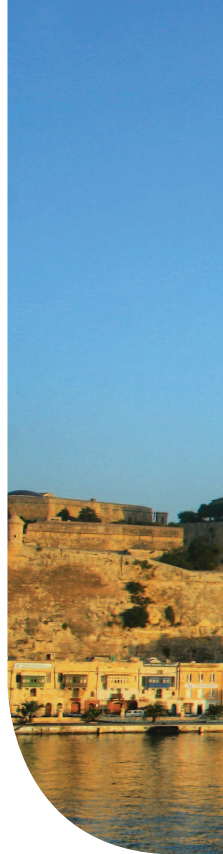


Bupa Malta Health Insurance





About



Bupa

As a leading international healthcare group, Bupa offer personal and company health insurance, run care homes for older people and hospitals, and provide workplace health services, health assessments and chronic disease management services, including health coaching, and home healthcare.

With no shareholders, Bupa invest their profits to provide more and better healthcare. Bupa is committed to making quality, patient-centred, affordable healthcare more accessible in the areas of wellness, chronic disease management and ageing.






Bupa Malta

- Since 1971 Bupa Malta has provided private health insurance to the residents of the Maltese Islands.
- Bupa's prime objective is to provide the very best in health insurance, in a professional, caring and understanding manner.
- Bupa Malta is a branch of Bupa Insurance Ltd. which is represented in Malta by GlobalCapital Health Insurance Agency Ltd.



Benefits of having

Health Insurance provides you with the peace of mind that comes from knowing that should the worse happen to you or your family, you have access to appropriate medical treatment.

-  You would have access to eligible treatment - no waiting lists.
-  Access to treatment from consultants and specialists of your choice.
-  Access to a private room in a clean and comfortable hospital or clinic.
-  A straightforward claims service that always puts you first.
-  Hospital invoices may be settled directly by us with most hospitals, depending on the level of cover chosen.

Emergency line

24 hours

365 days a year

Local Emergency help line

Why Bupa is **right** for you

- Bupa Malta is the only specialist in health insurance on the Maltese Islands, so all Bupa's concentration is on the wellbeing of its members.
- Bupa Malta offers quality health insurance to the residents of Malta.
- At Bupa Malta we pride ourselves in offering you personalised service. We are only a phone call away with expert assistance, advice and support.
- Bupa Malta Plans have been specifically designed to offer you different flexible levels of cover to suit your requirements and budget.

health insurance

Bupa Cares

helping our members
live longer, healthier
and happier lives



Different Plans

Optional Cover

Bupa Malta Standard Cover

This is a limited refund plan for eligible treatment for day-case, in-patient and out-patient treatment.

Bupa Malta Private Hospital Cover Essential Option and the Premier Option

To allow you to have flexible cover to suit your needs, this Plan offers two different options. They provide full refund for all eligible in-patient and day-patient treatments in participating hospitals and clinics. The Premier Cover also offers generous cover for specialist out-patient fees, home nursing, prescribed drugs, emergency dental treatments and ambulance charges.

Bupa Malta International

This also has two different levels of cover:

Bupa Malta International Cover UK Option

This Plan offers cover for eligible treatment in Malta and in Bupa Malta's UK hospital network for in-patient, day-patient and out-patient treatment.

Bupa Malta International Cover Standard Option or Gold Option

Both levels of cover entitle you for specialist treatment for acute illnesses and injuries worldwide, excluding USA and Canada. Different benefit limits apply according to terms and conditions of the particular Plan.

Refer to the **Tables of Benefits** inserted within this brochure.

of Cover

Optional **Additional Cover**

Depending on the level of cover you have, we also offer you the opportunity to extend your cover with a range of extra benefits. These are available with one of the covers at an additional cost.

Bupa Malta Optional Extra Benefits

These Optional Benefits cover routine check-ups and ancillary services such as speech therapy, prosthetic medical appliances and complementary medical treatments. The cover is available as an extension on both the Bupa Malta Private Hospital Cover and on the Bupa Malta International Cover.

Bupa Malta Routine Maternity Benefits

We cover the costs of routine maternity treatment. This is only available for members of company groups with a minimum of five adults or more.

Bupa Malta Major Medical Illness

Covers treatment in Bupa Malta's UK hospital network for a range of major medical conditions when treatment is not available in Malta.

Bupa Malta Evacuation Cover

In case of a serious accident or injury, where treatment is not available locally or in the country you are visiting, you will be evacuated to the nearest centre of medical expertise equipped to deal with your condition, by whatever method of transport is considered necessary. This cover is only available with the Bupa Malta International Options.

Refer to your **Membership Guide** for full terms and conditions including 'What is not covered'.



It's easy to join





Upon approval of your Application Form, you will be supplied with a Membership Pack.

Simply complete an Application Form and return it to:

The Bupa Branch Manager
GlobalCapital Health Insurance Agency Ltd.
Testaferrata Street
Ta' Xbiex XBX 1403
Malta

Completion of an Application Form does not confirm inception of cover.

This will include:

-  Membership Certificate.
-  Membership Guide (indicating full details about terms and conditions).
-  Membership Card (including the emergency number).
-  Claim Forms.

Lower your premium

Excess

You may reduce your premium by choosing an annual deductible (excess). An agreed amount will be deducted from valid claims occurring during the annual period of cover.

Company Groups

Special rates and benefits apply for groups and for companies providing their employees with our Bupa Malta Health Insurance Plan.

Benefits are also tailor made for larger company groups. Quotations are available on request.

How to pay

You may pay as follows:

Annually, Quarterly or Monthly by

- Cash or Cheque
- Local Credit or Debit Card
- Internet banking



Find out **more**

If you would like to find out more about our Bupa Malta Health Insurance Plans and how they can be tailor made to meet your individual needs, speak to a member of our professional sales team.

We will take the time to meet up with you to fully understand your requirements and help you to choose the right option for you.

Contact us on tel: 21 342 342

E-mail us on info@globalcapital.com.mt

Visit our website www.bupa.com.mt



Bupa Cares

*Helping our members
live longer, healthier
and happier lives*

Bupa in Malta
is brought to you by



GlobalCapital Health Insurance Agency Limited (GCHIA) acts as a branch of Bupa Insurance Limited, which has passported its services through the European Passport Rights for Insurance and Reinsurance Undertakings Regulations. GCHIA is registered as an insurance agent and is regulated by the Malta Financial Services Authority. Registered office: 120, The Strand, Gzira GZR 1027, Malta.

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