

## If you have any questions about your BUPA International subscriptions then please contact:

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### THE WORLD OF BUPA

#### **BUPA International offers you**

Global medical plans for individuals and groups  
Assistance, repatriation and evacuation cover  
24 hour multi-lingual helpline

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Your  
questions  
answered

**BUPA**  
International

**BUPA International  
Subscriptions**

# Information about changes to your subscriptions

## Why do we have price increases?

We need to increase prices to match expected medical inflation. This keeps the business running so we can continue investing in health care. As a Provident Association we do not have shareholders, so all our surpluses are used to improve health care for our existing customers.

## What is medical inflation?

The constantly evolving medical world is affected by what's known as 'medical inflation'. Medical inflation is the increase in cost associated with the types of treatment and the frequency of treatments.

For instance a decade ago, most of the treatment covered by private medical insurance was for 'non urgent' conditions such as varicose veins. Today, advanced treatments are available which, substantially reduce recovery times. However, the associated costs are much higher.

New technology also means that more medical conditions can be treated. This means more people are claiming for treatment that may not have been available before and this 'claims frequency' increases medical inflation.

The development of medical treatment and advances in medical procedures are always increasing. The cost of treatment causes us to raise our subscriptions but, will benefit you the member as you will always have access to the very best and most recent types of medical treatment and facilities.

## What is BUPA International doing to control escalating costs?

BUPA International continues to work hard to get the best possible deal for our members. To make sure our standards of service are not compromised, we manage costs by using our position as the world's leading international health care company to build closer relationships with medical service providers around the globe.

We have a network of nearly 5,500 participating hospitals and clinics, and relationships with Service Partners in the US and several other countries. These networks and relationships allow us to negotiate significantly better rates for our members.

We also ask that all members pre-authorise their in-patient treatment with us whenever possible. This allows us to work directly with hospitals on a case-by-case basis, to help with any queries, and to provide guarantees of payment. The closer we work with hospitals and doctors, the better we are able to build relationships and combat medical inflation.

## How can I reduce the cost?

We want to be able to offer you a range of price options for the benefit package you require. Therefore you can reduce your premium by paying an annual deductible (excess). There are four levels of annual deductible payments offered at: £100, £250, £500 and £1,000. This annual deductible will apply to all benefits, however if you decide to take the deductible option, you will need to pay either by credit card or direct debit.

### Why do price increases differ across plan, age and your location?

Our aim is to charge a fair price for the risk that our customers represent, so if there is lower medical inflation in a particular plan, age band or location they will get a lower price increase.

### I haven't made a claim so why should my subscription change?

Inflation costs increase year on year and our subscriptions will rise in line with this. Increases are spread across all customers. If you claim in one year and not the next you will see increases in both years as the risk is spread across the whole population.

### Why doesn't BUPA International offer a no claims discount?

Whilst a no claims discount may appear attractive we believe that it may discourage our members from seeking treatment when it is in their best interests to do so. We feel that is important for the well-being of our members that they see a doctor when they need to without worrying about the expense. Seeing a doctor at an early stage may also prevent more complex treatment in the future. In addition to the health benefits this helps to control costs and therefore your subscriptions.

### Finally, what are the benefits of staying with BUPA International?

- Freedom of choice about your health and care wherever you want it, when you want it.
- 24 hour, multi-lingual helpline open 365 days of the year
- Nearly 35 years experience in International healthcare
- Access to a global network of nearly 5,500 hospitals and clinics
- Direct settlement with participating hospitals
- Provident association so all our profits are reinvested into healthcare
- Assistance cover with choice of two benefit options - Evacuation and Repatriation.
- Investment in the internet to enable you to access information from anywhere in the world

[www.bupa-intl.com/membersworld](http://www.bupa-intl.com/membersworld)  
[www.bupa-intl.com](http://www.bupa-intl.com)

BUPA looks after the health and care of nearly 8 million members of 115 nationalities in 190 countries and offers you peace of mind and reassurance wherever you are in the world.