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The **Bupa Global** Mining and Energy Forum

Health Insurance Plan | 2019/2020 Brochure

Insured by



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BENEFITS	Tailored Essential (Africa & India)	Essential/Hospitalisation	Classic	Gold/Comprehensive	Gold with Routine Dental	Gold Superior with Routine Dental	
Overall Annual Maximum	USD 150,000	USD 1,200,000	USD 2,000,000	USD 2,500,000	USD 2,500,000	USD 10,200,000	
Area of Cover	Africa and India	Worldwide (Excl. USA)	Worldwide (Excl. USA)	Worldwide (Excl. USA)	Worldwide (Excl. USA)	Worldwide (Excl. USA)	
General Terms	Emergency, Evacuation and Hospitalisation Cover In Africa and India Only	Emergency, Evacuation and Hospitalisation Cover Worldwide	Semi-Comprehensive Cover Worldwide	Comprehensive Cover Worldwide	Comprehensive Cover Worldwide Including Dental	Comprehensive Cover Worldwide Including Dental and Optical	
OUT-PATIENT TREATMENT							
Out-patient surgical operations	Not covered	Not covered	Unlimited, subject to the overall limit				
Wellness mammogram, PAP test, prostate cancer screening or colon cancer screening			USD 1,000	USD 1,000	USD 1,000	USD 2,000	
Full Health Screening Cholesterol, Blood Pressure, Diabetes, Anemia, Lung Function, Liver and Kidney Function, Cardiac Risk Assessment and hearing test			USD 10,900	Unlimited, subject to the overall limit			
Consultants' fees for consultations				Paid in full up to 20 visits	Paid in full up to 40 visits	Paid in full up to 40 visits	Paid in full up to 60 visits
Pathology, x-rays and diagnostic tests			Paid in full up to 15 visits	Paid in full up to 30 visits	Paid in full up to 30 visits	Paid in full up to 30 visits	
Costs for treatment by therapists and complementary medicine practitioners			USD 200	USD 350	USD 350	USD 1,000	
Consultants' fees and psychologists' fees for psychiatric treatment (after 1 year's membership)			Not covered	Paid in full up to 20 visits	Paid in full up to 20 visits	Unlimited, subject to the overall limit	
Vaccinations				USD 2,000	USD 2,000		
Costs for treatment by a family doctor			USD 815	USD 815	USD 815		
Prescribed drugs and dressings							
Accident-related dental treatment							
IN-PATIENT TREATMENT							
Hospital accommodation	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	
Surgical operations, including pre- and postoperative care							
Nursing care, drugs and surgical dressings							
Physicians' fees							
Theatre charges and intensive care							
Pathology, x-rays, diagnostic tests and physiotherapy							
Prostheses implants and appliances							
Parent accommodation	Not covered						
Psychiatric treatment after 1 year's membership (max 90 days per lifetime)							

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FURTHER BENEFITS						
Cancer treatment	Unlimited, subject to the overall limit					
Maternity cover	Not covered	Not covered	USD 8,150	USD 12,250	USD 12,250	USD 16,300
Childbirth at home or birthing centre			USD 1,300	USD 1,300	USD 1,300	USD 1,300
Medically essential caesarean section			USD 21,500	USD 25,500	USD 25,500	USD 28,500
Transplant services	Not covered	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit	Unlimited, subject to the overall limit
Advanced imaging	Unlimited, subject to the overall limit					
Local road ambulance						
Local air ambulance	USD 10,000	USD 10,000	USD 10,000	USD 10,000	USD 10,000	USD 10,000
Home nursing after in-patient treatment	USD 200 p/d up to 10 days	USD 200 p/d up to 10 days	USD 200 p/d up to 20 days	USD 200 p/d up to 30 days	USD 200 p/d up to 30 days	USD 200 p/d up to 30 days
In-patient cash benefit	Not covered	USD 150 p/n up to 20 nights	USD 150 p/n up to 20 nights	USD 150 p/n up to 20 nights	USD 150 p/n up to 20 nights	USD 150 p/n up to 20 nights
HIV/AIDS drug therapy including ART (after 1 year's membership)	Not covered	Not covered	USD 20,000	USD 20,000	USD 20,000	USD 20,000
Prosthetic devices	Limited to USD 4,000 ppd	Limited to USD 4,000 ppd	Limited to USD 4,000 ppd	Limited to USD 4,000 ppd	Limited to USD 4,000 ppd	Limited to USD 4,000 ppd
Hospice and palliative care	Not covered	USD 41,000 for entire membership	USD 41,000 for entire membership	USD 41,000 for entire membership	USD 41,000 for entire membership	USD 41,000 for entire membership
In-patient Rehabilitation	Not covered	Paid in full up to 30 days	Paid in full up to 30 days	Paid in full up to 30 days	Paid in full up to 30 days	Paid in full up to 30 days
Newborn care	Not covered	USD 150,000 (maximum benefit for all treatment received during the first 90 days after birth)				
Compassionate visit and return	For a maximum of 5 trips per lifetime. Each visit up to USD 1,360					
Compassionate visit living allowance	For a maximum of 10 days each visit. Each day up to USD 200					
Health line	Included	Included	Included	Included	Included	Included
Dental treatment: Preventative (100%), Routine (80%), Major Restorative (50%), Orthodontic and periodontal (50%)	Not covered	Not covered	Not covered	Not covered	USD 2,100	USD 4,200
Optical					Not covered	USD 450, 10% co-pay
USA cover (28 day Emergency Cover Only)	100% of costs in network. 80% of costs out of network. Treatment must be pre-authorized					
Assistance Cover (Evacuation & Repatriation)	Full refund, subject to the overall limit					

GLOSSARY: p/d - per day / p/n - per night / ppd - per prosthetic device

Caring for your most valuable resource
– your people!



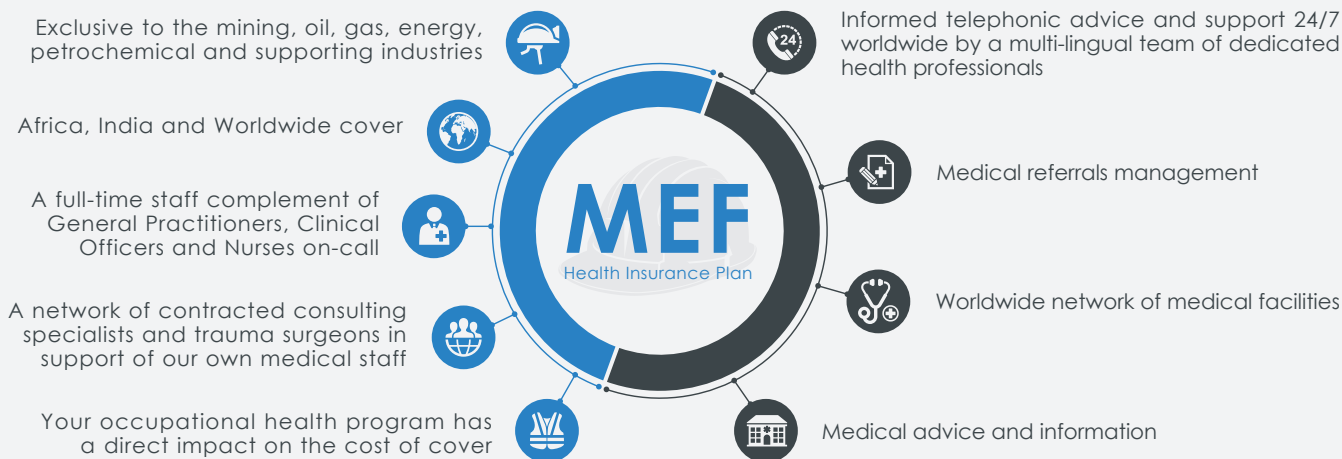
The Bupa Global Mining and Energy Forum Health Insurance Plan

This Plan is specifically designed for the mining, oil, gas, energy, petrochemical and supporting industries, offering employers material cost savings on premiums without compromising on the level of benefits and care for the members.

Should one of your employees fall ill, we understand that you would want the very best treatment available, not only for their sake, but also to minimise the disruption to your business.

About the Plan

Employees Receive



This Plan, distributed by Unisure offers medical plans based on your needs, including emergency evacuation as a result of a life or limb threatening incident. These evacuations are to the nearest centre of medical excellence, subject to the terms and conditions of the policy which defines the area of cover.

About the Unisure Group / Contact Information

The **Unisure Group** is a global health and life insurer providing specialised employee benefit solutions for the mining, oil, gas, energy, petrochemical and supporting industries.

Unisure specialises in employee benefits solutions and the cost management thereof for multinational organisations. Unisure provides you, the employer, with the certainty of knowing that your valued employees will receive the proper care in their time of need.

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