

International Health Insurance

Insurance Product Information Document



Company: Bupa (Asia) Limited

Product: International Swiss Medical – Complete Plan

The insurance plans are insured by Bupa (Asia) Limited and administered by Bupa Global. Bupa Global is a trading name adopted by Bupa (Asia) Limited in relation to its portfolio of International Private Medical Insurance products and services. Bupa (Asia) Limited is authorised and regulated by the Hong Kong Insurance Authority.

This is a summary of the insurance cover. Before purchase, further information can be found in your quotation and/or additional documents; the full terms and conditions are available on request. Full terms and conditions of the policy are contained in the membership guide and insurance certificate which you will receive after your purchase. It is important that you read all of these documents carefully.

What is this type of insurance?

International Private Medical Insurance which is designed to cover the costs of private healthcare, from inpatient treatment, preventive check-ups, to diagnosis of medical illnesses and necessary treatment, both in the country of residence and in the chosen region(s).



What is insured?

Core Hospital Plan

Annual policy maximum of USD 2,000,000 / EUR 2,000,000 / CHF 3,000,000 per person, unless a sublimit is mentioned.

Hospitalisation

- ✓ Private room
- ✓ Intensive care room
- ✓ Surgery
- ✓ Medical treatment
- ✓ Cancer treatment
- ✓ Dialysis
- ✓ Emergency room treatment in connection with acute illness or accident
- ✓ Out-patient surgery
- ✓ Mental health treatment

Childbirth

- ✓ Normal delivery or medically essential caesarean section operation at a hospital or clinic
- ✓ Non-medically essential caesarean section or delivery following infertility treatment up to a maximum of the customary charges for normal delivery of one child at a hospital or clinic

Other benefits

- ✓ Local medical transport
- ✓ In-patient rehabilitation (limits apply)
- ✓ Home nursing (limits apply)

Complete Plan

Reimbursed at 90% unless otherwise stated, up to an annual maximum of USD 40,000 / EUR 40,000 / CHF 60,000

- ✓ General practitioners and specialists
- ✓ Therapists
- ✓ Medical check-up (per policy year maximum USD 600 / EUR 600 / CHF 910)
- ✓ Scan, x-ray, laboratory tests
- ✓ Medicines, appliances, vaccinations

This product could include one or more of the optional modules listed below. You are covered for only those modules that are listed on your insurance certificate.

Optional Module: Medical Evacuation and Repatriation

- Expenses covered up to overall annual maximum

Optional Module: Dental and Optical

Annual maximum of USD 3,000 / EUR 3,000 / CHF 4,500 per person per policy. Individual benefit limits apply

- Dental treatment
- Glasses / contact lenses
- Eye check

For all benefits, limits and restrictions, see full terms and conditions



What is not insured?

- ✗ Unrecognised medical practitioner and facilities
- ✗ Artificial life maintenance more than 90 days (exclusion valid for customers who joined on/after 1 January 2017)
- ✗ Treatment needs due to entering known area of conflict
- ✗ Experimental treatment
- ✗ Harmful or hazardous use of alcohol, drugs and/or medicines
- ✗ Infertility treatment
- ✗ Obesity
- ✗ Sexual problems

Other exclusions apply, see full terms and conditions



Are there any restrictions on cover?

- ! Waiting periods (time from when you first purchased the benefit before you can claim)
 - First 4 weeks: All claims except acute, serious illness or injury
 - First 12 months: Pregnancy and childbirth
 - First 6 or 12 months: Dental treatment
- ! If selected, the value of a deductible must be covered by reimbursable medical expenses each policy year before a claimed amount payable can be paid out
- ! We only cover medically necessary treatment
- ! Pre-existing conditions may be covered, subject to an additional premium
- ! Cover is always subject to eligibility criteria
- ! We only cover customary and reasonable charges in the area or country in which treatment is provided

Other restrictions apply, see full terms and conditions



Where am I covered?

- ✓ This plan covers you and any co-insured dependants worldwide including the U.S.



What are my obligations?

You must:

- pay your premium
- provide medical history or other information as required
- cover expenses for any co-insurance and/or deductible amount
- inform us of any hospitalisation
- tell us if you move to a different country or your specified country of residence / country of nationality changes
- pay and claim for any out-patient benefit expenses if respective cover has been selected, before submitting the receipted and itemised invoices to us for processing
- let us know if you have other insurance which also covers your covered benefits
- notify us, if the policyholder or a dependant dies and send a copy of the death certificate for the deceased



When and how do I pay?

- You can choose to pay the premium annually, semi-annually or quarterly by credit card, international cheque or international bank transfer



Does the premium paid for the plan qualify for tax deduction?

- No. Your plan is not tax deductible as it is not a certified plan of Voluntary Health Insurance Scheme in Hong Kong



When does the cover start and end?

- Your policy will be renewed automatically and payment taken after 12 months, unless you choose not to continue
- Start date is stated in your quote or insurance certificate



How do I renew the plan?

- You will receive a renewal notice at least 30 days in advance of renewal date, with details of the new premium and changes of the renewed policy
- If you do not want to renew the policy, you must contact us within 30 days following the start of the renewal policy
- The Company can stop or suspend the insurance product at three month's notice prior to the policy anniversary, and offer you an equivalent insurance cover



How do I cancel the contract?

- You may withdraw from your purchase within the first 28 days after having received your insurance documents. If the insurance has entered into force before the withdrawal you will be charged premium for the time you have been covered
- You can terminate the insurance (or remove any dependant from cover) with effect from the end of a calendar month with one month's prior notice by email, letter or phone. We will refund any premium paid in relation to the period following termination
- To terminate the insurance, call Bupa Global on +852 2531 8503 or email to service.hk@bupaglobal.com or write to Bupa (Asia) Limited, 18/F Berkshire House, 25 Westlands Road, Quarry Bay, Hong Kong

Please refer to the full terms and conditions for further information