

Bupa.  
Better for business.



**Leading  
in mental  
wellbeing.**



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## The most extensive mental health cover in the market.\*

More and more businesses are recognising the importance of looking after the mental wellbeing of their people, but employees still face many challenges in accessing treatment. From worrying about what others might say to long waiting lists. Our cover makes it easier.

\*As of February 2023, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between the Bupa's SME Select and Corporate Select health insurance and other health insurance products offering mental health cover. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. Cover comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison.

**Over  
1.1 million**  
lives covered  
within the first year  
of launching.

Internal Bupa report November 2021



Mental Health Advantage is designed to meet the mental wellbeing needs of your employees through:

- Early detection mechanisms
- Support for the monitoring and maintenance of diagnosed conditions to prevent acute flareup
- Quick access to diagnosis and treatment
- Services that are accessible without your employees needing to leave home

**Mental health conditions are one of the largest causes of sick leave and presenteeism, which with respective loss of productivity, costs UK businesses up to £45 billion a year.**

Mental health and employers. Refreshing the case for investment. Deloitte. January 2020

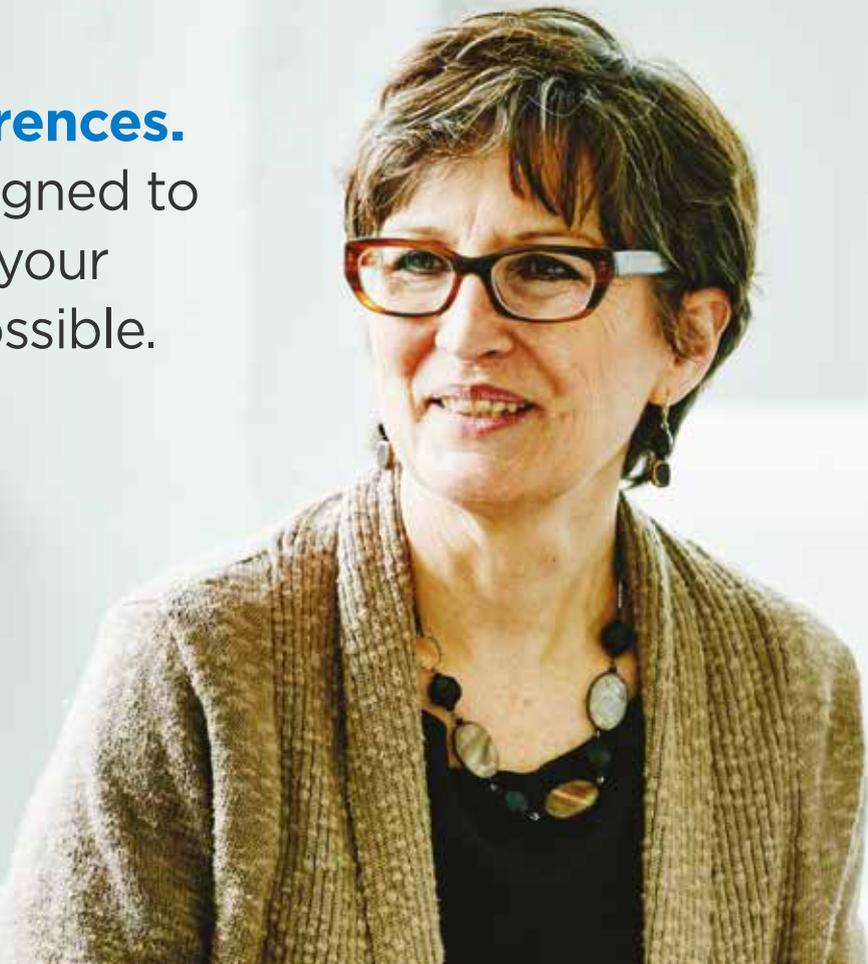


**41%** of employees have experienced poor mental health related to work in a 12 month period.

Key Findings: Mental Health at Work 2020, Business in the Community

## Three key differences.

Our cover is designed to help as many of your employees as possible.



# 1

### No time limits

Since mental health conditions can recur, we don't put a time limit on your employees' cover. That means, we won't leave your employees without support if a condition comes back or a new one develops.

# 2

### More cover than before

We cover most mental health conditions. The main exceptions are the treatment of dementia, learning difficulties, and behavioural and developmental conditions.

# 3

### Ongoing support

We cover ongoing support for the monitoring and maintenance of diagnosed eligible mental health conditions, as set out in the employee's scheme and certificate. This could help them manage a condition and prevent worsening symptoms.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause, cosmetic treatment and gender reassignment. Please refer to your membership or trust guide for further details.



**46%**

of employees say their mental health has worsened in the past few years\*

\*UK Workplace Wellbeing report, SilverCloud 2022

**1 in 3**

1 in 3 believe their employers should help look after their health and wellbeing\*

\* Bupa Wellbeing Index 2022

## 1 No time limits

Mental health conditions are complex and often recur. Our commitment to leading the way in mental wellbeing means we won't leave your employees or your business without our support.

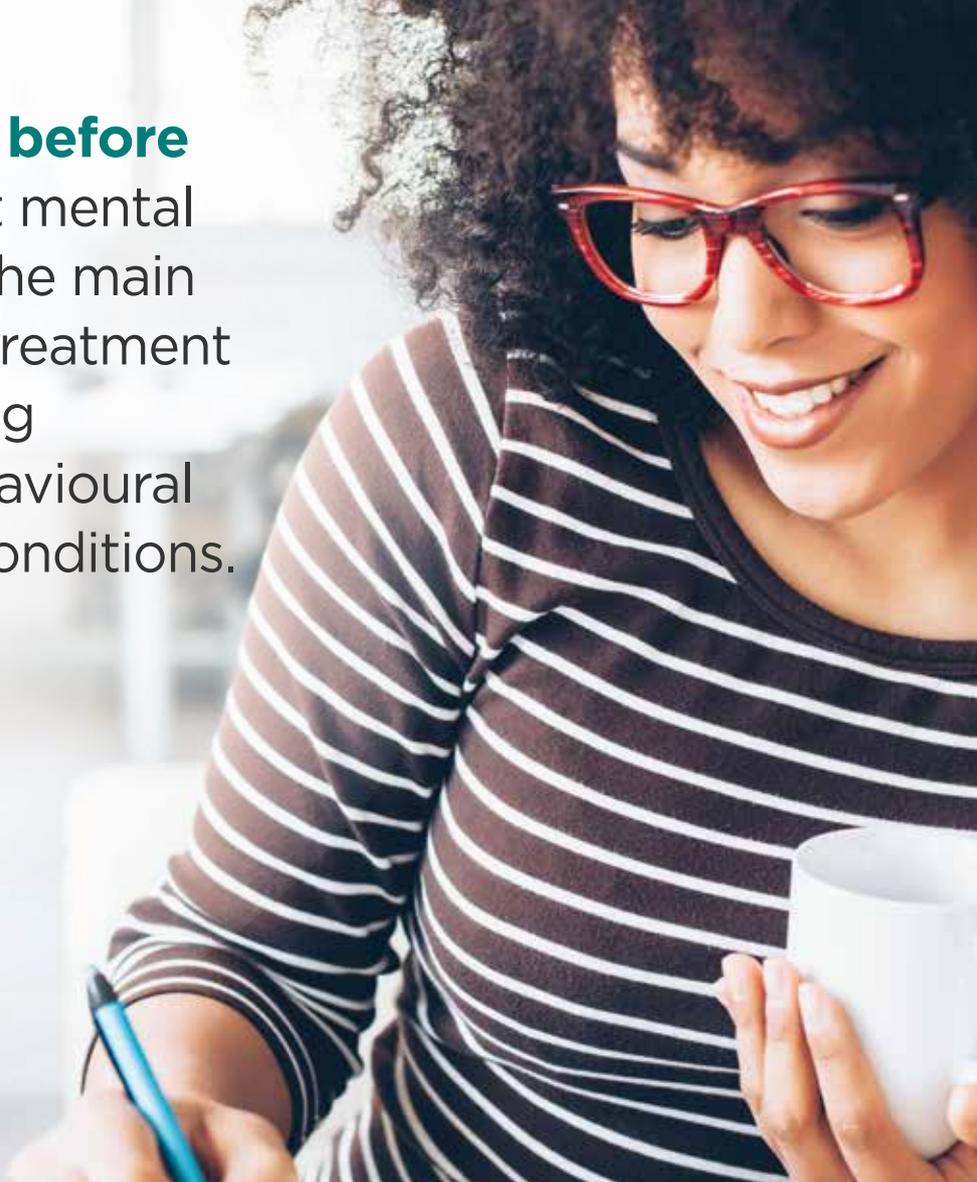


We support your employees for eligible recurring conditions up to their benefit limit, always working with best practice to identify the most clinically appropriate treatment.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause, cosmetic treatment and gender reassignment. Please refer to your membership or trust guide for further details.

## 2 More cover than before

We now cover most mental health conditions. The main exceptions are the treatment of dementia, learning difficulties, and behavioural and development conditions.



We cover the following conditions as standard:

- alcohol abuse~
- drug abuse~
- self-harm

We also cover some mental health symptoms connected with a normally excluded condition.

### For example

We would cover postnatal depression, even though pregnancy is an excluded condition.

Although we don't provide treatment for learning difficulties and behavioural and developmental problems, we do now cover mental health conditions directly associated with these, such as anxiety as a result of autism.

## Our network includes mental health therapists with specific skills to support adolescents.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause, cosmetic treatment and gender reassignment. Please refer to your membership or trust guide for further details.

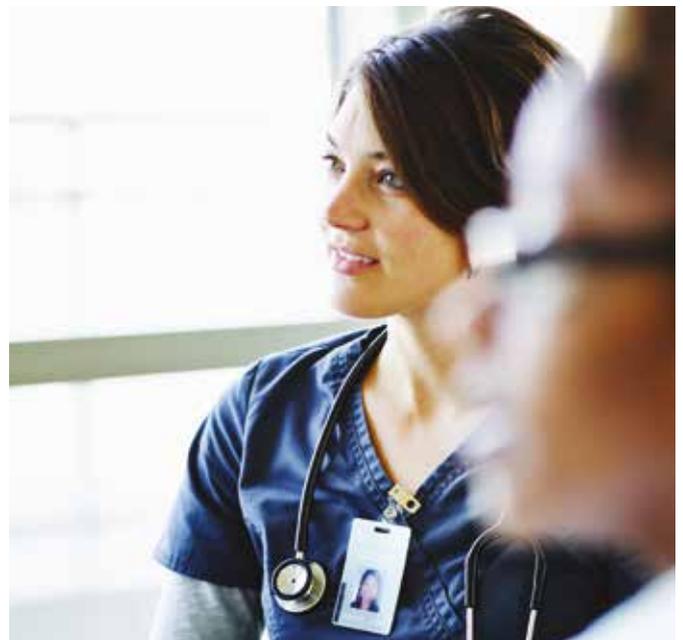
To support addictions we fund one addiction treatment programme per membership/beneficiary lifetime.

### 3 Ongoing support

We want to be there for your employees for the long term. That's why we cover ongoing support for those diagnosed with eligible mental health conditions.

#### For example

Part of an employee's treatment for a mental health condition may include daily medication on an ongoing basis. We'll regularly review their medication to make sure it's effective for them. At these points, we'll cover your employee to access follow-up appointments with a consultant psychiatrist. Your employee would just need to cover the cost of the medication they receive.



#### What this means for your business

Because we cover ongoing support for your employees, we can potentially lessen the severity of the condition occurrence and reduce the impact on your business.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause, cosmetic treatment and gender reassignment. Please refer to your membership or trust guide for further details.

## Bupa From Anywhere

While everyone's still adjusting to different ways of living, it can take a toll on your employees' mental health. So, we'll help them with fast support wherever they are.

### Support for a child's emotional wellbeing

If an employee is worried about their child or teenager, they can call our Bupa Family Mental HealthLine for clear advice from a trained adviser on what to do next. Even if the family member isn't covered under their scheme. It won't count as a claim and it's completely confidential. They're just ready to help.<sup>o</sup>

### 24/7 nurse or GP advice

Whatever's worrying your employees, day or night, they can call our Bupa Anytime HealthLine for professional advice. Without it impacting their excess or out-patient allowance. That's reassuring.

### Support to switch behaviours

Online cognitive behavioural therapy (CBT) uses clinically-evidenced programmes designed to change unhelpful thoughts and behaviours. Employees can go at their own pace and access them anywhere.

### Quick, unlimited appointments with a Digital GP

With Digital GP provided by Babylon, your employees can get 24/7 access to video appointments with GPs, nurses and pharmacists. They can also use the Symptom Checker to get instant health information and guidance on next steps. All with no impact on their cover.

### Can't wait to see a GP? Your employees can call us straight away

If you opt-in to direct access for mental health conditions, your employees can call our mental health support team, without the need for a GP referral.<sup>†</sup>

They can provide your employees with advice, discuss their feelings and symptoms and how we can help.

Usually without seeing a GP we may be able to:

- book an appointment to speak to a mental health and wellbeing practitioner who could refer them to a Bupa-recognised therapist for a phone or video consultation<sup>†</sup>
- arrange access to online cognitive behavioural therapy (CBT) programmes for them to complete at home<sup>†</sup>

**90%**  
of our customers  
have rated their Digital  
GP appointment 5\*

October 2021

<sup>o</sup>Lines are open 8am to 6pm Monday to Friday. We may record or monitor our calls.

<sup>†</sup>Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. For example, if your cover excludes conditions you had before your cover started, we may ask for further information from your GP. Please check your guide and certificate for further details or contact us to check your eligibility. The Direct Access Service for mental health incurs additional claims costs.

# More ways we're improving our cover.

## Supporting complex cases

Complex cases account for 39% of our mental health spend, yet only come from 5% of our claimants. We focus on identifying these members early in their care journey in order to give them the support they need.

Clinical specialists in mental health within our specialist support teams provide an enhanced level of support to customers who need it most, tailored to individual needs.

## Forward thinking

We're committed to helping businesses and employees with mental health issues, including helping people reach a diagnosis and access treatment for conditions like personality disorders. We also cover issues that are related to excluded conditions, like stress that's directly linked to autism or ADHD - something that isn't normally included by UK insurers.



**7,000<sup>~</sup>**  
mental health therapists nationwide, giving you strength in numbers.

~ Statistics correct as of January 2023.



We work closely in partnership with these leading organisations and research bodies:

**Business In The Community (BITC), City Mental Health Alliance (CMHA), Mind and What Works Centre for Wellbeing.**

## More than just health cover.

We have a range of mental health services and resources available to support your employees' mental wellbeing, whatever they're facing.



### Proactive tools

We have digital tools to raise awareness, set and track goals and manage stress to help your people stay in control and be resilient.



### The issues that matter

Our counselling services provide support for debt, personal issues and bereavement. Access to My Family Care also provides expert advice and care searches to help with family life.



### Accessibility

We continue to invest in technology such as online CBT that makes mental health therapies more accessible for employees.



## Helping line managers

We provide resources for line managers to help address key health issues and topics so they can improve their own resilience and support their people.



## Engaging your people

Our employee engagement programme combines our clinical expertise with the latest innovative technologies.



## Innovation

We continue to collaborate, learn and share best practice on mental health.

Download our free manager's guide on mental health at work.

[bupa.co.uk/open-up](https://bupa.co.uk/open-up)

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