

# Private Health Insurance

## Insurance Product Information Document



**Company: Bupa Insurance Limited**

**Product: BupaCare Policy**

Registered in England and Wales. Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 203332.

This is a summary of the insurance cover. Before purchase, further information can be found in your quote and the membership guide. At your renewal, you will find full terms and conditions in your membership guide and on your membership certificate. We will send a confirmation of special conditions for anyone to whom a special condition applies which forms part of our agreement with you. It is important you read all of these documents carefully.

### What is this type of insurance?

Private health insurance, which is designed to cover the costs of private healthcare, from diagnosis to treatment.



#### What is insured?

##### In-patient and day-patient treatment

- ✓ Hospital treatment – paid in full
- ✓ Mental health treatment – up to 45 days per person, per year, paid in full
- ✓ Diagnostic tests – paid in full
- ✓ Scans (MRI,CT,PET) – paid in full
- ✓ Radiotherapy and chemotherapy – paid in full

##### Out-patient treatment

- ✓ Consultations – paid in full
- ✓ Scans (MRI,CT,PET) and diagnostic tests – paid in full
- ✓ Radiotherapy and chemotherapy – paid in full

##### BupaCare has three cover levels

**Important:** Scales A and B are no longer available for customers who do not already have these options

##### BupaCare Scale A

- ✓ Out-patient therapies (including mental health) – up to £800 per person, per year
- ✓ Out-patient complementary medicine – up to £250 per person, per year from within the out-patient therapies limit
- ✓ NHS Cash Benefit for NHS hospital in-patient treatment – £30 per night, up to 35 nights per year
- ✓ One free Bupa health assessment is available every other year

##### BupaCare Scale B

- ✓ Out-patient therapies (including mental health) – up to £650 per person, per year
- ✓ Out-patient complementary medicine – up to £250 per person, per year from within the out-patient therapies limit
- ✓ NHS Cash Benefit for NHS hospital in-patient treatment – £25 per night, up to 35 nights per year

##### BupaCare Scale C

- ✓ Out-patient therapies (including mental health) – up to £500 per person, per year
- ✓ Out-patient complementary medicine – up to £250 per person, per year from within the out-patient therapies limit
- ✓ NHS Cash Benefit for NHS hospital in-patient treatment – £20 per night, up to 35 nights per year
- When out-patient treatment is eligible cancer treatment the therapy benefit limit doesn't apply
- Our mental health benefits cover eligible treatment of mental health symptoms related to or arising from certain conditions and/or treatment otherwise excluded in the membership guide
- A number of excess options are available. You can choose to pay a policy excess, where you pay up to the first £100, £150, £200, £250, £500, £1,000 or £2,000 of your eligible treatment costs in any policy year. Details of the excess option that you have chosen are shown on your membership certificate. The membership guide provides full details of how it works

Other benefits apply, see full terms and conditions.



#### What is not insured?

- ✗ Benefits that are not covered and/or are above your benefit limits
- ✗ Complementary and alternative therapy products or preparations
- ✗ Convalescence, rehabilitation and general nursing care
- ✗ Drugs and dressings for out-patient or take home use other than for cancer
- ✗ Excluded treatment or medical conditions
- ✗ Experimental drugs which are not licenced
- ✗ Health screening, routine tests, monitoring and preventative treatment other than certain cancer exceptions
- ✗ Medical exclusions (special conditions) as detailed on any confirmation of special conditions we send
- ✗ Treatments that are unproven based on established medical practice
- ✗ Unrecognised medical practitioners, providers and facilities

##### Treatment of or relating to

- ✗ Accident and emergency admissions
- ✗ Allergies, allergic disorders or food intolerances
- ✗ Birth control, conception and sexual problems
- ✗ Complications from excluded conditions/treatment and experimental treatment
- ✗ Deafness that is not due to an acute condition or injury
- ✗ Eyesight correction that is not due to an acute condition or injury
- ✗ Gender dysphoria or gender affirmation
- ✗ Pandemic or epidemic disease
- ✗ Sleep related disorders
- ✗ Weight loss



#### Are there any restrictions on cover?

- ! Benefit limits apply for Scale B and C for in-patient and day-patient recognised consultants/specialist fees if they are not fee-assured consultants
- ! Cancer treatment is only paid in full when you use a Bupa recognised facility (within your facility access) and, for Scale B and C customers, a Bupa recognised consultant who agrees to charge within our limits (a fee-assured consultant)
- ! Treatment and scans must be in a Bupa recognised facility (within your chosen facility access and recognised for the treatment or scan you need)
- ! Treatment must be provided by a consultant recognised by Bupa for the treatment you need
- ! When you claim for eligible treatment costs under a benefit that has a benefit limit, where applicable your excess amount will count towards your total limit for that benefit

##### Restrictions apply to treatment of the following

- ! Chronic Conditions (we pay for treatment of unexpected acute symptoms resulting from a flare-up)

**Restrictions are continued on page 2**



## Are there any restrictions on cover? (continued)

### Restrictions apply to treatment of the following

- ! Cosmetic surgery to change or restore your appearance
- ! Dental/oral treatment
- ! Learning, behavioural and developmental conditions
- ! Pre-existing conditions
- ! Pregnancy and childbirth
- ! Speech disorders

### Other restrictions

- ! Advanced therapies and specialist drugs
- ! Contamination, wars, riots and terrorist acts
- ! Critical and intensive care
- ! Dialysis
- ! Overseas treatment
- ! Supply or fitting of physical aids and devices eg crutches, hearing aids
- ! Temporary relief of symptoms
- ! The Bupa health assessment is available only for scale A customers, for either you or any one of your dependants who is aged 18 or over on the date of the assessment
- ! Treatment to relieve the symptoms of ageing, menopause and puberty
- ! Varicose veins of the legs

Other restrictions apply, see full terms and conditions.



## Where am I covered?

- ✓ UK, including Channel Islands and the Isle of Man



## What are my obligations?

### Obligations at the start of the contract:

- You must pay your premiums on or before the date they are due
- You must be a UK resident and registered with a GP
- You must provide medical history (as required)

### Obligations during the term of the contract:

- You must tell us of any changes in your or your dependants' address

### Obligations in the event that a claim is made:

- You must provide any information we require to assess your claim, including medical information
- You must obtain pre-authorisation for any covered benefits where it is stated that this is required in the membership guide
- Your treatment must be with a practitioner recognised by Bupa and registered with the relevant professional body
- You must pay any policy excess (where applicable)
- You must let us know if you have other insurance which also covers your covered benefits



## When and how do I pay?

- Monthly by Direct Debit or annually by Direct Debit or debit/credit card unless otherwise agreed



## When does the cover start and end?

- The term of the contract is 12 calendar months, unless your policy is subject to a common renewal date
- If your policy is part of a scheme which has a common renewal date, depending on the month in which you join the scheme, your initial period of cover may not be a full year and your subscription and benefits and those of your dependants may change at the common renewal date. Your membership certificate will show if you have a common renewal date
- You can find your policy start and end date on your membership certificate
- At renewal the term of the contract is 12 calendar months. Your policy will be renewed automatically and payment taken, unless you choose not to continue



## How do I cancel the contract?

- You can cancel your policy, or your dependants' cover, within 21 days of receiving your policy documents or the start date of your policy (whichever is later) and receive a full refund if no claims have been made. After this period you can cancel your policy, or your dependants' cover, at any time and we will refund any premiums you have paid relating to the period after your policy ends
- To cancel call us on **0800 010 383**, we may record or monitor our calls, write to us at **Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**, or email us at **consumer.cancellations@bupa.com**. Please be careful what you include as email may not always be secure.

For people with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit [www.relayuk.bt.com](http://www.relayuk.bt.com). We also offer documents in Braille, large print or audio.

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