



Your health in your hands

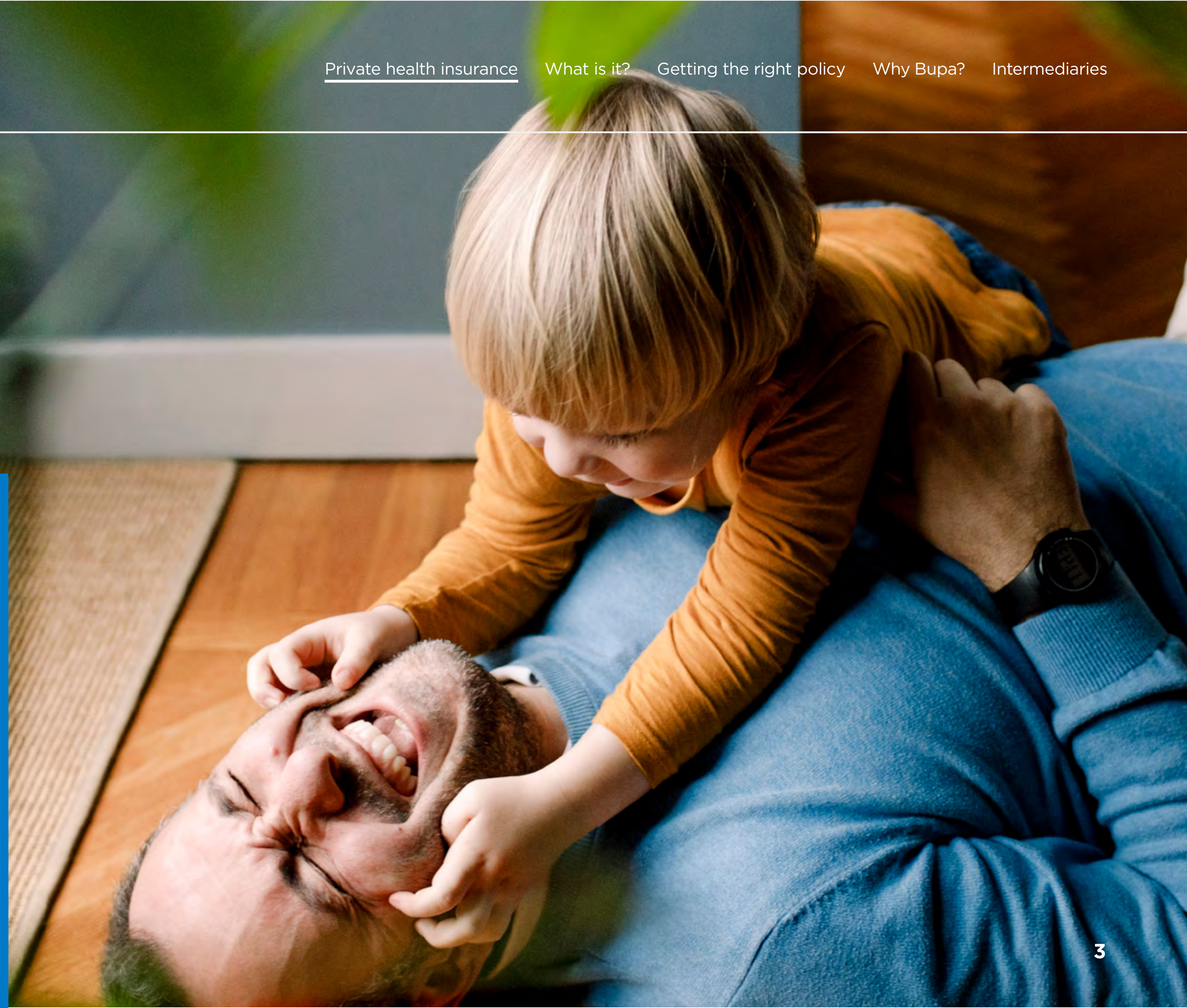
The benefits of private health insurance

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Why private health insurance?

Nothing matters more than your health. So fast and accessible healthcare will give you the reassurance of knowing your family is protected.



What is it?

Private health insurance is an insurance policy that covers the cost of private healthcare, from diagnosis to treatment.

A monthly or annual subscription covers all or some of the cost of treatment for acute conditions that develop after your policy has begun. An acute condition is a disease, illness or injury that's likely to respond quickly to treatment to

restore your health back to how it was before.

Health insurance gives you quick access to specialist support and treatment. It can provide diagnosis of underlying conditions, and puts you in control of your health.



Without health insurance, how much will private treatment cost?

Prices vary depending on hospital and location, but these guide prices* give you an idea:

- Hip replacement - £14,000
- Prostate surgery - £6,000
- Back surgery - £9,000
- Knee replacement - £13,000
- Cataract removal - £3,000

*Taken from [spirehealthcare.com](https://www.spirehealthcare.com) December 2022
Guide prices can vary depending on hospital and location.



Getting the right policy

For greater reassurance, you need health insurance that's right for you. So before you go ahead, there are a few things to consider:

Pre-existing conditions

A pre-existing condition means any symptom or medical condition you had before your policy started. These aren't usually covered, unless you're switching from one health insurance scheme to another.

Your level of cover

There are two types of policy to choose from, with varying levels of cover. The level of cover you choose will affect how much you pay. A comprehensive policy will cost more than one that only covers the treatment, but not the diagnosis of a condition.

How much excess?

The excess is the amount you pay towards your treatment when you make a claim. Excess is paid once per person per policy year. Choosing a policy with a higher excess will reduce your monthly payments.

Do you need additional benefits?

You can choose a policy to cover things like physiotherapy or diagnostic tests, and choose a higher or an unlimited out-patient benefit limit. An out-patient benefit limit is an allowance that covers things like minor diagnostic tests, including X-rays, blood tests and ultrasounds, as well as conditions that are treated as an out-patient, such as physiotherapy.

Why choose Bupa private health insurance?

Why choose Bupa?

Bupa is the the UK's largest health insurance provider, so it's a choice you can trust. As a Bupa customer you'll benefit from:

- Fast access to medical care.
- The Anytime HealthLine for clear, simple and caring advice from a Bupa nurse, anytime of night or day.
- Cover for more mental health conditions than any other leading UK insurer,* because Bupa believe emotional wellbeing is as important as physical health.
- Bupa Blua Health, the new app for our digital GP service, with video and telephone appointments on your smartphone or tablet.
- Access to breakthrough medicines and treatments, often before they're available on the NHS.
- Rewards from brands you love, from fitness and nutrition to activities and days out.

*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 Bupa By You 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. See bupa.co.uk/comparison



Bupa offers more than healthcare and treatments. Their Inside Health series will give you the latest thinking and information on a wide range of health and wellbeing issues, from looking after your joints and muscles to women's health awareness.



What's covered

Bupa health insurance covers:

- Treatment in private hospitals.
- Private consultations.
- Access to a digital GP.
- Nurses ready to answer your health questions, every hour of the day and night, through Anytime Healthline.
- Access to trained advisers and mental health nurses who will give you the advice you need about your child's emotional wellbeing.



Not covered

Some things aren't covered, including:

- Chronic conditions other than mental health or cancer.
- Pre-existing conditions.
- Natural ageing.
- Allergies, allergic disorders or food intolerances.
- Pregnancy and childbirth.

Useful definitions

A chronic condition is a disease, illness or injury that has one of more of the following characteristics:

- It needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests.
- It needs ongoing or long-term control or relief of symptoms.
- It requires rehabilitation, or for you to be specifically trained to cope with it.
- It continues indefinitely.
- It has no known cure
- It comes back or is likely to come back.

A pre-existing condition means any symptom or medical condition you had before your policy started.

Insurance intermediaries

The help you need, when you need it most



The benefits of using an insurance intermediary

Getting the right private health insurance can be complicated. With a vast array of policies to choose from, some expert advice will make the whole process easier and less stressful.

An independent intermediary can help you evaluate your options, find the best policy to fit your needs, and save you time and money. They'll make sure you understand your cover in detail, and sort out the paperwork so your cover is up and running without delay.



Intermediaries can help you get the right cover quickly and easily.



Get a quote

Bupa Blua, Bupa Anytime HealthLine and Bupa Family Mental HealthLine are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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