

WORLDWIDE HEALTH OPTIONS

Administered by



Plan Summary
From 1 April 2019

Insured by

RafflesHealthinsurance

Raffles Health Insurance Pte Ltd ("RHI") (Company Registration Number: 200413569G) is the insurer and Bupa Global, the trading name of Bupa Insurance Services Limited, is the administrator of RHI international health insurance plans in Singapore.

INTERNATIONAL MEDICAL INSURANCE FOR THE GLOBALLY MINDED

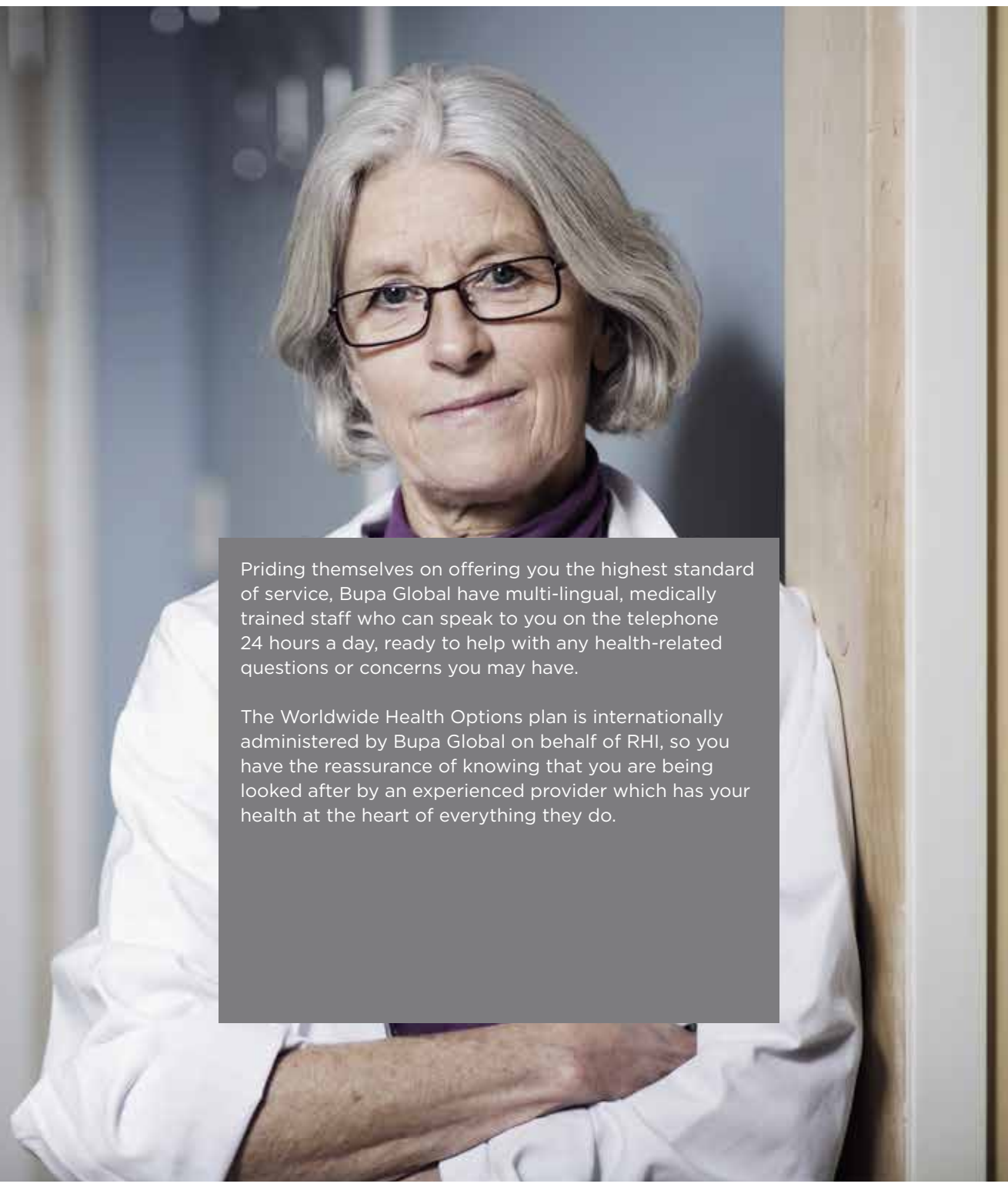
Raffles Health Insurance Pte. Ltd. (“RHI”) is a leading healthcare insurance specialist offering high quality healthcare financing solutions for individual and corporate customers in Singapore. RHI is a life insurance company regulated by the Monetary Authority of Singapore and is a wholly owned subsidiary of the Raffles Medical Group, a leading integrated healthcare services company in Singapore.

RHI has partnered with Bupa Global to bring you Worldwide Health Options, insured by RHI, and administered by Bupa Global. You have the reassurance of knowing that your health insurance is being looked after by both a healthcare specialist and an experienced award winning provider.

Bupa Global is the worldwide part of Bupa – a healthcare company with over 40 years’ medical experience - who can provide access to the largest network of medical providers worldwide, giving you the flexibility to choose where and how they receive treatment.

Priding themselves on offering you the highest standard of service, Bupa Global have multi-lingual, medically trained staff who can speak to you on the telephone 24 hours a day, ready to help with any health-related questions or concerns you may have.

The Worldwide Health Options plan is internationally administered by Bupa Global on behalf of RHI, so you have the reassurance of knowing that you are being looked after by an experienced provider which has your health at the heart of everything they do.



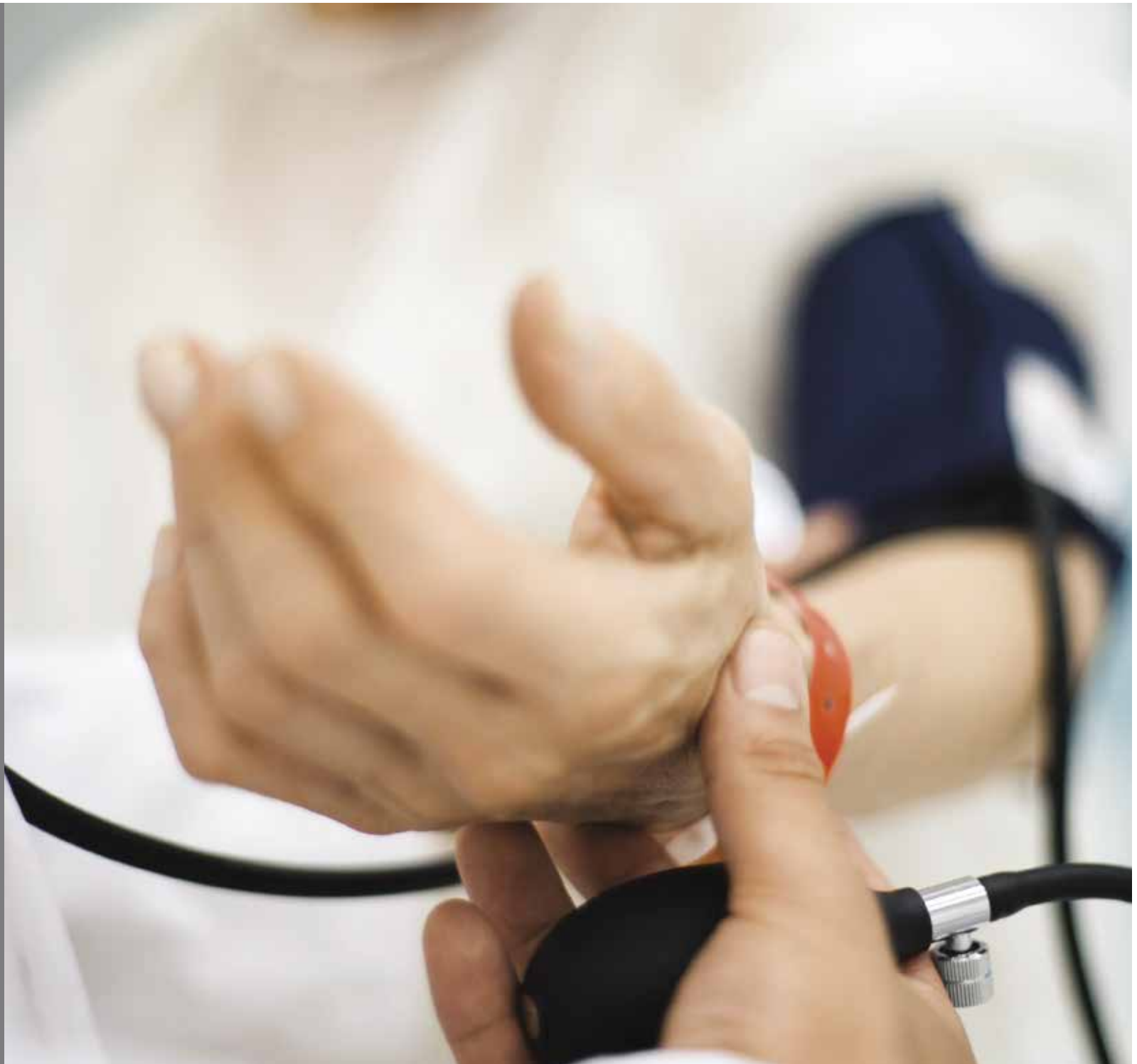
PRODUCT OVERVIEW

Worldwide Health Options is our menu-based plan for individuals and families. Whether you're living at home, working abroad or constantly on your travels, it allows you to match your health insurance to your location and lifestyle.

Starting with our core in-patient cover, you simply build a plan by selecting the healthcare modules that are right for you. This could be additional out-patient benefits and health assessments, to cover for worldwide medicines and evacuation.

Each module has its own specific healthcare focus. But they all come with 24/7 support, expert advice and access to some of the best healthcare facilities in the world. So regardless of what you choose, you can relax knowing that you'll be in safe hands.

The flexibility isn't restricted to features and benefits. If you want to keep costs to a minimum, you can choose from a range of deductible options. By contributing to your treatment you can reduce your premiums without having to compromise on your cover.



WORLDWIDE HEALTH OPTIONS - SUMMARY OF BENEFITS

Core cover: Worldwide Medical Insurance	Psychiatrists', psychologists' and psychotherapist fees
Staying in hospital overnight or as a day-case	Speech therapy
Parent accommodation	Pathology, X-rays and diagnostic tests
Nursing care	Young child care
Operating room, medicines and surgical dressings	Maternity (after 24 months)
Intensive care, intensive therapy, coronary care and high dependency unit	Accident-related dental treatment
In-patient, day-case and out-patient surgical operations, including surgeons' and anaesthetists' fees	Transplant services
Specialists' consultation fees	Option: Worldwide Medicines and Equipment
Pathology, X-rays and diagnostic tests	Prescribed medicines and dressings
Physiotherapy, chiropractor and osteopathy, therapists, complementary therapists, dietician and speech therapist	Durable medical equipment
Rehabilitation	Long-term prescription medicines (after three years)
Advanced imaging	Option: Worldwide Wellbeing
Psychiatric treatment overnight in hospital, including room, board and treatment costs	Screening and prevention:
Psychiatric treatment as a day-case, including room, board and treatment costs	Full health screen (after one year)
Prosthetic implants and appliances	Mammogram
Prosthetic devices	Papanicolaou (PAP) test
Childbirth and treatment in hospital (after 24 months)	Prostate cancer screen
Childbirth at home or birthing centre (after 24 months)	Colon cancer screen
Complications of maternity and childbirth (after 24 months)	Bone densitometry
Medically essential Caesarean section (after 24 months)	Four dietetic consultations
Newborn care (for the first 90 days' following birth)	Vaccinations
Cancer treatment	Dental:
Transplant services	Preventive (after 6 months-100%)
Hospice and palliative care	Routine and major restorative (after 6 months-80%)
Local road ambulance	Orthodontic (after two years-50%)
Local air ambulance	Optical:
Home nursing	Eye test (including consultation) - 100%
Hospitalisation cash benefit	Spectacle lenses - 80%
Emergency dental treatment	Contact lenses - 80%
Treatment of congenital and hereditary conditions	Spectacle frames - 80%
Kidney dialysis	Option: Worldwide Evacuation
Option: Worldwide Medical Plus	Evacuation
Specialists' consultation and doctors' fees	Repatriation
Physiotherapy, osteopathy and chiropractor treatment	Travel cost for an accompanying person
Consultations and treatment with therapists, complementary therapists and qualified nurses	Travel cost for the transfer of minor children
	Living allowance
	Repatriation of mortal remains
	Compassionate visit and return
	Compassionate visit living allowance

WORLDWIDE HEALTH OPTIONS - SUMMARY OF EXCLUSIONS

We do not pay for:
Artificial life maintenance
Birth control
Conflict and disaster
Convalescence and admission for general care
Cosmetic treatment
Developmental problems
Donor organs
Epidemics and pandemics
Experimental treatment
Eyesight
Foetal surgery
Footcare
Harmful or hazardous use of alcohol, drugs and/or medicines
Health spas, nature cure clinics, etc
Infertility treatment
Obesity
Persistent vegetative state (PVS) and neurological damage
Personal exclusions
Personality disorders
Pre-existing conditions
Preventive treatment
Reconstructive or remedial surgery
Self-inflicted injuries
Sexual problems and gender issues
Sleep disorders
Stem cells
Surrogate parenting
Temporomandibular joint (TMJ) disorders
Travel costs for treatment
Unrecognised medical practitioner, hospital or healthcare facility
USA treatment

Important note: This table provides a high-level summary only about the types of cover provided on the Core cover and Options (if purchased). Full details of the benefits, limitations and exclusions can be found in the health plan guide. Cover for pre-existing conditions is subject to underwriting. You should ask your broker or a qualified adviser for further information.

WHAT TO DO NEXT?

IF YOU'D LIKE TO FIND OUT MORE ABOUT WORLDWIDE HEALTH OPTIONS

a member of our team would be delighted to help.

You can speak to us on
+65 6340 1660 between 8.30am
and 5.30pm SGT Monday to Friday,
except public holidays or visit
www.raffleshealthinsurance.com

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administrator of RHI international health
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This is only product information
provided by Raffles Health Insurance
Pte Ltd. 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. This
brochure is not a contract of insurance.
The standard 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.

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.lia.org.sg or www.sdic.org.sg.)

Raffles Health Insurance Pte Ltd
(Company Registration No: 200413569G)

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

www.raffleshealthinsurance.com
+65 6340 1660
rhi-bupa@raffleshealthinsurance.com

General services:
+65 6340 1688
(from within Singapore)
+44 (0) 1273 323 563
(from outside Singapore)

Medical related enquiries:
+44 (0) 1273 333 911

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Bupa Global
Victory House
Trafalgar Place
Brighton
BN1 4FY
UK

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