



EXECUTIVE SUMMARY

How to use Bupa Insurance?

Every MediHelp member has the freedom to choose the clinic/hospital where they can receive the medical services he/she needs.

In Romania, especially in Bucharest, we work with different private clinics and hospitals who are already familiar with the concept of private medical insurance. We have a whole network of clinics and hospitals, with contacts, where our members can receive medical services or be treated for emergency cases.

Delta Hospital, EuroClinic hospital, SOS Medical, CMU clinics, Medcover, Velvet Dental and MedLife are only a few of the clinics that can be accessed by our members.

We have settled direct billing with EuroClinic, so that the member can use medical services (hospitalisation mostly) that are paid directly by Bupa. Recently Delta Hospital has also signed a contract for direct billing with Bupa so our members can access the hospital with prior advice to/ from MediHelp.

For emergencies, every MediHelp member can call the Alarm Centre, available 24/7, which can be accessed both in English and Romanian.

Worldwide, Bupa has arranged direct billing with 7500 clinics and hospitals. Besides the clinics and hospitals in their data base, members can go to any clinic and hospital in the world. Bupa is open to settle direct billing with any clinic and hospital that agrees with this method of payment. For emergencies, the member has an emergency number available that can be found on the membership card.

How can I access medical services?

Every member can use any medical service that he/she needs and that are covered by their plan. Our recommendation and a condition of the policy, is that all the investigations/treatments/consultations are to be recommended by a family doctor or by a generalist or specialist.

MediHelp answers all questions related to the benefits included in their Bupa insurance plan offers and/or terms and conditions specifically related to the policy.

MediHelp offers assistance in reimbursement of medical expenses.



MediHelp deals with all the procedures of reimbursement of the costs, by Bupa International.

MediHelp facilitates admittance to the hospital—at international level or in Romania—and offers assistance during hospitalisation, keeping in touch with the doctors that are in charge with the case of the patient.

Accessing Out-Patient Services

The costs for out-patient services, both in Romania and worldwide, will initially be paid by the member. Only after will they be reimbursed by Bupa International with the help of MediHelp International.

Accessing In-Patient Services

All medical costs related to hospitalisation are dealt with by a direct billing system, meaning that Bupa pays all costs directly to the hospital. The only condition is that the hospital agrees with this method of payment.

Bupa has a direct billing network already in place.

<http://www.bupa-intl.com/facilities-finder>

In Bucharest, Bupa has 2 direct billing agreements for hospitalisation services with Euroclinic and Delta Hospital.

In the unlikely event that a hospital does not accept direct payment from Bupa, the member will pay for the cost and then be reimbursed later on by Bupa.

Claims Assistance

MediHelp International provides claims assistance services for all its members

For reimbursement of your medical expenses, we will need:

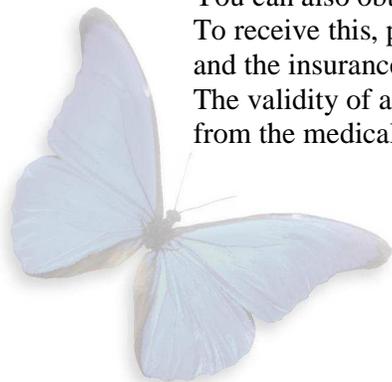
- All related documents issued by your treating doctor-ORIGINALS;
- Detailed invoice for the medical services;
- Receipt of payment, if applicable;
- Original Claim Form filled in by yourself and your treating doctor. All documents must be original.

Choosing a hospital or a clinic is part of your freedom of choice.

The period of time met for claims reimbursement is approximately 2 and a half weeks if all documents are complete when they reach the insurer. The period of time can be extended up to 1 month if we are talking about a high amount of money to be claimed. You can also obtain pre-authorisation for payments.

To receive this, please call us at +4021 222 0593 and we will liaise with the hospital and the insurance company on your behalf.

The validity of a claim is up to 6 months starting from the date you first benefitted from the medical service.



Bupa works with international translators so it's not mandatory that the claims need to be submitted in English. The advantage of English submitted claims is that the claim is processed much faster.

For any other information regarding claim settling, please feel free to address our Customer Service department: customer-service@medihelp.ro

MediHelp keeps the customer informed regarding the status of the claim.

Emergency Cases

For emergency cases, MediHelp members can access on Romanian territory, the ambulance and emergency services provided by SOS Medical and Ambulance Services.

Phone numbers: 9761 / 0722 333 000 / 0744 323 000.

MediHelp members have priority for emergency cases or clinic visits.

Nota Bene

MediHelp members can access any other emergency and ambulance services provided by a clinic or hospital in Romania or worldwide.

For emergencies outside Romania, the members will call the number on the back of their member's card, where they can access the Bupa international customer service.

In Air Evacuation cases, MediHelp will manage each case separately, offering administrative and logistic support.

For any other information, please do contact us.

MediHelp Team

