

## International Health Insurance – Table of Benefits

	<b>BUPA Gold</b>	<b>BUPA Classic</b>
<b>Annual overall maximum</b>	\$ 1,600,000	
<b>Out-patient Charges:</b>		
Consultants' fees for consultations	Up to \$ 8,000 each year (including family doctor treatment and vaccinations)	Up to \$ 4,800 each year No cover for family doctor
Pathology, X-rays and diagnostic tests		
Cost for treatment by therapists and complementary medicine practitioners		
Consultants' fees and psychologists' fees for psychiatric treatment (after two years membership)		
Out-patient surgical operations	Full refund	Full refund
MRI, CT and PET scans	Full refund	Full refund
Cancer tests, drugs and consultants' fees	Full refund	Full refund
Wellness – mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year's membership)	Up to \$900 per year	Up to \$900 per yr
<b>In-patient Charges:</b>		
Hospital accommodation	Full refund	Full refund
Nursing care, drugs and surgical dressings	Full refund	Full refund
Surgeons', anesthetists' and physicians' fees	Full refund	Full refund
Theatre charges and intensive care	Full refund	Full refund
Pathology, X-rays, MRI, CT and PET scans, diagnostic tests and physiotherapy	Full refund	Full refund
Cancer tests, drugs and consultants' fees for oncology	Full refund	Full refund
Parent accommodation (staying with child under 18)	Full refund	Full refund
Psychiatric in-patient treatment (after two years membership)	Full refund (up to 90 days)	Full refund (up to 90 days)
<b>Other Benefits:</b>		
Emergency ambulance journeys	Full refund	Full refund
Transplant services	Paid in full	Paid in full
Prescribed drugs and dressings	Up to \$960 each year	No cover
Routine maternity (10 month waiting period)	Up to \$9,000 each year	Up to \$5,500 each year
Accident related dental treatment	Up to \$700 each year	No cover
Home nursing after in-patient treatment	Maximum 30 nights at \$160 per night	Max 30 nights at \$160 per night
Health line services	Included	Included