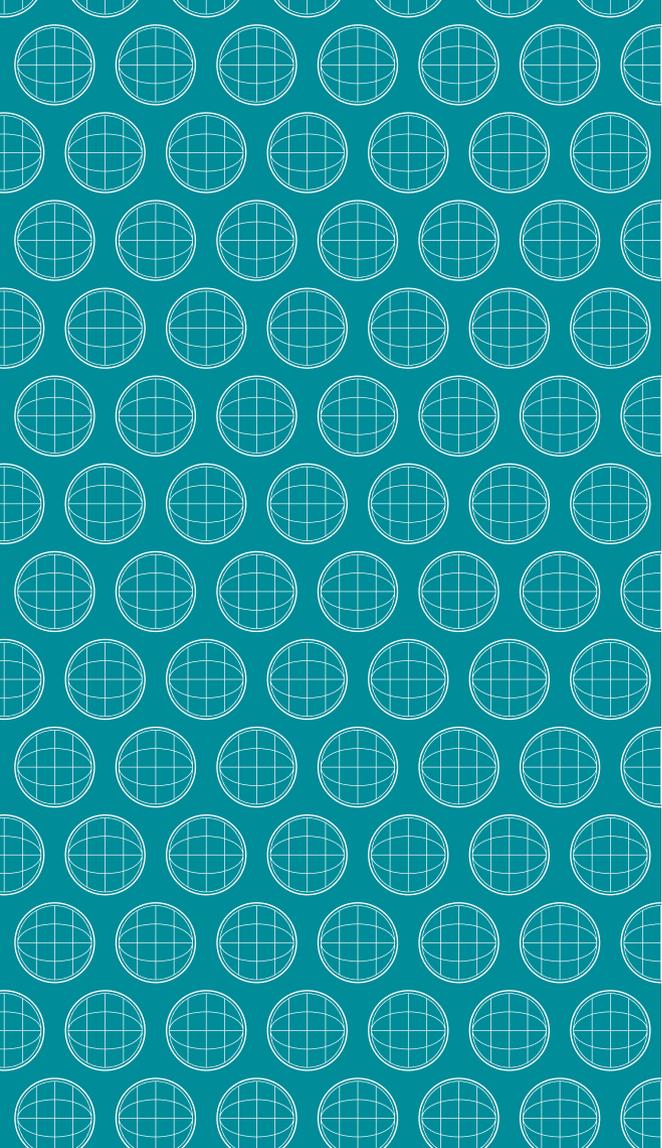


Bupa



COMPANY

LIKE YOU,
WE'RE EXPERTS
IN OUR FIELD



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Bupa International is a trading name of Bupa Insurance Limited, which is authorised and regulated by the UK Financial Services Authority. Bupa Insurance Limited is registered in England and Wales No. 3956433.

TRUSTED BY SUCCESSFUL
ORGANISATIONS ALL OVER
THE WORLD



At Bupa we have been looking after the health insurance needs of individuals and groups since 1947. And as an international business we have become famous for helping millions of people to live healthier, happier and more productive lives. We now have offices and working relationships with local businesses in various locations throughout the world and a global brand that is associated with great healthcare.

For more information or an obligation free quote call or visit

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WHAT A
DIFFERENCE
A HEALTHY
WORKFORCE
MAKES

At Bupa International we know how much your employees matter to your business. As well as driving your productivity and profits, they represent the ideas, the imagination and the inspiration behind everything you do. So they deserve to be well looked after.

From the minute you set up a group with us, you'll start to see what sets us apart from other private medical insurers. We're devoted to health and care, surround ourselves with experts and have a healthy obsession with first class service. Plus, we always work tirelessly to make sure that the needs of our members are fully appreciated.

All our company plans are designed to give you choice and reassurance. When you join, you'll be able to relax knowing that every one of your employees on the plan is in safe hands.

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A HEALTHY RECRUITMENT POLICY

A superior benefits package can be a powerful recruitment tool these days. That's why a company health insurance plan is often high on the agenda for international employers looking to recruit the very best. Of course, in competitive industries like yours, it isn't just about attracting high-calibre employees; it's about keeping hold of them. So when you find people you can rely on, it's good to let them know they're appreciated.

Many leading organisations choose Bupa International to fulfil their health insurance needs, largely because of our experience. After all, the Bupa brand has been synonymous with premium healthcare in the UK for over 60 years and its international reputation is growing all the time. Plus, health and care is all we do, so we know all about making our members feel special.

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REGIONAL EXPERTISE WHEN YOU NEED IT MOST

As an international organisation, the scale and scope of our business is a huge advantage – it allows us to manage costs, share knowledge and potentially influence the quality of care delivered to members. Of course, we also appreciate the value of local expertise, which is why we have offices in various locations around the world, and why we work closely with local experts to promote the best possible service.

Our experience has taught us that healthcare practices vary enormously from country to country, so having local support makes a big difference to the service we deliver. Being able to navigate local practices and communicate better means that we can develop much stronger relationships with hospitals and consultants.

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ONE CLICK AND WE'RE THERE

At Bupa International, we have spent time developing our online solutions to help make our processes and business links easy to understand and globally accessible.

CorporateWorld is a secure online area that we've developed specifically for group administrators. It gives you full control of your group plan whenever you need it, and allows you to manage everything from payment details to employee information.

MembersWorld is an exclusive site that allows your members to view their plan documents, update their personal information and check on the progress of any ongoing claims.*

Facilities Finder is an online tool that helps to locate consultants and medical facilities anywhere in the world. You can also download a free iPhone app with some additional features - as

well as locating the provider it lets you start a pre-authorisation request for any treatment straight from your mobile.

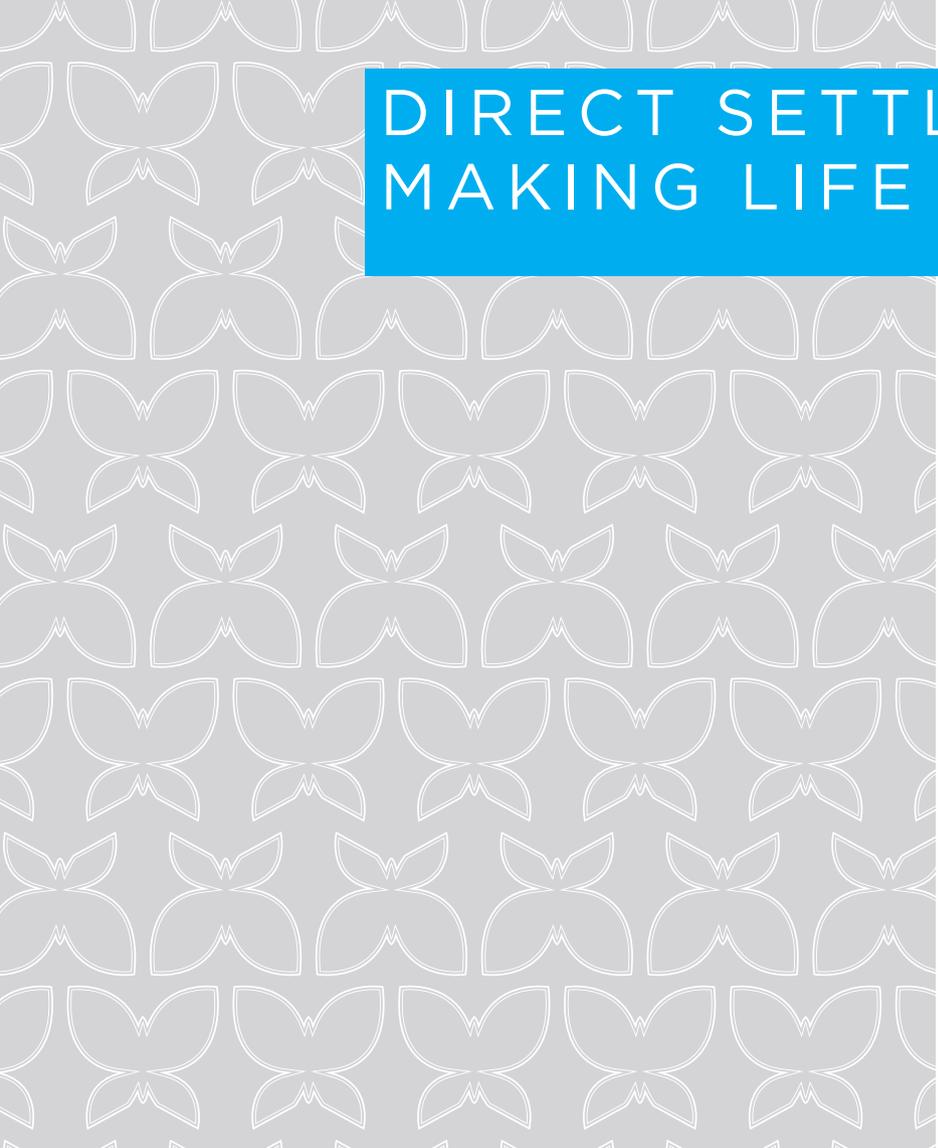
Social Media is used to communicate and keep in touch with our members through Facebook, Twitter and YouTube channels.

* Except for claims in the USA

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DIRECT SETTLEMENT. MAKING LIFE SIMPLE

All Bupa International members on global plans have access to over 200,000 providers worldwide. But equally reassuring is the fact that we have contracts in place with over 7,500 different hospitals and clinics. Working closely with these organisations, we are able to manage costs, improve efficiencies and maintain a high quality of service. And as part of the ongoing work, we have direct settlement agreements in place.

This means that whenever a member has an in-patient or day-case appointment at one of our network hospitals, it's unlikely that they'll be asked to settle an invoice themselves – as long as the treatment has been pre-authorised. And depending on the arrangement we have with their consultant, some out-patient fees can also be taken care of directly.

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MORE IN HOUSE SERVICES. MORE PEACE OF MIND

Our in house services are designed to give you and your employees complete confidence. You can call us any time of the day or night and we'll always have someone on hand who will listen to your requests, appreciate your situation and be able to communicate in a wide variety of languages. Whether it's a simple membership query, an update on a claim, or a request for some basic medical advice, we're here to help out in any way we can.

And if your employees feel they might benefit from a second opinion

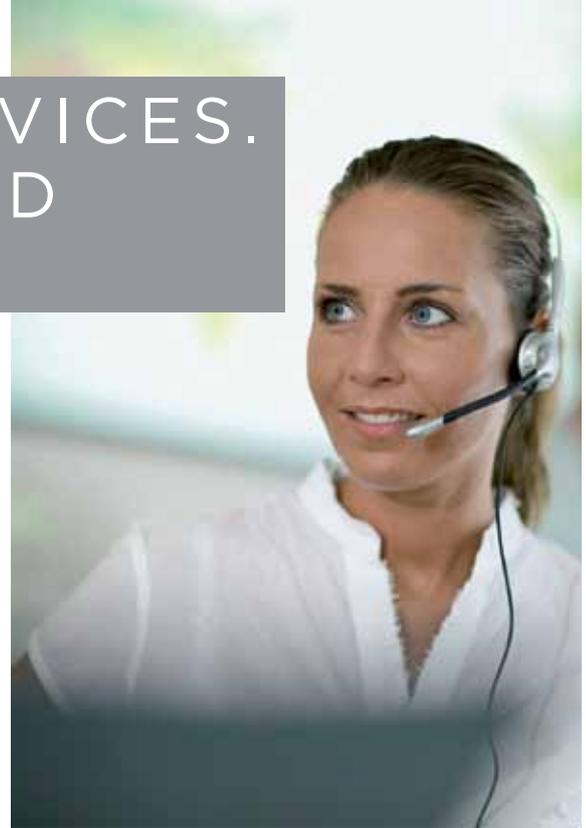
after a consultation, we'll arrange for an expert to review their case and produce a detailed report that can then be discussed with the patient. This service is included at no extra cost and can be used as many times as you like.

Of course, sometimes the treatment required is not available locally and an evacuation is required. In these instances, we have our own in-house assistance team ready to act at a moment's notice. They deal with everything from locating appropriate medical facilities and arranging the transport,

to notifying medical staff and keeping the patient's relatives updated on progress.*

So you see, when it comes to service - emergency or otherwise - we've got it all covered.

* Assistance cover is only available if purchased as an option on your plan.



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SUMMARY OF BENEFITS	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Out-patient treatment				
Out-patient surgical operations	✓	✓	✓	✓
Wellness		✓	✓	✓
Full Health Screening				✓
Consultants' fees for consultations		✓	✓	✓
Pathology, X-rays and diagnostic tests		✓	✓	✓
Costs for treatment by therapists and complementary medicine practitioners		✓	✓	✓
Consultants' fees and psychologists' fees for psychiatric treatment		✓	✓	✓
Vaccinations		✓	✓	✓
Costs for treatment by a family doctor			✓	✓
Prescribed drugs and dressings			✓	✓
Accident-related dental treatment			✓	✓
In-patient and day-case treatment				
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	✓	✓	✓	✓

SUMMARY OF BENEFITS	ESSENTIAL	CLASSIC	GOLD	GOLD SUPERIOR
Further benefits				
Advanced imaging	✓	✓	✓	✓
Cancer treatment	✓	✓	✓	✓
Healthline services	✓	✓	✓	✓
HIV/AIDS drug therapy including ART		✓	✓	✓
Home nursing after in-patient treatment	✓	✓	✓	✓
Hospice and palliative care	✓	✓	✓	✓
In-patient cash benefit	✓	✓	✓	✓
Local air ambulance	✓	✓	✓	✓
Local road ambulance	✓	✓	✓	✓
Maternity cover		✓	✓	✓
Newborn care	✓	✓	✓	✓
Prosthetic devices	✓	✓	✓	✓
Rehabilitation	✓	✓	✓	✓
Transplant services	✓	✓	✓	✓
Optional benefits (if purchased)				
USA cover	✓	✓	✓	✓
Dental		✓	✓	✓
Optical (Dental treatment and optical must be purchased together)				✓
Assistance cover (Evacuation and Repatriation)	✓	✓	✓	✓

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.

