



BUPA ARABIA FOR COOPERATIVE INSURANCE

**BUPA BUSINESS
FOR
COMPANIES & SMALL
ESTABLISHMENTS**

CR number: 4030178881 | Authorized Capital: SR400,000,000 | Paid up Capital: SR400,000,000

WHAT IS BUPA BUSINESS?

A health insurance program in compliance with the requirements of the Council of Cooperative Health Insurance (CCHI) that offers you and your employees a choice of simple, easy to administer and affordable health insurance schemes to suite all your needs and give you peace of mind.

Compliant with
Requirements of
CCHI

Offers a choice
of simple and affordable
schemes that suit
all your needs



Medical evacuation
around the world
(SOS) outside KSA

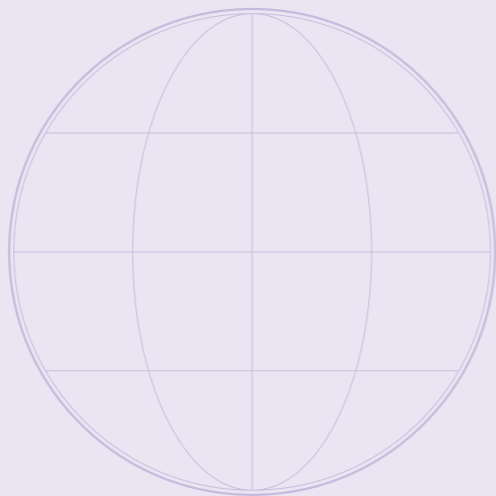
BUPA BUSINESS ENTITLES YOU TO:

- Full medical coverage complying with the requirements of the Council of Cooperative Health Insurance
- In-patient and out-patient treatment within the approved network
- Optional treatment outside the approved network
- Emergency medical cover out of the Kingdom
- Maternity cover from day one
- Dental cover
- Optical cover
- Hearing Aids
- Physiotherapy
- Vaccination
- Medical evacuation around the world (SOS) outside KSA
- Autism cover
- Disability cover
- Alzheimer cover



WHY BUPA?

- Since 1997, Bupa Arabia has been providing outstanding healthcare services.
- Today Bupa has more than 2,000,000 members in the Kingdom of Saudi Arabia.
- This local expertise is backed by over 65 years of global experience in the field of healthcare.
- Bupa International is one of the largest healthcare institutions in the world covering over 190 countries.



EXCLUSIVE HEALTHCARE SERVICES

ONLY FROM BUPA



Chronic Medication Refill Program

You can now have your medical refills easily and conveniently done through a vast network of pharmacies (over 600) across the Kingdom. In addition, you have the option of sending someone to pick them up on your behalf. For more information, please call your 24/7 helpline 800 244 0307.



Home Care

Our members who'd been hospitalized can get well faster with our worry-free home care service. Our agreements with Dr. Sulaiman Habib Medical Group In Riyadh, the National Home Care in Jeddah and Mohammad Dossary Hospital in Khobar provide our members the benefit of being taken care of at home to get them well in quickest time possible, with their families nearby.



Chronic Disease Management Program

Bupa doctors help and guide chronic situations towards better health through expert advice on lifestyle and diet control.



Baby Vaccination

Bupa doctors remind you of the vaccination timings and make sure you know what to expect during and after the vaccination and how to deal with common problems that may happen.



Home Laboratory

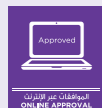
Bupa facilitates your routine blood testing by sending a qualified lab technician right to where you live or work and at the time and date most convenient to you. Your results will be sent via email after 24 hours.



Maternity Care

This program will include coaching sessions/calls in education and counseling to monitor the progression of the pregnancy, educate and recommend evidence-based screening and interventions. Members and their babies will be monitored and assessed periodically. We have dedicated lady doctors to take care of your special needs.

AWARD WINNING SERVICES



Online Approval

We are connected online with your network of hospitals and clinics throughout KSA. This link allows us to process approval requests made on your behalf really fast.



Msg.Bupa

This service provides you with information to keep you updated on on your approval requests, reimbursement claims and membership updates. All you need to do is register your mobile number by sending an SMS message containing your membership number to 0550 222 700.



Doctor on Phone

With this free service, you can talk to one of our doctors for general medical advice or second opinions. You can reach our doctors by phone by calling 800 440 4040 toll free 24/7. All calls to Doctor on Phone helpline are confidential.



24/7

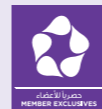
You can reach Bupa anytime day or night wherever you are through our 24/7 helpline. Call 800 244 0307 if you are experiencing any delay in service or if you have questions about your scheme.



Bupa Access

To provide quick links to various services, you can use Bupa Arabia's mobile application 'Bupa Access'. It provides you with:

- Access to online services
- Quick link to list of updated network of hospitals and clinics
- Quick check on membership, approval and reimbursement requests



Member Exclusives

Receive exclusive discounts at our health, wellness and fitness partners by simply presenting your Bupa Arabia membership card. Know more about this service by visiting Bupa Arabia website and click on Member Exclusives logo.



TABLE OF BENEFITS

Benefits/Schemes	Coverage					
	Diamond	Gold	Silver	Bronze	Blue	Green
Network	7	7	6	4	1	S
Overall annual cover per member (in SR)	1,000,000	750,000	600,000	500,000	500,000	500,000
Seniors over 64 year old annual limit*	500,000	500,000	500,000	500,000	500,000	500,000
In-patient / day-case coverage	Covered					
Accommodation	Standard Suite	Standard Suite	Single Room	Single Room	Shared Room	
Companion charges**	Covered with no age limit					
In-patient Deductible	Nil					
Out-patient coverage	Covered					
Out-patient Deductible	Nil	20% of net amount up to SR 100 per incident				
Maternity (normal,antenatal and postnatal cares)	SR 30,000	SR 25,000	SR 20,000	SR 15,000	SR 15,000	SR 15,000
Maternity complications	Covered up to annual maximum limit					
Treatment of premature babies	Covered up to annual maximum limit					
Circumcision of newborn boys and ear piercing of newborn girls	Covered up to SR 500 for circumcision and SR 300 for ear piercing					
Neonatal cover	Covered from Day 1					
Dental	SR 5,000	SR4,000	SR 3,000	SR 2,000		
Optical (frames and lenses)***	SR 2,000	SR1,000	SR 800	SR 600	SR 400	
Pre-existing conditions & chronic diseases	Covered up to annual maximum limit					
Hearing aids	Covered up to SR 6,000					
Heart Valve surgery	Covered up to SR 70,000					
Vaccination & inoculations as per the Ministry of Health (MOH) schedule	Covered					
Home Visits	Covered subject to reasonable & customary charges		Not Covered			

BUPA ARABIA HEALTHCARE PROGRAMS FOR COMPANIES AND SMALL ESTABLISHMENTS

TABLE OF BENEFITS

Benefits/Schemes	Coverage					
	Diamond	Gold	Silver	Bronze	Blue	Green
Early diagnosis to prevent disability for newborns	Covered up to SR 100,000					
Alzheimer's Disease	Covered up to SR 15,000					
Autism	Covered up to SR 15,000					
Congenital Illness	Covered up to annual maximum limit					
Dialysis	Covered up to SR 100,000					
Acute psychiatric	Covered up to SR 15,000					
Rehabilitation (Physiotherapy)	Covered					
Disability cases	Covered up to SR 100,000					
Artificial limbs	Covered up to annual maximum limit					
Organ donor surgery	Covered up to SR 50,000					
Local road ambulance for emergency cases only	Covered					
Transportation of mortal remains to home country in case of death in KSA	SR 15,000	SR 10,000				
Life-threatening emergency treatment out of network in KSA	Covered up to 100% of actual cost up to the annual maximum limit					
Physician's Fees within the Network	Fully paid					
Emergency evacuations through International SOS Assistance	Covered				Not Covered	
Emergency treatment out of KSA	SR 100,000	SR 75,000	SR 50,000			Not Covered
Elective (non-emergency) treatment out of network in or out of KSA	Covered subject to reasonable & customary charges					Not Covered

BUPA ARABIA HEALTHCARE PROGRAMS FOR COMPANIES AND SMALL ESTABLISHMENTS

BENEFITS:

Full details about the benefits and terms of the program, including the general conditions, exclusions and limits of coverage are available on request and are also included in the contract and membership brochure.

- * Maximum benefit limit for senior members over 64 years is (SR 500,000) for all levels of cover .
- ** Companion charges are covered as per medical decision of treating doctor .
- *** Frames are part of the optical limit showed in the above table and covered up to SR 400.
- Emergency treatment outside of KSA is covered 100% of total cost up to the limits which showed in the above table except for the Green Level. Any cost above the scheme limit is subject to reasonable & customary charges as per the member's approved network within KSA.
- Out of network and out of Kingdom elective treatment cover for Diamond members is benchmarked at SR200 for consultation.
- Rooms at Network Providers have been pre-agreed appropriate to the Level of Cover. In case of room upgrade, the member has to settle the difference directly to the hospital.
- Beneficiaries who are entitled to suite accommodation will be covered with maximum cost of 1,500 SR, and themember would pay the difference in case of the desire to upgrade the accommodation level.
- Bupa prior approval is required if the service required costs more than (1000) SR, as well as in cases of CT, MRI, in-patient, physiotherapy after the first session, and in the case of receipt of any optional service included under sub-limit.
- Diamond scheme members are excluded from the need to request prior approval except in cases of in-patient treatment surgeries, and in the case of receipt of any service included under sub-limit.
- Bupa Arabia team of medical specialists respond to all requests for prior approval within a period not exceeding 30 minutes.
- Hearing aid sublimit covers both ears.
- RTA is covered according to CCHI policy .
- Early diagnosis tests are only covered within 28 days from Date Of Birth .



List of Exclusions:

Consistent with the guidelines issued by the CCHI, the following cases and conditions are not covered by your healthcare scheme/s:

1. Intentional self-inflicted injury.
2. Sicknesses resulting from abuse of some medicines, stimulants or tranquilizers, or from use of alcohol, narcotics and the like.
3. Cosmetic treatment or surgery unless necessitated by a bodily injury not excluded in this section.
4. General check-ups, inoculations, drugs or preventive measures not required for medical treatment covered under this policy (excluding preventive measures determined by the Ministry of Health, such as vaccination, maternity and child care.).
5. Pregnancy and delivery treatment of a woman identified in her contract as unmarried.
6. Treatment received by a beneficiary free of charge.
7. Rest cures, general health cures and treatment in social welfare institutions.
8. Any illness or injury resulting directly from the beneficiary's profession.
9. Medically recognized venereal or sexually transmitted diseases.
10. Costs of treatment following diagnosis of HIV or any disease related to HIV, including AIDS and its derivatives, alternatives or other forms.
11. All costs related to tooth implant, dentures, fixed or movable bridges or orthodontic treatment, unless resulting from violent external means.
12. Vision or hearing correction tests and visual or hearing aids, unless requested by a licensed physician.
13. The beneficiary's transportation expenses within and between cities in the Kingdom by other than ambulances of the Saudi Red Crescent or licensed ambulances.
14. Hair loss, baldness or artificial hair.
15. Psychological, mental or nervous disorders, unless of an acute nature as specified in the policy schedule.
16. Allergy tests of any nature, unless relating to medicines, diagnosis or treatment.
17. Equipment, means, drugs and procedures, or hormone treatment aimed at regulating reproduction, contraception, fertility, infertility, impotence, secondary sterility, in-vitro fertilization or any other method of artificial fertilization.
18. Any congenital weakness or deformity unless it is life threatening, except for cases requiring treatment in accordance with a medical report issued by the health facility approved by the Council.
19. Any costs or additional expenses incurred by the beneficiary's companion during a hospital stay, except for hospital room and board charges for one companion such as a mother accompanying her child aged up to twelve years or whenever medically necessary as assessed by the attending physician.
20. Treatment of acne or any treatment relating to obesity or overweight.
21. Organ or marrow transplant, or implant of artificial organs to replace any organ of the body and the medicine and tests related to it.
22. Personal risks set forth in Section - 1 (Definitions) of this Policy.
23. Alternative medicine procedures and medications.
24. Artificial and ancillary limbs except those required by the beneficiary as per a medical decision issued by the healthcare facility approved by the Council.
25. Natural changes related to menopause, including menstrual disorders.
26. This policy will not cover the health benefits and repatriation of the remains to country of origin if claims are directly arising from - the following:
 - War, invasion, foreign aggression, (declared or undeclared).
 - Ionic radiation radioactive pollution related to nuclear fuel, or nuclear waste resulting from nuclear fuel combustion.
 - Radioactive or poisonous or explosive or hazardous materials of any nuclear facility or components.
 - If the insured works in military, police or their operations.
 - Riots, strikes, terrorism or alike.
 - Chemical, biological or bacteria-logical accidents and reactions, if such related to a job-related injury or occupational hazards.

TO BE PARTNERS IN HEALTH FOR YOUR CONVENIENCE:

Bupa Arabia aims to ensure that you and your employees get the best use of the best healthcare anywhere in the world and at a cost you can afford.

We will work at your convenience to ensure that you and your employees are being cared for.

Bupa Arabia is the only way that helps you show your care for your employees.

Call us now to experience the excellent care of Bupa Arabia. Do not hesitate.



Get the best medical
insurance now

**Toll Free No.
800 116 0500**

Contact Us:

To discuss the best medical insurance programs for you and your employees and to answer any of your questions:

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