

Bupa International Oil and Gas Plan

in summary

Overall annual maximum	Essential	Classic	Gold
£ Sterling	£500,000	£500,000	£750,000
\$ US Dollar	\$900,000	\$900,000	\$1,200,000
€ Euro	€750,000	€750,000	€1,000,000

Note 1: Out-patient treatment

Out-patient surgical operations	Paid in full	Paid in full	Paid in full
Consultants' fees for consultations	Not covered	We pay up to £3,000, \$4,800 or €4,500 each membership year	We pay up to £3,000, \$4,800 or €4,500 each membership year
Pathology, X-ray and diagnostic tests			
Costs for treatment by therapists and complementary medicine practitioners			
Consultants' fees and psychologists' fees for psychiatric treatment (after two years' membership)			
Costs for treatment by a family doctor	Not covered	Not covered	We pay up to £600, \$960 or €900 each membership year
Prescribed drugs and dressings			

Note 2: In-patient treatment

Hospital accommodation	Paid in full	Paid in full	Paid in full
Surgical operations, including pre- and post-operative care			
Nursing care, drugs and surgical dressings			
Physicians' fees			
Theatre charges			
Intensive care			
Pathology, X-rays, diagnostic tests and physiotherapy			
Prostheses and appliances			
Psychiatric treatment (after two years' membership, lifetime maximum 90 days)			

Full details on the benefits of the plan including the general terms and conditions, exclusions and benefit limits are available on request.

Essential

Classic

Gold

Note 3: Further benefits

Cancer treatment	Paid in full	Paid in full	Paid in full
MRI, CT and PET scans	Paid in full	Paid in full	Paid in full
Emergency local road ambulance journeys related to day-case or in-patient treatment	Paid in full	Paid in full	Paid in full
Emergency dental treatment	Not covered	Not covered	We pay up to £400, \$700 or €600 each membership year
Home nursing after in-patient treatment	Not covered	Not covered	We pay up to £600, \$1,000 or €900 each membership year
Transplant services	Paid in full	Paid in full	Paid in full
Healthline services	Included	Included	Included
USA Cover	100 percent of costs in network. 80 percent of costs out of network. Treatment must be pre-authorized.		

Note 4: Optional benefits (if purchased)

Assistance Cover (Evacuation and Repatriation)	The overall annual maximum benefit limit does not apply.		
--	--	--	--