

**For health insurance.
For Living**



**For you.
By you.**



Health insurance chosen by you.

Few things in life are as important as your health. So, you need to know that the people looking after you don't just insure, they genuinely care. Bupa do everything they can to help you live the life that you want. From fast access to treatment to employing experts in health, who have the right level of understanding to help you.

Contents	Page
The right treatment.	4-5
The right route to treatment.	6-7
The right cover for you.	8-11
The right level of cover for mind and body.	12-13
The right number of extras.	14-15

**Ask your intermediary partner
about Bupa health insurance**

The right treatment.

From the minute you join Bupa, you know you'll be in safe hands. It isn't just about offering you the right level of cover and paying your bills; it's about them being there when you need them and helping you make informed decisions about your health. Bupa has been taking care of customers for over 70 years and know how much the details matter.



Specialists support teams

For life-changing conditions like cancer and heart disease, Bupa has their own specialist support teams to guide you through your treatment. They can also help direct you to the right advice at every step.



Treatment Options Service

When you've had a diagnosis, you're bound to have questions about the different treatments on offer. One call to Bupa's Treatment Options Service can give you the advice you need to make the right decisions.



24/7 Anytime HealthLine[^]

Whenever you need health advice you can rely on, for you or your family, you can speak directly to qualified nurses and doctors. Whether it's your child being sick in the night or a worrying pain, you can call Bupa 24/7.

[^]Anytime HealthLine is not regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



The right treatment for cancer

Bupa By You health insurance comes with a cancer promise: to look after you for as long as you're covered. Where cancer is covered as part of your core health insurance, there are no time limits and all your eligible cancer treatment costs are paid in full.[†] You must use a healthcare facility from your chosen Bupa network and a Bupa-recognised consultant, who agrees to charge within Bupa limits. It's called a fee-assured consultant.

Access to breakthrough cancer drugs and treatment

You'll have access to any cancer drug in the UK that's licensed for your condition, even if it isn't NICE approved or available on the NHS.*

Bupa also employ medical experts to evaluate trial drugs that aren't yet licensed and can approve them for use often within 24 hours.

It's all because they want you to receive the best care available.

Caring how cancer affects you personally

Everyone's experience of cancer is different, so you won't be told how to feel. Just know that you'll have access to a Specialist Oncology nurse. The oncology team consists of over 40 trained advisers and experienced oncology nurses.

[†]For as long as you have Bupa health insurance. You must use a healthcare facility from your chosen Bupa network and a Bupa-recognised consultant who agrees to charge within our limits (a fee-assured consultant).

*Applies to eligible cancer drugs and treatment covered by your policy.

The right route to treatment.

Bupa can help you deal with health issues big and small, sooner rather than later. From reassuring advice the very moment you need it, to getting a referral usually without waiting to see your GP first*, Bupa act quickly, so you can move forward faster.

Fast access to support

Muscles, bones and joints

You rely on your body for every move you make, so any issues need to be dealt with as soon as possible. If you call Bupa with a muscle, bone or joint problem, they'll arrange for you to have a telephone consultation with a senior physiotherapist^.

Cancer

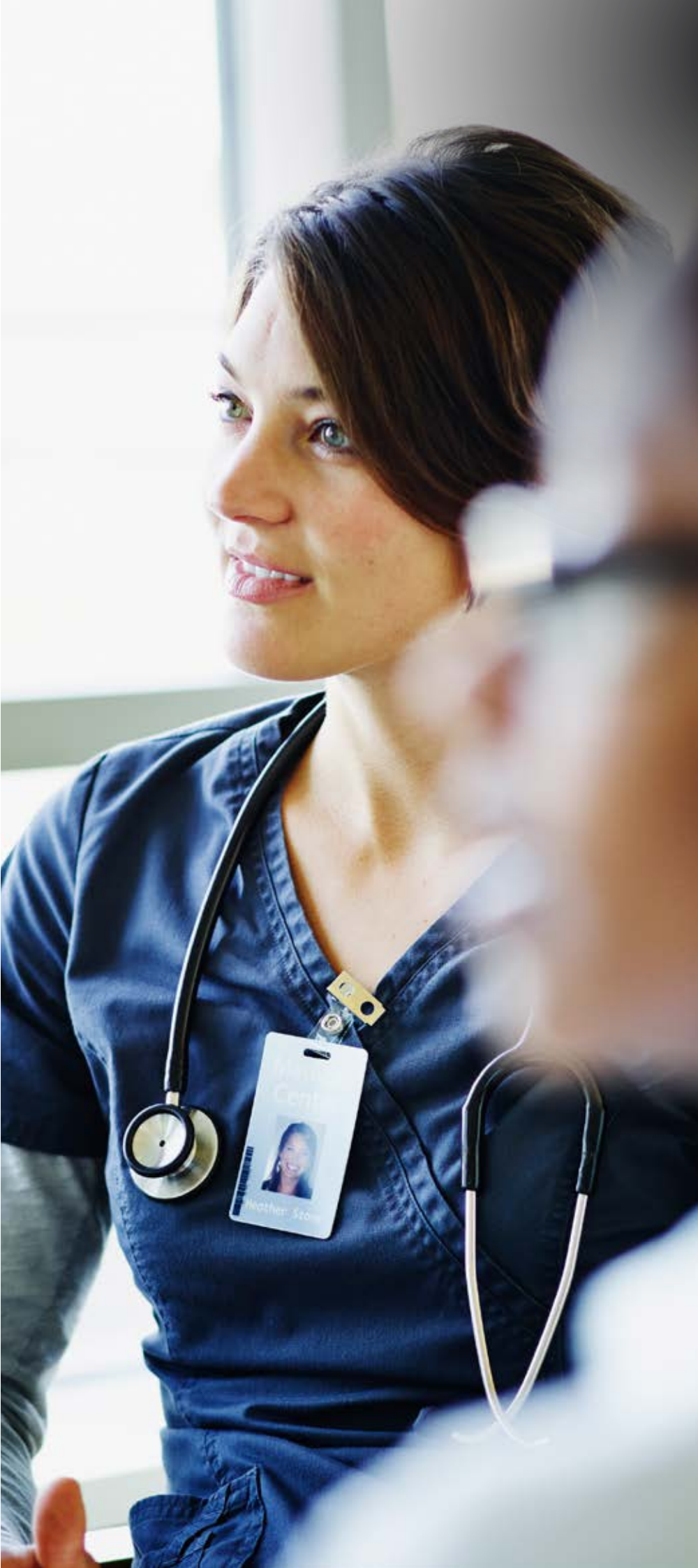
Evidence suggests that acting quickly, at the point of first noticing a symptom, can make a real difference to beating cancer. That's why, if you have a concern, Bupa can assess your symptoms over the phone and if necessary, book you an appointment with an approved specialist there and then if you've selected cancer as part of your cover^.

Mental health

We give you the opportunity to speak to a trained adviser directly, usually without seeing a GP first*. Depending on your cover and the nature of what you're experiencing, we can arrange for you to speak to a counsellor. They can listen in complete confidence and guide you to the support you need.



*Direct Access telephone services are available as long as the symptoms are covered under the policy. If your cover excludes conditions you had before your policy started, we'll ask you to provide evidence from your GP that your symptoms are not pre-existing for a period of up to two years from policy start date (or five years in the case of mental health) before we can refer you to a consultant or therapist through the Direct Access service. For rolling moratorium underwritten members we will ask for evidence each time you claim for a condition not claimed for before. Always call us first to check your eligibility.



Which hospital is right for me?

Depending on your personal preference, location and budget Bupa offers you a choice of three different hospital lists. Simply select the option that suits you best.

Option 1

Essential Access

This network gives you access to a select number of private facilities, as well as the usual NHS facilities, throughout the UK. This option does not include private facilities within London.

Option 2

Extended Choice

This network gives you access to a much larger number of private facilities throughout the UK. It also includes a selection of hospitals and medical facilities in central London.

Option 3

Extended Choice with Central London

This network is Bupa's most comprehensive list of facilities and includes many major hospitals in the London area.

Your new Digital GP in partnership with Babylon.



babylon

This app gives you unlimited, 24/7 access to video GP appointments. You can also use the symptom checker to get appropriate health information.

How can Digital GP make life easier?

- Voice or video call a GP 24/7.
- Unlimited appointments are available within two hours - often sooner.
- Check your symptoms in seconds with Digital GP's symptom checker.
- Order prescriptions and collect within the hour from a local pharmacy.
- Free delivery is also available - prescription costs must be paid for.
- Get a referral to a specialist as part of your health insurance.
Please note, members must call us to pre-authorise treatment.





The right cover for you.

You want some flexibility when it comes to choosing your cover. That's why Bupa By You health insurance offers a choice of three options. Each product has its own exclusions, but, generally, all three exclude: chronic conditions, pre-existing or special conditions, natural ageing, allergies, allergic disorders or food intolerances.

1

Bupa By You Comprehensive

This is the highest level of cover that opens the door to private diagnosis, treatment and aftercare for all of your eligible medical needs.

2

Bupa By You Comprehensive with limits

You can choose to apply a certain limit at which Bupa will cap the costs. This limit is combined. For example, if you have a combined out-patient limit, this applies to all eligible consultations, treatment, diagnostic tests and therapies that you have as an out-patient.

3

Bupa By You Treatment and Care

For people who are happy for the NHS to diagnose them and then be treated privately. Bupa cover the cost of eligible treatment by a private consultant and aftercare at a private hospital. Bupa do not pay for your condition to be diagnosed.

Out-patient cover			
Consultations	Paid in full [^]	Combined limit of £1,000, £750 or £500	Paid in full when directly related to eligible in-patient/day-patient treatment and follows within six months of the discharge date of that treatment [‡]
Diagnostic tests	Paid in full [^]	Combined limit of £1,000, £750 or £500	Paid in full when directly related to eligible in-patient/day-patient treatment and follows within six months of the discharge date of that treatment [‡]
MRI, CT and PET scans	Paid in full [^]	Paid in full [^]	Paid in full when directly related to eligible in-patient/day-patient treatment and follows within six months of the discharge date of that treatment [‡]
Therapies (including mental health therapies)	Paid in full [^]	Combined limit of £1,000, £750 or £500	Paid in full [‡]
Out-patient surgical options			
Paid in full [^]			
In-patient and day-patient cover			
Hospital charges			
Paid in full [^]			
Surgeon/anaesthetics fees			
Paid in full [^]			
In-patient/day case Mental Health treatment			
Limited to 28 days in-patient or day patient care each benefit year [^]			
In-patient/day case treatment			
Paid in full [^]			
Cancer			
There are three options for you to choose from:			
1. Cancer Cover	You will be covered for all eligible private cancer treatment from diagnosis including eligible treatment such as surgery, chemotherapy, radiotherapy and bone marrow and stem cell transplants Benefits: Paid in full [‡]		
2. NHS Cancer Cover Plus	You will receive cancer treatment in the NHS following diagnosis and will only be covered when the radiotherapy, chemotherapy or surgical operation you need to treat your cancer is not available to you under the NHS Benefits: Paid in full [‡]		
3. No cancer cover			

[^]Paid up to your chosen benefit limit if applicable (please note benefit limits do not apply to cancer) when you use a facility from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant).

[‡]For eligible treatment on your core health insurance when you use a recognised facility from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant). In addition if you have chosen NHS Cancer Cover Plus, cover is only available when the radiotherapy, chemotherapy or surgical operation you need is not available from your NHS.

Additional benefits	
Home nursing	Paid in full
Treatment at home	Paid in full
Private ambulance	Up to £60 per trip
Parent accommodation	One parent per night for a child up to age 16 years
NHS cash benefit	£50 per night (maximum 35 nights per year)
NHS cash benefit for cancer treatment	£100 each day or night or for each day you see your consultant and they provide you with a prescription for cancer treatment taken by mouth
Anytime HealthLine	Yes
Excess	
Excess	£0, £100, £150, £200, £250, £500, £1,000, or £2,000



The right level of cover for mind and body.

You're only yourself when everything's in good health. That's why we look after every bit of you. Your mind and your body. With cover for almost all mental health conditions and support through life's ups and downs.

Family Mental HealthLine

Bupa Family Mental HealthLine is a new way to help parents, carers and guardians who are concerned about the mental health of a child. Spotting the signs early can make all the difference, so a trained adviser and mental health nurse is just a phone call away. They'll listen and guide them to the right support, whether or not the child is covered on the policy.

Lines are open 8.30am to 6pm Monday to Friday. We may record or monitor our calls.





With you in mind.

You won't be left without support

It's reassuring to know that, unlike other leading health insurers*, who place a time limit on cover for mental health, we won't leave you without support if you have a condition that comes back.

*As of May 2019, based on internally conducted research of the consumer health insurance market. Refers to standard mental health cover when this is included in the selected health cover product.

With you in mind.

You're covered for almost all mental health conditions

We want to be ready for what happens in your life. That's why we cover an extended number of mental health conditions, so you can turn to us for treatment and support on what you're facing, whatever the reason.†

†Up to your policy benefit limits. We don't cover the treatment of dementia and learning, behavioural and developmental problems.

1 in 4

Around this many people in the UK will experience a mental health problem each year.

mind.org.uk

The right number of extras.

Your body is unique, which is why Bupa give you the option to choose add-ons that can help tailor your policy to your individual needs.



Complementary Therapies. **Health niggles that need a little something extra.**

Alternative therapies, such as osteopathy, acupuncture and chiropractic services, may be recommended to treat conditions alongside more conventional methods covered under your health insurance. With this extra benefit, you're covered for these too.

What's included?

Bupa pay complementary therapy practitioners' fees up to the maximum annual benefit limit shown on your membership certificate. Please see your Policy Benefits and Terms for full details and exclusions.



Cancer Assist. **That sense of reassurance if the worst happens.**

Being diagnosed with cancer can be one of the most difficult times of your life. So, if the worst happens, it's good to know that this extra benefit can give you some financial support.

What's included?

If you're newly diagnosed with a primary or secondary cancer while you have this benefit, Bupa could pay up to £2,000 directly into your bank account. Please see your Policy Benefits and Terms for full details and exclusions.



Dental Cover. **Even more reasons to smile.**

Routine check-ups, fillings and emergency treatment – the costs for keeping a healthy smile can add up. That's why there's this extra benefit to give you a helping hand. Bupa pay money back up to the limits on your membership certificate, or the appropriate NHS band limit, depending on which cover you choose.

What's included?

- Routine check-ups and scale and polish
- Fillings, root canals, crowns and dentures
- Emergencies and injuries
- Oral cancer treatment



Health Expenses. Help managing your healthcare costs.

This extra benefit gives you a helping hand with essentials like new glasses, dental check-ups and prescriptions.

Bupa pay cash directly into your bank account, up to your annual benefit limits.



Travel Cover. One less thing to pack.

Bupa can look after you and the whole family at home and away. Choose single or family cover for trips to Europe or further afield.

What's included?

- Dental services – check-ups, hygienist and treatment appointments
- Optical services – prescription glasses and sunglasses, eye tests and contact lenses
- Prescriptions – from your GP or dentist (NHS or private)

What's included?

- Unlimited medical expenses
- Repatriation
- Cancellation, so you're protected even before you go away
- Personal belongings
- Delays
- Over 100 sports and activities
- 24-hour emergency helpline

Ask your intermediary partner about Bupa health insurance

Notes.

Bupa health insurance is provided by:

Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Arranged and administered by:

Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 3829851.

Registered office: 1 Angel Court, London EC2R 7HJ

© Bupa 2019

bupa.co.uk