

BUPA International, UK

(All figures in £, valid from 1.04.2004)

Benefits	Essential	Classic	Gold
Annual overall maximum	500,000	750,000	1,000,000
Outpatient			
Consultants' fees for consultations	Not covered	up to 3'000 each year	up to 3'000 each year
Pathology, x-rays and diagnostic tests			
Cost for treatments by therapists and complimentary medicine practitioners			
Consultants' fees for psychiatric treatment (after two years of membership)			
Outpatient surgical operations	Paid in full		
MRI and CT scans	Paid in full		
Cancer tests, drugs and consultants' fees for oncology	Paid in full		
Inpatient			
Hospital accomodation, nursing care, drugs and dressings	Paid in full		
Surgeons', anaesthetists' and physicians' fees	Paid in full		
Theatre charges and intensive care	Paid in full		
Pathology, x-rays, MRI and CT scans, diagnostic tests and physiotherapy	Paid in full		
Cancer tests, drugs and consultants' fees for oncology	Paid in full		
Parent accomodation (staying with children under 18)	Paid in full		
Psychiatric treatment (after two years of membership)	Paid in full		
Other benefits			
Emergency local road ambulance related to day-care or inpatient treatment	Paid in full		
Family doctor treatment and prescribed drugs and dressings each year, up to	Not covered	Not covered	600
Routine maternity, each year up to	Not covered	2,000	4,000
Emergency dental treatment, each year, up to	Not covered	Not covered	400
Home nursing, per night	100, max. 10 nights	100, max. 20 nights	100, max. 30 nights
Cash benefit, per night	75, max. 20 nights		

Optional Assistance Cover

Healthline Cover (benefit over telephone for general medical advice, inoculation and visa requirements information, emergency message transmission, interpreter, legal, embassy and hospital referral)	Paid in full
Evacuation Cover (reasonable transport costs for evacuation to the nearest place where treatment is available)	Paid in full
Repatriation Cover (reasonable transport costs to country of nationality for day-case or inpatient treatment)	Paid in full

Remarks

Worldwide cover	treatment in the USA and Canada only for an increased premium
Chronic conditions	not covered
Pre-existing conditions	not covered
Sport injuries	covered
Free choice of hospital	yes
Settling inpatient claims directly with participating hospital	yes

Waiting periods

Generally	4 weeks
Injuries due to covered accidents	none
Pregnancy and childbirth	10 months
Psychiatric treatment	2 years

Exclusions:

- Treatment for or arising from AIDS or HIV
- Treatment for addictive condition or disorder, misuse of drugs or alcohol, substance or solvent abuse
- Treatment to relieve symptoms from ageing, menopause or puberty
- Treatment to desensitise any allergic condition or disorder
- Any type of contraception, sterilisation, any treatment of sexual problems (incl. impotence), sex changes, assisted reproduction
- Treatment of chronic conditions
- Complications from excluded or restricted conditions
- Congenital and hereditary conditions
- Treatment for any disease, illness or injury resulting from contamination, war, riot etc.
- Hospital accomodation for convalescence or rehabilitation and general nursing care
- Cosmetic reconstructive or remedial surgery, incl. breast reduction or enlargement
- Treatment for or arising from deafness caused by a congenital abnormality, maturing or ageing
- Any dental or oral treatment (such as fillings, gum disease, jaw shrinkage, etc.)
- Treatment for, or associated with, haemodialysis or peritoneal dialysis
- Drugs and dressings for outpatient or take home use, experimental drugs and treatment
- Treatment to correct your eyesight (incl. spectacles or contact lenses)
- Family doctor treatments, health hydros, nature cure clinics and similar establishments
- Hormone replacement therapy or bone densitometry
- Learning difficulties, behavioural and development problems
- Physical aids and devices (e.g. hearing aids, spectacles, contact lenses, walking sticks)
- Pre-existing condition and any related symptoms
- Treatment for, or any condition arising from, pregnancy and childbirth
- Routine health checks, vaccinations or any preventive treatment
- Treatment for or arising from self-inflicted injuries, sexually transmitted diseases
- Treatment for any sleep and speech disorder
- Travel costs for treatment
- Treatment provided by unrecognized consultant, hospital, family doctor, therapist or dental practitioner
- Treatment in USA or Canada if you have not purchased cover for USA and Canada