International Health Insurance
Insurance Product Information Document

Company: Bupa (Asia) Limited
Product: Major Medical Global Health 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. You can find more information in your quotation and other documents before you buy. If you'd like a copy of the full terms and conditions, please let us know. After you buy, we'll send you a membership guide which includes the full terms and conditions of the policy, together with an insurance certificate. It's important that you read these documents carefully.

What is this type of insurance?

International Private Medical Insurance which is designed to cover the costs of private healthcare when needed, depending on any agreed terms, both in the country where you live and your chosen region(s).

What is insured?

Annual maximum limit of USD 4,500,000 / HKD 35,000,000

Hospital treatment

- ✓ Cancer treatment
- ✓ Advanced Therapy Medicinal Products (ATMPs)
- ✓ Intensive care
- ✓ Surgical operations (including specialist surgery such as obesity, cancer preventing and reconstructive)
- ✓ Hospital accommodation (standard private room or semi-private room options within Hong Kong)
- ✓ Doctors' and anaesthetists' fees
- ✓ Medicines and dressings
- ✓ Diagnostic tests, including CT, MRI and PET scans
- ✓ Organ transplants (also as out-patient treatment)
- ✓ Prosthetics (USD 6,000 / HKD 46,800)
- ✓ Home nursing after in-patient treatment
- ✓ Rehabilitation
- ✓ Hospice and palliative care (USD 40,000 / HKD 312,000)
- ✓ Mental health treatment
- ✓ Treatment from physiotherapists, speech therapists, dietitians

Out-patient treatment

- ✓ Pre- and post-hospitalisation
- ✓ Durable medical equipment and prescribed medicines and dressings (USD 1,000 / HKD 7,800)
- ✓ Out-patient surgical operations
- ✓ Advanced imaging

Transportation

- ✓ Evacuation
- ✓ Repatriation
- ✓ Travel cost for accompanying person or children
- ✓ Local air and road ambulance

Pregnancy and childbirth

- ✓ Newborn care (USD 1,250 / HKD 9,750)

See the full terms and conditions of the policy for details of what is and isn't covered

What is not insured?

- × Artificial life maintenance lasting more than 90 days
- × Treatment as a result of conflict or disaster if you are participant or put yourself in danger
- × Convalescence
- × Cosmetic treatment
- × Treatment for developmental problems
- × Experimental or unproven treatment

What is not insured? (continued)

- × Harmful or hazardous use of alcohol, drugs or medicine
- × Assisted fertility treatment
- × Illegal activity
- × Professional sports activities
- × Treatment for obesity and weight management (we may cover surgery)
- × Treatment for sleep disorders
- × Treatment for sexual problems
- × Treatment from medical practitioners, hospitals or healthcare facilities that we do not recognise
- × Complementary therapists

See the full terms and conditions of the policy for other exclusions

Are there any restrictions on cover?

- ! Cover depends on eligibility criteria
- ! Limitations for each person every policy year unless stated otherwise:
  - 45 days: rehabilitation
- ! Waiting periods (the policy does not cover treatment you have during a waiting period):
  - first 24 months: obesity surgery
- ! There are different types of limits to your cover. These are:
  - each membership year – home nursing, rehabilitation, prescribed medicines and dressings, durable medical equipment
  - each device – prosthetics
  - during your lifetime – hospice and palliative care
  - each condition - organ transplant services, pre-examinations needed before surgery or treatment are covered 30 days prior to hospitalisation, check-ups following surgery or treatment are covered up to 60 days after hospitalisation
  - one course of treatment for each condition during your lifetime - Advanced therapy medicinal products (ATMPs)
- ! Pre-existing conditions - we may agree to cover these for a higher premium. We'll discuss this with you before you buy
- ! Conditions may apply when adding a newborn baby to your policy. We may agree to cover pre-existing conditions, or add special restrictions or exclusions, or may decline to offer cover
- ! The policy covers only medically necessary treatment and wellbeing care listed in the membership guide
- ! If you choose a deductible or co-insurance, you will have to pay for treatment up to the value of the deductible or co-insurance. The policy does not cover those costs

This section is continued on page 2

Are there any restrictions on cover? (continued)

! If you have chosen the Standard network option, any treatment at facilities outside of that network in Hong Kong will be subject to a mandatory 50% co-insurance. If you have chosen the Comprehensive network option, this co-insurance will not apply at those facilities

! If you choose to have treatment or services with a healthcare provider outside our Bupa Global network, we will only cover costs which we consider the 'reasonable and customary' amount for that treatment or services. This means that if you choose an 'out of network' provider, you are responsible for paying any costs above reasonable and customary levels. You can find more information in the membership guide

See the full terms and conditions of the policy for other restrictions

Where am I covered?

✓ This plan covers you worldwide, but treatment in the U.S. is only covered if optional U.S. cover has been chosen

What are my obligations?

- You must:
  - pay the premium
  - give us your medical history when you apply, if required
  - pay any co-insurance or deductible which applies to your cover
  - let us know if you are admitted to hospital
  - request pre-authorisation for any treatment that requires it, as shown in the membership guide
  - let us know straight away if you move to a different country or your specified country of residence or specified country of nationality changes
  - let us know if you have other insurance which also covers your treatment
  - notify us within 30 days in writing if the policyholder or a dependant dies

When and how do I pay?

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

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 the Voluntary Health Insurance Scheme in Hong Kong

When does the cover start and end?

- The contract lasts for 12 months
- Your policy will renew automatically, and we will take payment unless you tell us to cancel it
- You can find your policy start and end dates in your quote or on your 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
- Renewal of the policy is not guaranteed. We reserve the right not to renew this policy if we have decided to stop making this health plan available. Should this happen, we will seek to provide alternative options, where possible and subject to regulatory requirements.

How do I cancel the contract?

- To cancel the policy:
  - call us on +852 2531 8503
  - email us at service.hk@bupaglobal.com
- If you cancel, your cover will end 14 days after you contact us
- If you cancel within 30 days of receiving your first insurance certificate and you haven't claimed, we'll refund the premium paid in full
- If you've claimed during, or cancel after, this 30-day period, we'll refund any premium you paid for the period after your cover ended. There's no charge if you cancel your cover

See the full terms and conditions of the policy for more information