

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



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

This is a summary of some of the main changes. Please read it alongside your Bupa policy guide, membership certificate and any confirmation of special conditions, 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 or membership certificate.

Membership certificate

Here's how your membership certificate has changed.

How your cover can end

We've updated the further details section of the membership certificate. A child dependant's cover will no longer end when they get married. A child dependant's cover will still automatically end at the renewal after they reach the age stated on your membership certificate.

Policy guide

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 also made the following changes.

HealthLine services

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

Well Health benefits

We've introduced three new benefits, face to face GP, nutrition health and men's sexual function plan. We've called these benefits Well Health benefits. Cancer screening, out-patient fertility check and menopause plan are now also Well Health benefits.

Well Health benefits support healthier lifestyles and pro-active management of health and wellbeing. Your membership certificate will show if you have cover for any of these benefits in the Well Health section.

Benefit 1.7 Well Health – cancer screening

Your membership certificate will show if you have cover for this benefit. We have changed the name of this benefit from Bupa Health Check to Well Health – cancer screening and clarified what the check comprises.

Benefit 1.11 digital GP services

Your membership certificate will show if your policy includes digital GP services. We've changed the name of this benefit from digital primary care services to digital GP services. There are no other changes.

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.

Cash benefits

Benefit CB2 Family cash benefit

Your membership certificate will show if you have cover for this benefit and will now show if a waiting period applies. Information about any waiting period no longer appears in the policy guide.

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 prophylactic surgery. We cover these operations as long as the original treatment would have been covered and the condition is not excluded.

Exclusion 20 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.

We now cover the assessment of certain neurodiverse conditions under benefit 5.1.4 if your membership certificate shows you have cover for it.