



# Your table of cover

## **Bupa Wellbeing Health Expenses**

This table of cover, together with your membership guide, welcome letter (or email) and premium table, sets out the full terms of your cover.

## Table of benefits

This table shows the **benefits** that are available on your **cash plan**.

Each **benefit** row shows the maximum cash amount you can claim for on your chosen **membership level** for each **benefit year**. You can find details of the **benefits** in the Benefit descriptions section of this document which explains what is and isn't covered.

Medical conditions you had before your **cash plan** started are covered for all **benefits**.

Some cash plans allow you to change your **membership level** once in a **benefit year**. You can find more information about this in section 2.9 of your **membership guide**.

Some words and phrases in this document are in bold type and italics because they have a specific meaning which we explain in the Definitions section of this document.

Membership type	Individual plus*			Family**			Eligibility	% of benefit paid
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3		
<b>Dental</b>	up to £60	up to £120	up to £200	up to £60	up to £120	up to £200	for each <b>member</b> covered	100%
<b>Dental injury</b>	up to £200	up to £300	up to £400	up to £200	up to £300	up to £400	for each <b>member</b> covered	100%
<b>Optical</b>	up to £60	up to £120	up to £200	up to £60	up to £120	up to £200	for each <b>member</b> covered	100%
<b>Hospital in-patient (nights)</b>	£20 for each <b>member</b> per instance	£30 for each <b>member</b> per instance	£40 for each <b>member</b> per instance	£20 for each <b>member</b> per instance	£30 for each <b>member</b> per instance	£40 for each <b>member</b> per instance	for each <b>member</b> covered	up to 20 instances (nights/days) in total for each <b>benefit year</b>
<b>Hospital day-case (days)</b>								
<b>Therapies</b> Includes physiotherapy, osteopathy, chiropractic acupuncture and chiropody/podiatry	up to £150	up to £300	up to £500	up to £150	up to £300	up to £500	for each <b>member</b> covered	100%
<b>Consultations and diagnostic tests or scans</b>	up to £200	up to £300	up to £500	up to £200	up to £300	up to £500	for each <b>member</b> covered	100%
<b>Prescriptions</b>	up to £25	up to £35	up to £45	up to £25	up to £35	up to £45	for each <b>member</b> covered	100%
<b>Bupa health assessments</b>	up to £100	up to £150	up to £200	up to £100	up to £150	up to £200	all <b>members</b> aged 18 and over	100%
<b>Bupa Employee Assistance Programme (EAP)</b>	✓	✓	✓	✓	✓	✓	all <b>members</b> aged 16 and over	-
<b>Online health check</b>	✓	✓	✓	✓	✓	✓	<b>main member</b> only	-
<b>Bupa Anytime HealthLine</b>	✓	✓	✓	✓	✓	✓	all <b>members</b> aged 16 and over	-

\*Individual plus membership is for the **main member** and up to four **child dependants**.

\*\*Family membership is for the **main member**, their **partner** and up to four **child dependants**.

## Benefit descriptions

Below are descriptions of the **benefits** listed in the table of **benefits** on page 2. Here we explain what each **benefit** means, what is and isn't covered and any additional information you may need to get the most out of your **cash plan**.

Benefit	Benefit description
<b>Acupuncture</b>	Cash back for treatment or services provided by an <b>acupuncturist</b> .
<b>Bupa Anytime HealthLine</b>	<p>24-hour telephone access to information and guidance on almost any health issue, from symptom advice and travel vaccinations to first aid queries and lifestyle changes. Our team of experienced, specially trained nurses are on hand to help. This service, available every day of the year to the <b>main member</b> and all <b>named dependants</b> aged 16 and over. Call <b>0345 603 0779</b>. Calls may be recorded and to maintain the quality of our <b>Bupa Anytime HealthLine</b> service a nursing manager may monitor some calls always respecting confidentiality.</p> <p>For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit <b>www.relayuk.bt.com</b>. We also offer documents in Braille, large print, or audio.</p>
<b>Bupa Employee Assistance Programme (EAP)</b>	<p>The <b>Bupa Employee Assistance Programme</b> is a confidential support service that is available to the <b>main member</b> and all <b>named dependants</b> aged 16 and over. It's available all day every day of the year on <b>0330 123 0124</b> and includes access to:</p> <ul style="list-style-type: none"> <li>▪ a telephone helpline</li> <li>▪ a specialist legal helpline<sup>^</sup></li> <li>▪ a specialist financial helpline<sup>^</sup></li> <li>▪ a specialist family care helpline</li> <li>▪ structured short-term counselling</li> <li>▪ online cognitive behavioural therapy (CBT)</li> <li>▪ online resources.</li> </ul> <p>Our qualified <b>counsellors</b> will listen and provide emotional support and refer you to the specialist legal and/or financial helplines if required. Access to the eligible <b>benefits</b> is subject to suitability following the <b>Bupa</b> mental health and wellbeing assessment when you call the confidential helpline.</p> <p>Please refer to section 5 of your membership guide for more information on these services.</p> <p>Calls may be recorded and to maintain the quality of our service we may monitor some calls, always respecting confidentiality. Our <b>counsellors</b> will explain our confidentiality policy to you when you call.</p> <p><sup>^</sup>Information only services. For legal, financial or debt management advice, customers will need to engage external advisers separately.</p> <p>For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit <b>www.relayuk.bt.com</b>. We also offer documents in Braille, large print, or audio.</p>
<b>Bupa health assessments</b>	<p>Cash back for <b>Bupa</b> health assessments in a <b>Bupa</b> assessment centre for <b>main members</b> and all <b>named dependants</b> aged 18 and over.</p> <p>Claims will only be paid if:</p> <ul style="list-style-type: none"> <li>▪ health assessments are booked through <b>Bupa</b> and provided in a <b>Bupa</b> assessment centre</li> <li>▪ you provide a receipt for your <b>Bupa</b> health assessment with your claim form.</li> </ul> <p>For more information or to book a <b>Bupa</b> health assessment please visit <b>bupa.co.uk/health-assessments</b> or call <b>0345 600 3458</b> between 8am and 6pm Monday to Friday. We may record or monitor our calls.</p> <p>For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit <b>www.relayuk.bt.com</b>. We also offer documents in Braille, large print, or audio.</p>
<b>Chiropody or podiatry</b>	<p>Cash back for:</p> <ul style="list-style-type: none"> <li>▪ chiropody or podiatry treatment or services provided by a <b>chiropodist or podiatrist</b></li> <li>▪ any items recommended or prescribed by a <b>chiropodist or podiatrist</b> (excluding medication).</li> </ul> <p>When claiming for items recommended or prescribed, we need written confirmation from the <b>chiropodist or podiatrist</b> for us to be able to confirm if your claim can be paid. If these items are purchased online, they must be bought from a <b>UK</b>, Channel Islands or Isle of Man based and registered company, and invoices must be in pounds sterling.</p> <p>Cash back isn't payable for</p> <ul style="list-style-type: none"> <li>▪ any medication</li> <li>▪ any items including insoles that have not been recommended or prescribed by a <b>chiropodist or podiatrist</b>.</li> </ul>
<b>Chiropractic</b>	Cash back towards treatment or services provided by a <b>chiropractor</b> .

Benefit	Benefit description
<b>Consultations and diagnostic tests or scans</b>	<p>Cash back for:</p> <ul style="list-style-type: none"> <li>▪ <b>consultations</b> with a <b>consultant</b></li> <li>▪ <b>consultations</b> with a <b>dietitian</b> or <b>occupational therapist recognised by Bupa</b></li> <li>▪ diagnostic tests or scans for conditions specifically linked with, or related to, fertility treatment</li> <li>▪ diagnostic tests or scans requested by your <b>consultant</b> to help determine or assess your condition as part of an out-patient investigation. When claiming, we need a letter from your <b>consultant</b> stating that the test or scan is to determine or assess your condition as part of an out-patient investigation.</li> </ul> <p>Cash back isn't payable for:</p> <ul style="list-style-type: none"> <li>▪ any radiologist fees or appointments with a <b>general practitioner (GP)</b>, even if you have a receipt, or <b>consultations</b> provided by a medical or <b>dental professional</b> who is not a <b>consultant</b></li> <li>▪ non-health related consultations</li> <li>▪ any test or scan performed as part of a health screening or assessment, routine tests, health tests or wellness reviews</li> <li>▪ any test or scan services performed as part of a <b>hospital in-patient</b> or <b>hospital day-case</b> procedure</li> <li>▪ any test or scan services provided by an orthodontist.</li> </ul>
<b>Dental</b>	<p>Cash back for:</p> <ul style="list-style-type: none"> <li>▪ dental treatment provided by a <b>dental professional</b></li> <li>▪ home use materials bought from a <b>dental professional</b> for example mouth guards.</li> </ul> <p>Cash back isn't payable for:</p> <ul style="list-style-type: none"> <li>▪ any medications (prescribed or non-prescribed). Medication prescribed by a <b>dental professional</b> is covered by the prescription <b>benefit</b> (if this applies to your <b>cash plan</b>)</li> <li>▪ home use materials and kits bought independently and not from a <b>dental professional</b>.</li> </ul>
<b>Dental injury</b>	<p>Cash back for treatment provided by a <b>dental professional</b> for a dental injury arising as a result of an external impact. When claiming, we need details of the accident and the treatment received from the <b>dental professional</b>.</p> <p>Cash back isn't payable for:</p> <ul style="list-style-type: none"> <li>▪ any dental injury treatment resulting from, or related to, any injury sustained while taking part in a <b>physical contact sport</b></li> <li>▪ any dental injury treatment resulting from, or related to, a deliberate self-inflicted injury</li> <li>▪ any dental injury treatment arising as result of an external impact which took place before the policy <b>start date</b> or the date the <b>member</b> joined (if later)</li> <li>▪ any dental injury treatment arising as a result of an external impact which took place outside the <b>UK</b>, Channel Islands or Isle of Man.</li> </ul>
<b>Hospital day-case (days)</b>	<p>Cash benefit, for up to 20 days within each <b>benefit year</b>, for <b>hospital day-case</b> admissions for treatment or investigation, including where the <b>member</b> has cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or <b>gender reassignment surgery</b> arising from <b>gender dysphoria</b>.</p> <p>The allowance of up to 20 instances (nights/days) in total per <b>benefit year</b> is a combined allowance with the <b>hospital in-patient benefit</b>. By instance, we mean each day a <b>member</b> is admitted as a <b>hospital day-case</b> or each night a <b>member</b> is admitted as a <b>hospital in-patient</b>.</p> <p>Cash benefit isn't payable for:</p> <ul style="list-style-type: none"> <li>▪ cosmetic or reconstructive surgery for cosmetic or psychological reasons</li> <li>▪ going to <b>hospital</b> for casualty or emergency treatment, which doesn't need a formal admission to a <b>hospital</b> bed</li> <li>▪ any admissions that aren't classed as <b>hospital day-case</b> e.g., treatment not delivered in a <b>hospital</b>, respite care, out-patient check-ups or out-patient scans</li> <li>▪ claims for laser eye surgery, which can be claimed under the optical <b>benefit</b> only (if available on your <b>cash plan</b>).</li> </ul>
<b>Hospital in-patient (nights)</b>	<p>Cash benefit for:</p> <ul style="list-style-type: none"> <li>▪ up to 20 nights for each <b>benefit year</b> for <b>hospital in-patient</b> admissions, including where the <b>member</b> has cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or <b>gender reassignment surgery</b> arising from <b>gender dysphoria</b></li> <li>▪ parental stays if the <b>main member</b> or their <b>partner</b> (if covered) stays overnight in <b>hospital</b> with a <b>child dependant</b>, under age 16, whilst the child has <b>hospital in-patient</b> treatment.</li> </ul> <p>The allowance of up to 20 instances (nights/days) in total per <b>benefit year</b> is a combined allowance with the <b>hospital day-case benefit</b>. By instance, we mean each night a <b>member</b> is admitted as a <b>hospital in-patient</b> or each day a <b>member</b> is admitted as a <b>hospital day-case</b>.</p> <p>By instance, we mean each night a <b>member</b> is admitted as a <b>hospital in-patient</b>.</p> <p>Cash benefit isn't payable for:</p> <ul style="list-style-type: none"> <li>▪ cosmetic or reconstructive surgery for cosmetic or psychological reasons</li> <li>▪ going to <b>hospital</b> for casualty or emergency treatment which doesn't need a formal admission to a <b>hospital</b> bed</li> <li>▪ <b>hospital in-patient</b> treatment, which isn't provided by a consultant, and where the overall responsibility doesn't rest with a <b>consultant</b></li> <li>▪ <b>hospital</b> admissions arranged for social or domestic reasons</li> <li>▪ the first 10 nights of a <b>member's</b> maternity <b>hospital in-patient</b> stay. This means any <b>hospital in-patient</b> stay during which a <b>member</b> gives birth. <b>Members</b> can claim from the 11th night of their maternity <b>hospital in-patient</b> stay</li> <li>▪ geriatric care</li> <li>▪ convalescence care or rehabilitation</li> <li>▪ mental health or addictive conditions.</li> </ul>
<b>Online health check</b>	<p>This service, available to the <b>main member</b> only, is via an online wellbeing portal which provides a lifestyle score with recommendations and online coaching and support tools. Visit <a href="https://boostwellcheck.bupa.co.uk">boostwellcheck.bupa.co.uk</a> and register, entering your registration code (62196130106) when asked.</p>

Benefit	Benefit description
<i>Optical</i>	Cash back for: <ul style="list-style-type: none"> <li>■ glasses with prescribed lenses, prescribed contact lenses and routine sight tests when provided by a qualified ophthalmic practitioner</li> <li>■ corrective laser eye treatment carried out by an ophthalmic surgeon who is a <b>consultant</b>.</li> </ul> Where prescribed glasses or contact lenses are purchased online, they must be bought from a <b>UK</b> , Channel Islands or Isle of Man based and registered company, and invoices must be in sterling. Cash back isn't payable for items including (but not limited to) solutions, chains or cases.
<i>Osteopathy</i>	Cash back for treatment or services provided by an <b>osteopath</b> .
<i>Physiotherapy</i>	Cash back for treatment or services provided by a <b>physiotherapist</b> .
<i>Prescriptions</i>	Cash back for: <ul style="list-style-type: none"> <li>■ charges paid for a prescription provided by a <b>general practitioner (GP)</b>, <b>dental professional</b> or <b>consultant</b></li> <li>■ prescription prepayment certificates.</li> </ul>

## Definitions

Some words and phrases we use in this document are in bold type and italics. This is because they have a specific meaning which we explain below.

Defined term	Definition
<b>Acupuncturist</b>	Means an acupuncturist who is <b>recognised by Bupa</b> , or registered as a Member or Fellow of the British Acupuncture Council (MBAcC or FBACc), British Medical Acupuncture Society (BMAS), or Acupuncture Association of Chartered Physiotherapists (AACP), when you have your treatment. Visit these organisations' websites <a href="http://www.aacp.org.uk">www.aacp.org.uk</a> (AACP), <a href="http://www.medical-acupuncture.co.uk">www.medical-acupuncture.co.uk</a> (BMAS) or <a href="http://www.acupuncture.org.uk">www.acupuncture.org.uk</a> (BACc) to see if a practitioner is registered.
<b>Agreement</b>	Means the agreement between <b>Bupa</b> and the <b>main member</b> or the <b>sponsor</b> which provides the terms of your cover (please see your <b>membership guide</b> for the definition specific to your policy).
<b>Benefit or Benefits</b>	Means each of the <b>benefits</b> set out in this table of cover, which you can claim for as a <b>member</b> of the policy.
<b>Benefit allowance</b>	Means the maximum amount available for each <b>benefit</b> of the <b>cash plan</b> during each <b>benefit year</b> . You can find the allowances for each <b>benefit</b> on this table of cover.
<b>Benefit year</b>	Means a 12-month period starting on the <b>main member's start date</b> or anniversary of that <b>start date</b> . This applies to all <b>members</b> .
<b>Bupa</b>	Means Bupa Insurance Limited, which is the company that provides the insurance cover. Registered in England and Wales with registration number 3956433. Registered office: 1 Angel Court, London EC2R 7HJ. Bupa may act through Bupa Insurance Services Limited, and the term Bupa may also refer to other companies in the Bupa group, where indicated in the <b>agreement</b> .
<b>Cash plan</b>	Means the <b>benefits</b> provided and shown on this table of cover, subject to the terms and conditions of the <b>agreement</b> .
<b>Child dependant</b>	Means any child of the <b>main member</b> or their <b>partner</b> , including any child for whom the <b>main member</b> or their <b>partner</b> is a legal guardian or foster parent. See section 2.2 of your <b>membership guide</b> for more details.
<b>Chiroprapist</b>	Means a chiroprapist who is <b>recognised by Bupa</b> or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Chiropractor</b>	Means a chiropractor who is <b>recognised by Bupa</b> or registered as a member of the General Chiropractic Council (GCC) when you have your treatment. Visit the GCC website <a href="http://www.gcc-uk.org">www.gcc-uk.org</a> to see if a practitioner is registered. The GCC is governed by the Professional Standards Authority (PSA).
<b>Consultant</b>	Means a specialist who is licensed and registered with the General Medical Council (GMC) or General Dental Council (GDC). Visit the GMC website <a href="http://www.gmc-uk.org">www.gmc-uk.org</a> or the GDC website <a href="http://www.gdc-uk.org">www.gdc-uk.org</a> to see if a consultant is registered. There is a requirement for a consultant to hold a license from 18 November 2009 in addition to their GMC registration. The licence is managed by the GMC.
<b>Consultation</b>	Means a meeting with a <b>consultant</b> , <b>dietitian</b> or <b>occupational therapist</b> to assess your health.
<b>Counsellor</b>	Means a counsellor who is employed or <b>recognised by Bupa</b> and registered with the British Psychological Society (BPS), the British Association for Counselling and Psychotherapy (BACP) or the UK Council for Psychotherapists (UKCP). Visit the BPS website <a href="https://www.bps.org.uk">https://www.bps.org.uk</a> or the BACP website <a href="https://www.bacp.co.uk">https://www.bacp.co.uk</a> or the UKCP website <a href="http://www.psychotherapy.org.uk">www.psychotherapy.org.uk</a> to see if a therapist is registered.
<b>Dental professional</b>	Means anyone who is registered with the General Dental Council (GDC) and practises in the UK. Visit the GDC website <a href="http://www.gdc-uk.org">www.gdc-uk.org</a> to see if a dental professional is registered.
<b>Dietitian</b>	Means a dietitian who is <b>recognised by Bupa</b> or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Gender dysphoria</b>	Means when someone has a sense of unease because of a mismatch between their biological sex and gender identity.
<b>Gender reassignment surgery</b>	Means genital surgery and bilateral mastectomy only.
<b>General practitioner (GP)</b>	Means a doctor who is on the UK General Medical Council's General Practitioner Register. Visit the GMC website <a href="http://www.gmc-uk.org">www.gmc-uk.org</a> to see if a GP is registered.
<b>Hospital</b>	Means any NHS or private hospital which has facilities for major surgery, or which exists mainly to provide treatment by <b>consultants</b> .
<b>Hospital day-case</b>	Means admission to a <b>hospital</b> ward (with discharge before midnight on the same day), where the <b>member</b> needs to stay in <b>hospital</b> for one day for treatment or investigation.
<b>Hospital in-patient</b>	Means admission to a <b>hospital</b> ward (before midnight) where the <b>member</b> needs to stay in <b>hospital</b> overnight or longer for medical reasons.
<b>Main member</b>	Means the person who is covered by the <b>agreement</b> because they're eligible in their own right, and not a <b>named dependant</b> .
<b>Member</b>	Means the <b>main member</b> of the policy and/or any <b>named dependant</b> covered under the policy.

Defined term	Definition
<b>Membership guide</b>	Means the document that sets out the general terms and conditions of your membership, including, but not limited to, sections explaining how your membership works, how to claim, your right to cancel and how to make a complaint.
<b>Membership level</b>	Means the level of cover chosen by you or the <b>sponsor</b> . This determines your <b>benefit allowances</b> . Your welcome letter shows your membership level.
<b>Named dependant</b>	Means your <b>partner</b> and any <b>child dependants</b> you let us know about who are named as <b>members</b> of the policy.
<b>Occupational therapist</b>	Means an occupational therapist who is <b>recognised by Bupa</b> or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website at <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Osteopath</b>	Means an osteopath who is <b>recognised by Bupa</b> or registered as a member of the General Osteopathic Council (GOC) when you have your treatment. Visit the GOC website <a href="http://www.osteopathy.org.uk">www.osteopathy.org.uk</a> to see if a practitioner is registered. The GOC is governed by the Professional Standards Authority (PSA).
<b>Partner</b>	Means the <b>main member's</b> husband, wife, civil partner or the person they live with in a relationship similar to that of a marriage or civil partnership.
<b>Physical contact sport</b>	Means sports including, but not limited to: rugby, hockey, boxing, wrestling, lacrosse, ice hockey or any other sport where it's common practice to wear mouth or gum protection.
<b>Physiotherapist</b>	Means a physiotherapist who is <b>recognised by Bupa</b> or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Podiatrist</b>	Means a podiatrist who is <b>recognised by Bupa</b> or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Premium table</b>	Means the document we send you that sets out the monthly and annual premium for with each <b>membership level</b> available on your policy.
<b>Recognised by Bupa</b>	Means someone who is registered and accepted by us and can be found on our online directory <a href="http://finder.bupa.co.uk">finder.bupa.co.uk</a> .
<b>Sponsor</b>	Means the entity with which <b>Bupa</b> has entered into an <b>agreement</b> to provide cover.
<b>Start date</b>	Means the date your policy is effective from. You can find this in the <b>welcome letter</b> we sent you when your policy started.
<b>United Kingdom/UK</b>	Means Great Britain (England, Scotland and Wales) and Northern Ireland.
<b>Welcome letter</b>	Means the letter we send you confirming your <b>membership level</b> and your <b>start date</b> . We'll send you a welcome letter at the start of your policy, and subsequent letters confirming changes to your cover if we or you make any.

Bupa Anytime HealthLine, Bupa Employee Assistance Programmes and Bupa Health Assessments are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa Anytime HealthLine, Bupa Employee Assistance Programmes and Bupa Health Assessments are provided by:

Bupa Occupational Health Limited. Registered in England and Wales with registration number 631336.

Registered office: 1 Angel Court, London EC2R 7HJ

Bupa cash plan 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

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