

General

Q1 Why did BSP Health make changes to the current premium structure for individual health plans?

At BSP Health, we carefully review local and international trends in medical innovation and services for all our services. Unfortunately, we've seen a large cost escalation over the last few years, particularly for overseas evacuations to Australia and New Zealand, due to an increase in costs for specialist treatments. The impact of the pandemic, stronger AUD and NZD have compounded cost pressures. Last year we withheld premium increases being sensitive to customers dealing with the after-effects of the pandemic. However, to enable us to continue to provide a broad range of products and high level of service we must increase premiums in 2023 to keep in line with cost escalations.

There are options available to you to amend your cover, and still have a comprehensive medical plan, at affordable rates. BSP Health continues to provide great value for the products offered, when compared with local and regional Health insurance providers.

Q2 When will the premium change come into effect?

A 15th June 2023 for all new and renewing policies.

Q3 Will my coverage change with my premium increase?

A: Generally, your coverage will remain the same, reflecting the increased costs of those benefits. However, it's always a good idea to review your policy with your Insurance Advisor to ensure that you understand the terms of your coverage.

Q4 Can I switch to a different medical plan if I cannot afford the premium increase?

A: Depending on your current plan, you may be able to switch to a different plan if you cannot afford the premium increase. However, you should be aware that changing plans may impact your coverage and benefits.

An example of changing from a Premier Plus to Premier Care is highlighted in the Overseas Evacuation Benefit below:

	Premier Plus	Premier Care
Ultimate Limit per condition	\$300,000	\$300,000
Preferred providers (for evacuations)	India, NZ or Australia	India only, with emergencies to NZ or Australia

Key Benefits for India Preferred Provider Hospitals:

1. Specialist care is from some of the best providers in the world.
2. No waiting list for patients, they get seen to and treatment starts as soon as they arrive.
3. Competitive medical costs assist you with managing your benefit limits especially if you have a condition that needs further reviews.

Q5 How can I get coverage for a different plan if I have a pre-existing medical condition?

A If you have a pre-existing condition before you signed up for a BSP Health medical insurance cover, you can apply for a review of this exclusion after 2 years of full cover. BSP Health will review this and advise you. Please ensure you disclose any pre-existing conditions when you apply.

If you incurred treatment for a condition while being insured with us and need to change your medical insurance plan, BSP Health will review the change and advise you on your benefits and limits, some of which may be impacted as benefits and limits vary between plans. It is always good to check all these details before you make a final decision on changing plans.

Q6 What medical insurance plans are available to take up?

Click here

A We have base plans available namely

a) **Value Care**

This is the most basic plan. It provides day care, hospitalization, surgical and medical treatment at any local public hospital with world class facilities in India if treatment is not available in the country.

b) **Value Care SP**

This plan is similar to that of Value Care. It covers whatever Value Care covers but with the option of choosing to undergo a local surgical procedure that might be necessary to be done at one of the private medical facilities like Oceania Hospitals, Heart International, Nasese Medical Centre or Zen's Medical in Lautoka.

c) **Value Health Care**

This plan provides cover for day care, hospitalisation, surgical and medical treatment at a Private Medical Facility. This plan offers additional optional benefits such as overseas evacuation, outpatient care, specialist & diagnostic, dental and optical and allied health services. The funeral cover is a loyalty benefit and is an in-built feature.

d) **Premier Care**

This plan provides cover for day care, hospitalisation, surgical and medical treatment at any local public hospital, or an Approved Local Private Hospital and in our preferred hospitals in India. This plan also caters for overseas evacuation for emergency cases to our preferred hospitals in Australia or New Zealand. Some of the optional benefits offered include outpatient care with specialist & diagnostic services, dental and optical and allied health services. The Loyalty Benefit offers funeral cover and free medical checkup which are in-built features for this plan.

e) **Premier Plus**

This health plan provides cover for day care, hospitalisation, surgical and medical treatment at any local public hospital or an Approved Local Private Hospital. It also provides cover to our preferred hospitals in Australia, New Zealand or India if the treatment is available or not available in Fiji. This plan also caters for overseas evacuation to non-preferred providers if the treatment is not available in Fiji. Some of the additional optional benefits offered include outpatient care with specialist & diagnostic services, dental and optical and allied health services. The Loyalty Benefit offers funeral cover and free medical checkup which are in-built features.

Q7 Can I travel to countries other than Australia, New Zealand or India for medical treatment?

A BSP Health has a list of preferred providers for medical care overseas. These nominated hospitals have an agreement with BSP Health. For these hospitals we have completed due diligence checks and have expectations of service levels in place. These are the hospitals to which we are confident to send our customers to.

Using other hospitals not on our preferred provider list is possible if your medical insurance plan has the option of "non-preferred" providers, in which case, you will be expected to make your arrangements, pay your bills and we will reimburse up to 60% or 80% of your medical costs depending on evacuation options you choose.