

Important information. Here's how your Bupa Select health insurance is changing.



We've made some changes to our health insurance, which will apply when your cover renews on or after 1 May 2024.

This is a summary of some of the main changes. Please read it alongside your policy guide, membership certificate and any confirmation of special conditions, as together these set out the full terms and conditions of your cover. We've included the relevant sections to make it easy for you to find them in your policy guide.

Policy guide

Here's how your policy guide has changed.

We've improved the policy guide to make it easier to understand because we know health insurance can be hard to follow. We've used clearer language and improved the layout so it's easier to find information. We've introduced new tables with ticks and crosses to show what is and isn't covered. Some of the benefit and exclusion numbers have changed. This is because we may have reordered them or combined them.

Menopause HealthLine

Our new Menopause HealthLine is run by specially trained nurses who offer advice, guidance and support, even if you're unsure if you're menopausal. You, or anyone covered on your policy can use this service.

What is covered

Benefit 5 Mental health treatment

Your membership certificate will show if you have cover for mental health treatment. If you do, your policy now covers mental health treatment related to all conditions as set out in the policy guide, unless it relates to pre-existing, special or moratorium conditions if these exclusions apply to your cover. Your policy doesn't cover treatment for dementia.

What isn't covered

Exclusion 10 Cosmetic, reconstructive or weight loss treatment

We've amended Exception 2 to remove the need for continuous cover for delayed reconstruction surgery following an accident, cancer surgery or preventive surgery (prophylactic surgery). We cover these operations as long as the original treatment would have been covered and the condition is not excluded.

Exclusion 19 Learning difficulties, behavioural and developmental conditions

We've removed the exception to this exclusion which allowed cover for diagnostic tests to rule out ADHD and ASD when a mental health condition was suspected. Mental health cover still includes support for the mental health symptoms arising from learning difficulties, behavioural and developmental conditions.

Bupa health insurance is provided by Bupa Insurance Limited. Registered in England and Wales with registration number 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 with registration number 3829851. Registered office: 1 Angel Court, London, EC2R 7HJ.

© Bupa 2024