

International Health Insurance
that
understands
your industry.



The Bupa Global Mining and Energy Forum Health Insurance Plan Brochure

Insured by



This Plan is distributed by **The Unisure Group**
and insured by **Bupa Global**.

Specialised International Health Insurance that protects employees and their families when they need it most






Unisure addresses the challenges faced by companies in the resources sector operating in Africa, by providing sought-after International Health Insurance solutions with trusted partners.

This plan is for companies located in the UK, Kenya, Uganda, Zambia and South Africa with:

-  **Three** or more employees
-  **80%** of employees based in Africa
-  **Medical** history disregarded

Unisure's Bupa Global Mining and Energy Forum Health Insurance Plan is designed for companies in the mining and energy sectors who require comprehensive regional and international medical care, including expertise in emergency medical evacuations across the continent.

Five reasons to choose Unisure's Bupa Global Mining and Energy Forum Health Insurance Plan

-  Expert knowledge of the mining, oil, gas, energy, petrochemical and supporting industries
-  24/7 worldwide support by a multilingual team of dedicated health professionals
-  Access to a full-time staff of general practitioners, clinical officers and nurses
-  Full-time International Emergency and Medical Assistance teams
-  Different areas of cover to suit a company's needs – Africa, India and worldwide cover

The cover indicated in this brochure is just a basic outline our products and does not include full details about your cover.

MEF | Cover Options Overview

Short Comparison

MEF Regional Health Plans			MEF Worldwide Health Plans				
TAILORED ESSENTIAL PLAN	BUSINESS EXPLORER GOLD PLAN	BUSINESS EXPLORER GOLD PLUS PLAN	ESSENTIAL / HOSPITALISATION PLAN	CLASSIC PLAN	GOLD PLAN	GOLD + ROUTINE DENTAL PLAN	GOLD SUPERIOR + ROUTINE DENTAL PLAN
USD150,000 Annual Maximum Benefit	USD 1 million Annual Maximum Benefit	USD 1,5 million Annual Maximum Benefit	USD 1,2 million Annual Maximum Benefit	USD 2 million Annual Maximum Benefit	USD 2,5 million Annual Maximum Benefit	USD 2,5 million Annual Maximum Benefit	USD 10,2 million Annual Maximum Benefit
Africa & India Cover	Africa, India, Pakistan, Sri Lanka Cover	Africa, India, Pakistan, Sri Lanka Cover	Worldwide Cover excl. USA	Worldwide Cover excl. USA	Worldwide Cover excl. USA	Worldwide Cover excl. USA	Worldwide Cover excl. USA

All the MEF plans include:



Unisure International Emergency & Medical Assistance














In-hospital Cover



Global Virtual Care

MEF Worldwide | Cover Options Overview (continued)















OUT-PATIENT TREATMENT

Benefit	Essential / Hospitalisation	Classic	Gold	Gold with Routine Dental	Gold Superior with Routine Dental
 Out-patient Surgical Operations *			Paid in full		
 Preventative Screening	✗		USD 1,000		USD 2,000
 Health Screening	✗		USD 1,000		USD 2,000
 Consultants' Fees for Consultations	✗	USD 10,900	Unlimited		
 Pathology, X-rays and Diagnostic Tests *	✗	USD 10,900	Paid in full		
 Therapeutic and Complementary Costs (Paid in full)	✗	Up to 20 visits	Up to 40 visits		Up to 60 visits
 Mental Health Professionals' Costs	✗	USD 10,900	Paid in full		
 Vaccinations	✗	USD 200	USD 350		USD 1,000
 Primary Care Costs	✗	✗	Up to 20 visits		Unlimited
 Prescribed Medication	✗	✗	USD 2,000		Unlimited
 Accidental Dental Treatment	✗	✗	USD 815		

*These benefits are unlimited unless stated otherwise.









MEF Worldwide | Cover Options Overview (continued)

IN-PATIENT TREATMENT					
Benefit	Essential / Hospitalisation	Classic	Gold	Gold with Routine Dental	Gold Superior with Routine Dental
 Hospital Accommodation *			Paid in full		
 Pre- and Post-Operative Care *			Paid in full		
 Surgical Operations *			Paid in full		
 Medical Care Supplies *			Paid in full		
 Physician Fees *			Paid in full		
 Theatre Costs *			Paid in full		
 Intensive Care Costs *			Paid in full		
 Pathology, X-rays, Diagnostic Tests and Physiotherapy *			Paid in full		
 Prostheses & Implants *			Paid in full		
 Mental Health Treatment			Paid in full		
 Parent Accommodation *			Paid in full		
 Home-nursing After Treatment (USD 200 per day)	Up to 10 days	Up to 20 days	Up to 30 days		
 Rehabilitation			Paid in full up to 30 days		
 Cash Benefit			USD 150 per night up to 20 nights		


*These benefits are unlimited unless stated otherwise.

MEF Worldwide | Cover Options Overview (continued)




SPECIALISED MEDICAL SERVICES

Benefit	Essential / Hospitalisation	Classic	Gold	Gold with Routine Dental	Gold Superior with Routine Dental
 Cancer Treatment *	Paid in full				
 Prosthetic Device	Limited to USD 4,000 per prosthetic device				
 Transplant Services *	Paid in full				
 Advanced Imaging *	Paid in full				
 Hospice and Palliative Care	USD 41,000 for entire membership				
 HIV/AIDS Therapy	✗		USD 20,000		

MATERNITY SERVICES

 Maternity Cover	✗	USD 8,150	USD 12,250	USD 16,300
 Home Childbirth	✗	USD 1,300	USD 1,300	USD 1,300
 Essential Caesarean Section	✗	USD 21,500	USD 25,500	USD 28,500
 Newborn Care	USD 150,000			



EMERGENCY SERVICES

 Local Road Ambulance	Paid in full				
 Local Air Ambulance	USD 10,000				
 Assistance Cover *	Evacuation & Repatriation				




*These benefits are unlimited unless stated otherwise.

MEF Worldwide | Cover Options Overview (continued)

COMPASSIONATE VISITS

Benefit	Essential / Hospitalisation	Classic	Gold	Gold with Routine Dental	Gold Superior with Routine Dental
 Visit & Return	Each visit up to USD 1,360. Max 5 trips per lifetime				
 Living Allowance	Each day up to USD 200. Max 10 days per visit				












OTHER MEDICAL TREATMENTS

Benefit	Essential / Hospitalisation	Classic	Gold	Gold with Routine Dental	Gold Superior with Routine Dental
 USA 28-day Emergency Cover	100% in network. 80% out of network				
 Dental	✗	✗	✗	USD 2,100	USD 4,200
 Optical	✗	✗	✗	✗	USD 450, 10% co-pay

















MEF Regional | Cover Options Overview (continued)

OUT-PATIENT TREATMENT

Benefit	Tailored Essential	Business Explorer Gold	Business Explorer Gold Plus
 Out-patient Surgical Operations *	✘	Paid in full	
 Preventative Screening	✘	USD 1,000	
 Health Screening	✘	USD 1,000	
 Consultants' Fees for Consultations	✘	USD 2,000	Paid in full
 Pathology, X-rays and Diagnostic Tests *	✘	Paid in full	
 Therapeutic and Complementary Costs (Paid in full)	✘	Up to 20 visits	Up to 30 visits
 Mental Health Professionals' Costs	✘	Paid in full	
 Vaccinations	✘	USD 1,000	
 Primary Care Costs	✘	✘	✘
 Prescribed Medication	✘	USD 2,000	
 Accidental Dental Treatment	✘	USD 500	

*These benefits are unlimited unless stated otherwise.







MEF Regional | Cover Options Overview (continued)

IN-PATIENT TREATMENT			
Benefit	Tailored Essential	Business Explorer Gold	Business Explorer Gold Plus
 Hospital Accommodation *		Paid in full	
 Pre- and Post-Operative Care *		Paid in full	
 Surgical Operations *		Paid in full	
 Medical Care Supplies *		Paid in full	
 Physician Fees *		Paid in full	
 Theatre Costs *		Paid in full	
 Intensive Care Costs *		Paid in full	
 Pathology, X-rays, Diagnostic Tests and Physiotherapy *		Paid in full	
 Prostheses & Implants *		Paid in full	
 Mental Health Treatment		Paid in full	
 Parent Accommodation *		Paid in full	
 Home-nursing After Treatment USD 200 per day	Up to 10 days	Up to 15 days	Up to 30 days
 Rehabilitation		Paid in full up to 30 days	
 Cash Benefit		USD 150 per night up to 20 nights	





*These benefits are unlimited unless stated otherwise.

MEF Regional | Cover Options Overview (continued)




SPECIALISED MEDICAL SERVICES

Benefit	Tailored Essential	Business Explorer Gold	Business Explorer Gold Plus
 Cancer Treatment *	Paid in full		
 Prosthetic Device	Limited to USD 4,000 per prosthetic device		
 Transplant Services *	✘	Paid in full	
 Advanced Imaging *	Paid in full		
 Hospice and Palliative Care	✘	Paid in full	
 HIV/AIDS Therapy	✘	USD 5,000	USD 10,000

MATERNITY SERVICES

 Maternity Cover	✘	USD 8,000	USD 10,000
 Home Childbirth	✘	USD 1,300	
 Essential Caesarean Section	✘	USD 21,500	USD 25,500
 Newborn Care	✘	USD 50,000	USD 100,000



EMERGENCY SERVICES

 Local Road Ambulance	Paid in full		
 Local Air Ambulance	USD 10,000		
 Assistance Cover *	Evacuation & Repatriation		




*These benefits are unlimited unless stated otherwise.

MEF Regional | Cover Options Overview (continued)

COMPASSIONATE VISITS

Benefit	Tailored Essential	Business Explorer Gold	Business Explorer Gold Plus
 Visit & Return	Each visit up to USD 1,360. Max 5 trips per lifetime		
 Living Allowance	Each day up to USD 200. Max 10 days per visit		

OTHER MEDICAL TREATMENTS

 28-day Emergency Cover Outside of Area of Coverage	<input type="checkbox"/>		USD 50,000
 Dental	<input type="checkbox"/>	<input type="checkbox"/>	USD 1,000
 Optical	<input type="checkbox"/>	<input type="checkbox"/>	USD 400, 10% co-pay



Employer and Employee Data Required

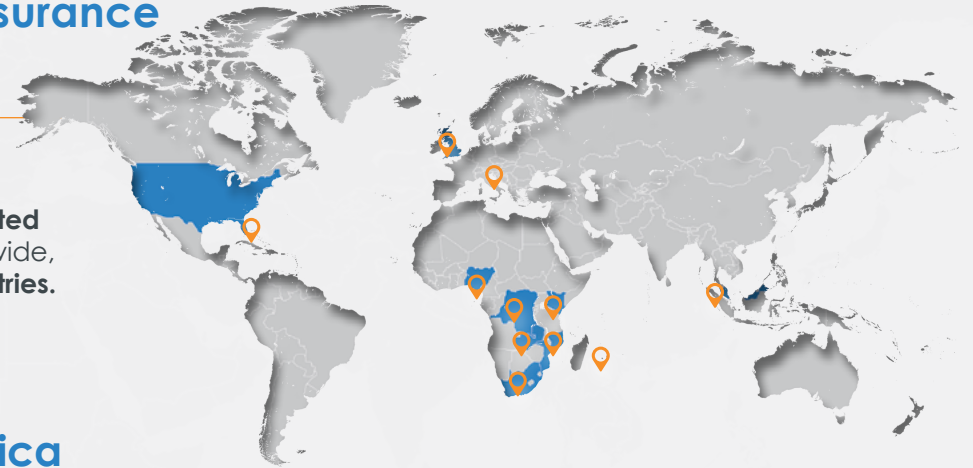


Our Products and Partners

Enhanced, Innovative International Health and Life Insurance

Unisure provides sought-after **international health and life insurance** solutions with **trusted partners**. Our commitment to service and innovation ensures reliable coverage worldwide, having served more than **500 000 individuals, families and businesses in over 130 countries**.

Global presence with insurance operations in the United Kingdom, Europe, United States, Asia and Africa



<p>International Individual Life Plan</p> <p>Gen Re. GUARDRISK A member of MetLife Insurance Group</p>	<p>International Group Life & Disability</p> <p>Gen Re.</p>	<p>UK Group Life</p> <p>Scottish Friendly Allianz</p>	<p>EU Group Life Solution*</p> <p>Allianz</p>	<p>Umatter International Private Medical Insurance</p> <p>Gen Re.</p>	<p>Bupa Global Mining and Energy Forum Health Insurance</p> <p>Bupa</p>
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*Exclusively distributed through Unisure Solutions in all EEA countries

Insured by



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