



**Small business health insurance.
Better for business**

Products at a glance

Quick guide to Bupa health insurance, dental insurance and cash plan

For clients of intermediaries

From 1 September 2023

This document is designed to give a high level overview of the various products we provide. It should be read alongside the relevant policy information for each of the products listed below.

Bupa Select health insurance – Select Key, Enhanced, Complete and Custom

Full policy terms are available in the Bupa Select membership guide including a full list of exclusions and exceptions. These guides will be provided to you by your intermediary partner. Our healthcare options have been designed with the needs of small and medium businesses in mind. Choose the cover that's relevant to your work and budget. To customise your cover options, please see Select Custom on page 5.

	Select Comprehensive healthcare cover		
	Limits for each member and benefit notes		
Benefits	Select Key Our base level of cover	Select Enhanced Extra cover for added reassurance	Select Complete Our highest tier of cover
Facilities			
Facility access	over 300 partnership facilities nationwide or Guided Care ⁴		over 600 participating facilities nationwide or Guided Care ⁴
Out-patient consultations and treatment			
Out-patient consultations and diagnostic tests	£1,000 a year ¹	£1,500 a year ¹	paid in full ¹
Out-patient therapies (eg physiotherapy) and charges related to out-patient treatment			
Out-patient complementary medicine treatment (acupuncture, chiropractic and osteopathy)	up to £250 within your out-patient benefit limit above ¹	up to and within your out-patient benefit limit above ¹	paid in full ¹
Out-patient Magnetic resonance imaging (MRI) Computerised tomography (CT) and Positron emission tomography (PET) scans	paid in full ¹		
Being treated in hospital as a day-patient or in-patient			
Consultant fees and facility charges	paid in full ²		
Cancer treatment			
Cancer cover	paid in full ²		
NHS cancer cash benefit If you choose to have eligible cancer treatment under the NHS rather than privately	£100 each night for NHS in-patient treatment or £100 for NHS out-patient, NHS day-patient, or NHS home treatment for cancer or £100 for each three-weekly interval, or part thereof, during which you take oral chemotherapy, or oral anti-hormone therapy that is not available from a GP		
Mental health treatment			
Business Mental Health Advantage Consultant and facility charges for day-patient and in-patient care	paid in full up to 45 days each year ²		
Medical consultations, advice and support			
Bupa Bluea Health Smartphone application for diagnosis, GP appointments and prescriptions	unlimited access to GP consultations 24/7 via phone or video call, clinical triage powered by artificial intelligence, and private prescription writing (prescription costs not included) with delivery or collection from a chosen pharmacy		
Bupa Anytime HealthLine Telephone service for medical advice with a qualified nurse	unlimited 24/7 calls and unlimited call time. Provides guidance to members and their immediate family on any medical issue		

	Select Comprehensive healthcare cover		
	Limits for each member and benefit notes		
Benefits	Select Key Our base level of cover	Select Enhanced Extra cover for added reassurance	Select Complete Our highest tier of cover
Bupa Family Mental HealthLine Telephone service for mental health support with a trained adviser	unlimited calls and unlimited call time between 8am and 6pm Monday to Friday. Provides guidance to parents and carers who are concerned about their child's emotional wellbeing and/or mental health		
Bupa Menopause HealthLine Telephone service for clinical advice and support with a menopause trained nurse	unlimited calls and unlimited call time between 8am and 8pm, 365 days a year. Provides guidance and support to members and their named dependants on the policy to help understand and manage menopause symptoms		
Additional benefits			
Direct Access No GP referral needed for certain conditions	for certain medical conditions you can contact us directly without consulting a GP for a remote assessment with a trained advisor, therapist, mental health and wellbeing therapist or other clinician who specialises in your condition. This may lead to a referral for a consultation or treatment. Call us or go to bupa.co.uk/referrals for more information		
Home Nursing When immediately following private eligible in-patient treatment	£2,000 each year for medical treatment carried out under the supervision of your consultant. Our written agreement is needed before treatment starts. Eligibility criteria apply – see membership guide for details		
Ambulance Cover When related to private eligible in-patient, day-patient treatment	up to £80 each single trip – no annual limits		
NHS Cash Benefit If you choose to have in-patient treatment under the NHS rather than privately	£50 a night for up to 35 nights a year for treatment that would have otherwise been covered for private in-patient treatment		
Procedure Specific NHS cash benefit If you choose to have certain eligible treatment under the NHS rather than privately	applies to treatment that would otherwise have been covered under your benefits. The amount we pay depends on the procedure you are having. Call us or go to bupa.co.uk/pscb for more information		
Options to enhance cover (additional subscriptions apply)			
Island cover	for residents of Jersey, Guernsey or the Isle of Man only – includes travel to UK mainland. This option cannot be selected with the Guided Care option		
Options to manage costs			
Excess options	£0, £100, £150, £200, £500		
Six week scheme	if the NHS can provide day-patient or in-patient treatment (including diagnostic procedures) within six weeks of the date the consultant recommends it, then treatment takes place in the NHS. If not, the treatment or tests will be covered by Bupa. This option gives 15% to 25% discount on the cost of cover – subject to member's age		
Fixed rate	the fixed rate option allows you to fix the rates you pay per member for two years at an extra cost. However, this is not protected from any increases in Insurance Premium Tax (IPT) when your policy is next renewed. Changes to membership made during the two-year fixed rate period will not affect the fixed rates but may affect the price you pay for the policy after renewal. Please note: you may not be able to amend your benefit options at your first renewal after choosing this option		
Add-ons (optional benefits you can add to your cover, additional subscriptions apply)			
Family cash benefit	£200 for each birth or adoption – applies to main member only		
The following benefits are not available for members under 16 years old			
Optical cash benefit	up to £100 in any two year benefit period, when provided to or prescribed for you by a scheme recognised optician or consultant		
Accidental dental injury cash benefit	up to £900 each year, with a scheme recognised dentist or orthodontist		
Prescription cash benefit	up to £20 each year for eligible treatment		

	Select Comprehensive healthcare cover				
	Limits for each member and benefit notes				
Benefits	Select Key Our base level of cover	Select Enhanced Extra cover for added reassurance	Select Complete Our highest tier of cover		
Key notes					
Key exclusions	<p>Our main exclusions are listed below.</p> <p>Please refer to the Bupa Membership Guide for our complete list of exclusions.</p> <p>This will be provided by your Bupa representative</p> <table><tr><td><ul style="list-style-type: none">■ Accident and emergency treatment■ Allergies, allergic disorders or food intolerances■ Birth control, conception or sexual problems■ Chronic conditions■ Convalescence, rehabilitation or general nursing care■ Cosmetic, reconstructive or weight loss treatment■ Deafness■ Dementia or learning, behavioural and developmental conditions³</td><td><ul style="list-style-type: none">■ Dialysis■ Eyesight■ Gender dysphoria or gender affirmation■ Physical aids and devices■ Pregnancy and childbirth■ Relief of symptoms of ageing, menopause and puberty■ Screening, monitoring and preventative treatment■ Sleep problems and disorders■ Speech disorders</td></tr></table>			<ul style="list-style-type: none">■ Accident and emergency treatment■ Allergies, allergic disorders or food intolerances■ Birth control, conception or sexual problems■ Chronic conditions■ Convalescence, rehabilitation or general nursing care■ Cosmetic, reconstructive or weight loss treatment■ Deafness■ Dementia or learning, behavioural and developmental conditions³	<ul style="list-style-type: none">■ Dialysis■ Eyesight■ Gender dysphoria or gender affirmation■ Physical aids and devices■ Pregnancy and childbirth■ Relief of symptoms of ageing, menopause and puberty■ Screening, monitoring and preventative treatment■ Sleep problems and disorders■ Speech disorders
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¹Check your Facility Access to see if the Guided Care option has been chosen:

- **If the Guided Care option has not been chosen** – the benefit limit is for eligible treatment on your core health insurance when you use a Bupa recognised consultant or therapist or complementary medicine practitioner and a healthcare facility within the Bupa network that applies to your policy.
- **If the Guided Care option has been chosen** – the benefit limit is for eligible treatment on your core health insurance when you use a consultant in our list of Open Referral Network consultants or a Bupa recognised therapist or complementary medicine practitioner, and a healthcare facility within our participating facility network.

²Check your Facility Access to see if the Guided Care option has been chosen:

- **If the Guided Care option has not been chosen** – when we say benefits are paid in full, this is for eligible treatment on your core health insurance when you use a healthcare facility within your chosen Bupa network using a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.
- **If the Guided Care option has been chosen** – when we say benefits are paid in full, this is for eligible treatment on your core health insurance when you use a healthcare facility within our Participating facility network using a consultant in our list of Open Referral Network consultants who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.

³Any treatment for learning difficulties, behavioural or developmental conditions (LBD) will remain ineligible. However, we will now cover any related mental health condition in relation to an LBD, for example anxiety or depression. Related mental health conditions will be eligible under Benefit 5.3 Exclusion GE20.

⁴**With the Guided Care option:** participating facility is the network of recognised facilities for which you are covered under your benefits; and the Open Referral service applies to your benefits. This means that you must be referred to a consultant or to treatment either by our Direct Access service (if it is available for your condition), or by obtaining an open referral letter from a GP. This is a referral that details the care you need but is not addressed to a named consultant or healthcare practitioner. You then must call us to pre-authorise your consultation or treatment and use a consultant in our list of Open Referral Network consultants that applies to your benefits, or a Bupa recognised practitioner (as relevant), from the choice we give you. There are no extra bills for treatment provided by the surgeons or anaesthetists we offer you. Excess and benefit limits still apply. The Open Referral service doesn't apply to children aged 17 or under.

Our levels of cover – Select Custom

Our healthcare options have been designed with your needs in mind. You can choose the customised cover that is relevant to your work and to your budget.

Select Comprehensive healthcare cover	
Limits for each member and benefit notes	
Benefits	Select Custom* Choose customised cover with the right benefits for your team
Facilities	
Facility access	over 300 partnership facilities nationwide or over 600 participating facilities nationwide or Guided Care ⁴
Out-patient consultations and treatment	
Out-patient consultations and diagnostic tests, out-patient therapies (eg physiotherapy) and charges related to out-patient treatment, and out-patient complementary medicine treatment	up to £250 combined limit ¹ , including complementary medicine or up to £500 combined limit ¹ . Maximum of £250 ¹ for complementary medicine from combined limit of £500 or up to £750 combined limit ¹ . Maximum of £250 ¹ for complementary medicine from combined limit of £750 or up to £1,000 combined limit ¹ . Maximum of £250 ¹ for complementary medicine from combined limit of £1,000 or £1,000 combined limit ¹ . No limit ¹ on complementary medicine within combined limit of £1,000 or up to £1,500 combined limit each membership year ¹ . No limit ¹ on complementary medicine within combined limit of £1,500 or Paid in full ¹ (for out-patient cover) Paid in full ¹ (for complementary therapies)
Out-patient Magnetic resonance imaging (MRI) Computerised tomography (CT) and Positron emission tomography (PET) scans	paid in full ¹
Being treated in hospital as a day-patient or in-patient	
Consultant fees and facility charges	paid in full ²
Cancer treatment	
Cancer cover	paid in full ²
NHS cancer cash benefit If you choose to have eligible cancer treatment under the NHS rather than privately	£100 each night for NHS in-patient treatment or £100 for NHS out-patient, NHS day-patient, or NHS home treatment for cancer or £100 for each three-weekly interval, or part thereof, during which you take oral chemotherapy, or oral anti-hormone therapy that is not available from a GP

¹Check your Facility Access to see if the Guided Care option has been chosen:

- If the Guided Care option has not been chosen – the benefit limit is for eligible treatment on your core health insurance when you use a Bupa recognised consultant or therapist or complementary medicine practitioner and a healthcare facility within the Bupa network that applies to your policy
- If the Guided Care option has been chosen – the benefit limit is for eligible treatment on your core health insurance when you use a consultant in our list of Open Referral Network consultants or a Bupa recognised therapist or complementary medicine practitioner, and a healthcare facility within our participating facility network.

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- If the Guided Care option has been chosen – when we say benefits are paid in full, this is for eligible treatment on your core health insurance when you use a healthcare facility within our Participating facility network using a consultant in our list of Open Referral Network consultants who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.

*Please note: For renewal customers buying directly from Bupa, and for customers purchasing via an intermediary or asking for a comparable quote directly from Bupa. A different version of Select Custom is available for new customers purchasing directly from Bupa. Speak to your Bupa representative for further information.

	Select Comprehensive healthcare cover
	Limits for each member and benefit notes
Benefits	Select Custom* Choose customised cover with the right benefits for your team
Medical consultations, advice and support	
Bupa Bluea Health Smartphone application for diagnosis, GP appointments and prescriptions	unlimited access to GP consultations 24/7 via phone or video call, clinical triage powered by artificial intelligence, and private prescription writing (prescription costs not included) with delivery or collection from a chosen pharmacy
Bupa Anytime HealthLine Telephone service for medical advice with a qualified nurse	unlimited 24/7 calls and unlimited call time. Provides guidance to members and their immediate family on any medical issue
Bupa Family Mental HealthLine Telephone service for mental health support with a trained adviser	unlimited calls and unlimited call time between 8am and 6pm Monday to Friday. Provides guidance to parents and carers who are concerned about their child's emotional wellbeing and/or mental health
Bupa Menopause HealthLine Telephone service for clinical advice and support with a menopause trained nurse	unlimited calls and unlimited call time between 8am and 8pm, 365 days a year. Provides guidance and support to members and their named dependants on the policy to help understand and manage menopause symptoms
Additional benefits	
Direct Access No GP referral needed for certain conditions	for certain medical conditions you can contact us directly without consulting a GP for a remote assessment with a trained advisor, therapist, mental health and wellbeing therapist or other clinician who specialises in your condition. This may lead to a referral for a consultation or treatment. Call us or go to bupa.co.uk/referrals for more information
Home Nursing When immediately following private eligible in-patient treatment	£2,000 each year for medical treatment carried out under the supervision of your consultant. You need to have our written agreement before the treatment starts
Ambulance Cover When related to private eligible in-patient, day-patient treatment	up to £80 each single trip – no annual limits
NHS Cash Benefit If you choose to have in-patient treatment under the NHS rather than privately	£50 a night for up to 35 nights a year for treatment that would have otherwise been covered for private in-patient treatment
Procedure Specific NHS cash benefit If you choose to have certain eligible treatment under the NHS rather than privately	applies to treatment that would otherwise have been covered under your benefits. The amount we pay depends on the procedure you are having. Call us or go to bupa.co.uk/pscb for more information
Add-ons (optional benefits you can add to your cover, additional subscriptions apply)	
Family cash benefit	£200 for each birth or adoption – applies to main member only
The following benefits are not available for members under 16 years old	
Optical cash benefit	up to £100 in any two year benefit period, when provided to or prescribed for you by a scheme recognised optician or consultant
Accidental dental injury cash benefit	up to £900 each year, with a scheme recognised dentist or orthodontist
Prescription cash benefit	up to £20 each year for eligible treatment
Options to enhance cover (additional subscriptions apply)	
Mental health treatment Consultant and facility charges for day-patient and in-patient care	paid in full up to 45 days each year ²
Surgeon and Anaesthetist fees	full refund for consultants' fees for eligible out-patient, day-patient and in-patient surgical operations with a Bupa recognised consultant – irrespective of consultant partnership status – in a scheme recognised facility. This option cannot be select with the Guided Care option
Island cover	for residents of Jersey, Guernsey or the Isle of Man only – includes travel to UK mainland. This option cannot be selected with the Guided Care option

	Select Comprehensive healthcare cover
	Limits for each member and benefit notes
Benefits	Select Custom* Choose customised cover with the right benefits for your team
Options to manage costs	
Excess options	£0, £100, £150, £200, £500
Six week scheme	if the NHS can provide day-patient or in-patient treatment (including diagnostic procedures) within six weeks of the date the consultant recommends it, then treatment takes place in the NHS. If not, the treatment or tests will be covered by Bupa. This option gives 15% to 25% discount on the cost of cover – subject to member's age
Fixed rate	the fixed rate option allows you to fix the rates you pay per member for two years at an extra cost. However, this is not protected from any increases in Insurance Premium Tax (IPT) when your policy is next renewed. Changes to membership made during the two-year fixed rate period will not affect the fixed rates but may affect the price you pay for the policy after renewal. Please note: you may not be able to amend your benefit options at your first renewal after choosing this option
The following option only applies to groups classified by Bupa as sports clubs	
Sports clubs exclusions Excluded treatments include: Out-patient physiotherapy, complementary medicine, MRI and CT scans, mental health treatment and NHS cash benefits for NHS in-patient treatment	Sports clubs exclusions applied or sports clubs exclusions not applied
Key notes	
Key exclusions	Our main exclusions are listed below. Please refer to the Bupa Membership Guide for our complete list of exclusions. This will be provided by your Bupa representative <div> <div> <ul style="list-style-type: none"> Accident and emergency treatment Allergies, allergic disorders or food intolerances Birth control, conception or sexual problems Chronic conditions Chronic mental health conditions⁵ Convalescence, rehabilitation and general nursing care Cosmetic, reconstructive or weight loss treatment Deafness Dementia or learning, behavioural and developmental conditions³ </div> <div> <ul style="list-style-type: none"> Dialysis Eyesight Gender dysphoria or gender affirmation Physical aids and devices Pregnancy and childbirth Relief of symptoms of ageing, menopause and puberty Screening, monitoring and preventative treatment Sleep problems and disorders Speech disorders </div> </div>

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⁵Does not apply if the Mental health treatment option is included.

***Please note:** For renewal customers buying directly from Bupa, and for customers purchasing via an intermediary or asking for a comparable quote directly from Bupa. A different version of Select Custom is available for new customers purchasing directly from Bupa. Speak to your Bupa representative for further information.

Bupa Dental Plan

The Dental Plan Tables of Cover show the maximum amount you and anyone covered on your policy can claim up to in each policy year. These benefit allowances are per person and according to your level of cover.

Please also refer to Section 3 in the membership guide for full details of what is and isn't covered and any limitations on cover by treatment type.

Worldwide preventative and restorative benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
Worldwide preventative dental treatment					
Routine examination	£80 up to £40 for each visit	£100 up to £50 for each visit	£140 up to £70 for each visit	£160 up to £80 for each visit	£220 up to £110 for each visit
	maximum of two visits in each policy year				
Scale and polish (by your dentist or hygienist)	£100 up to £50 for each visit	£120 up to £60 for each visit	£180 up to £90 for each visit	£200 up to £100 for each visit	£260 up to £130 for each visit
	maximum of two visits per policy year				
Virtual routine examination	£20 for each policy year				
Dental X-rays and scans	£40	£50	£80	£90	£100
	for each policy year				
Worldwide restorative dental treatment					
Fillings, fissure sealant, and topical fluoride	£150	£250	£300	£350	£375
	for each policy year				
Extractions	£100	£150	£200	£200	£250
	for each policy year				
Major restorative dental treatment	We contribute 80% towards the cost of your major restorative treatment up to				
	£275	£450	£700	£2,000	£3,000
	for each policy year				

Other dental benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
Orthodontic treatment UK only	£300	£400	£500	£600	£700
	for each policy year				
Emergency dental treatment (Worldwide cover)	£1,000 for each policy year made up of four emergencies, up to £250 each				
Dental injury treatment (Worldwide cover)	£5,000 for each policy year				
Oral cancer treatment UK only	paid in full to diagnose and to treat oral cancer when using a <i>fee-assured consultant</i> in a <i>partnership facility</i>				
Cash benefit for hospital stay UK only	£100 for each night you stay in hospital, up to £1,000 in each policy year				

For full details of your cover, please refer to the membership guide.

We have a nationwide network of Bupa owned and Bupa approved dental practices. It aims to offer our dental insurance customers hassle-free access to quality care and discounts on treatment.

Up to 20% discount[†] is available on general dental treatment costs at selected Bupa-owned and approved network dental practices. Please note, not all Bupa Dental Care practices are part of the Bupa Dental Insurance Network.

[†]You must inform the dentist you have Bupa dental insurance and provide your membership number prior to your appointment to benefit from this offer. 10% or 20% discounts are available depending on the practice and the dentist you are seeing. To find the selected Bupa-owned and approved network dental practices where this offer is available visit finder.bupa.co.uk and search Bupa Insurance Network. Discount excludes laboratory fees and specialist treatment and cannot be used against NHS and Bupa Essentials services.

Bupa Dental Choice

The Dental Choice Tables of Cover show the maximum amount you and anyone covered on your policy can claim up to in each policy year. These benefit allowances are per person and according to your level of cover.

Where we say for each course of treatment, we mean all visits needed to complete this treatment. This includes preparation, supply and fit for each tooth restoration and any associated laboratory costs needed for this.

Please also refer to Section 3 in the membership guide for full details of what is and isn't covered and any limitations on cover by treatment type.

Worldwide preventative benefits

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Worldwide preventative dental treatment					
Dental examinations					
Routine examination	up to £30	up to £40	up to £50	up to £60	up to £70
	for each visit, unlimited visits in each policy year				
New patient examination or specialist consultation	up to £50	up to £60	up to £70	up to £80	up to £100
	one visit in each policy year				
Dental X-rays					
Small X-ray including bitewing or intraoral	up to £6	up to £8	up to £10	up to £12	up to £15
	for each X-ray, unlimited X-rays in each policy year				
Other dental X-rays or scans	up to £15	up to £25	up to £30	up to £38	up to £45
	for each X-ray or scan, unlimited X-rays in each policy year				
Scale and polish					
Scale and polish (by your dentist or hygienist)	up to £30	up to £45	up to £55	up to £65	up to £110
	for each visit, unlimited visits in each policy year				
Periodontal treatment					
Periodontal treatment	up to £90	up to £95	up to £105	up to £120	up to £130
	for each visit, unlimited visits in each policy year				

Worldwide restorative benefits

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Worldwide restorative dental treatment					
Filling (white, silver and amalgam)	up to £45	up to £70	up to £80	up to £105	up to £150
	for each tooth				
Fissure sealant	up to £20	up to £25	up to £30	up to £35	up to £40
	for each tooth				
Topical fluoride treatment	up to £30	up to £35	up to £40	up to £45	up to £50
	for each tooth				
Root canal treatment	up to £110	up to £155	up to £200	up to £300	up to £350
	for each tooth, for each course of treatment				
Extraction and surgical treatment					
Surgical implant	up to £425	up to £600	up to £850	up to £1,000	up to £1,300
	in each policy year				
Simple extraction	up to £20	up to £32	up to £55	up to £75	up to £140
	for each tooth				
Surgical extraction (flap raised)	up to £50	up to £55	up to £80	up to £100	up to £140
	for each tooth				
Apicectomy	up to £58	up to £100	up to £120	up to £150	up to £175
	for each tooth, for each course of treatment				
Restorative dental treatment					
Inlay/onlay	up to £125	up to £175	up to £260	up to £350	up to £375
	for each tooth, for each course of treatment				

Worldwide restorative benefits (continued)

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Worldwide restorative dental treatment (continued)					
Veneer	up to £215	up to £240	up to £270	up to £390	up to £425
	for each tooth, for each course of treatment				
Crown	up to £210	up to £250	up to £325	up to £480	up to £500
	for each tooth, for each course of treatment				
Bridge	up to £425	up to £600	up to £750	up to £900	up to £1,100
	for each course of treatment				
Repair of bridge or crown	up to £25	up to £30	up to £35	up to £55	up to £75
	for each course of treatment				
Post for crown (cast post and core, or prefabricated post and core)	up to £35	up to £56	up to £90	up to £110	up to £125
	for each course of treatment				
Denture					
Upper or lower denture (partial or full)	up to £360	up to £450	up to £500	up to £650	up to £800
	for each denture, for each course of treatment				
Repair or reline of a denture (partial or full)	up to £30	up to £35	up to £40	up to £50	up to £60
	for each repair				
Other treatment					
Mouthguard (partial or full)	up to £82	up to £150	up to £175	up to £200	up to £225
	one mouthguard for each policy year				
Any other clinically necessary restorative dental treatment	up to £65	up to £75	up to £85	up to £115	up to £125
	for each policy year				

Other dental benefits

	Choice 1	Choice 2	Choice 3	Choice 4	Choice 5
Orthodontic treatment UK only	up to £425	up to £500	up to £580	up to £660	up to £750
	for each policy year				
Anaesthetist fees (sedation) (Worldwide cover)	up to £65	up to £70	up to £75	up to £80	up to £100
	for each policy year				
Emergency dental treatment (Worldwide cover)	£1,000 for each policy year made up of four emergencies, up to £250 each				
Dental injury treatment (Worldwide cover)	up to £5,000 for each policy year				
Oral cancer treatment UK only	paid in full to diagnose and to treat oral cancer when using a <i>fee-assured consultant</i> in a <i>partnership facility</i>				
Cash benefit for hospital stay UK only	£100 for each night you stay in hospital up to £1,000 in each policy year				

For full details of your cover, please refer to the membership guide.

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[†]You must inform the dentist you have Bupa dental insurance and provide your membership number prior to your appointment to benefit from this offer. 10% or 20% discounts are available depending on the practice and the dentist you are seeing. To find the selected Bupa-owned and approved network dental practices where this offer is available visit finder.bupa.co.uk and search Bupa Insurance Network. Discount excludes laboratory fees and specialist treatment and cannot be used against NHS and Bupa Essentials services.

Cash plan

Because health expenses are often unplanned, you can't always budget for them. If you knew you could claim cash back for everyday expenses such as dental and optical bills, it could make life a little easier.

Bupa Wellbeing Health Expenses

This product will cover your employees for a selected range of everyday healthcare expenses, goods or services, alongside providing money back towards the costs of specialist therapies and consultations. A membership level must be paid for by you on behalf of your team. There is also the option, where available, for your employees to voluntarily upgrade their cover at an additional cost.

This table of benefits and annual benefit limits outlines what is available on Bupa Wellbeing Health Expenses. Simply refer to the benefits listed on the left and then across for the amount of cash your employees can claim for from your chosen membership type and level per benefit year.

Membership type		Individual plus or Family*			Eligibility	Cash back % or instance limit
Membership level	Level 1	Level 2	Level 3			
Dental	up to £60	up to £120	up to £200	per member covered		100%
Dental injury	up to £200	up to £300	up to £400	per member covered		100%
Optical	up to £60	up to £120	up to £200	per member covered		100%
Hospital in-patient (nights)	£20 per instance	£30 per instance	£40 per instance	per member covered		up to 20 instances (nights/days) in total per benefit year
Hospital day-case (days)						
Therapies (includes physiotherapy, osteopathy, chiropractic, acupuncture and chiropody/podiatry)	up to £150	up to £300	up to £500	per member covered		100%
Consultations and diagnostic tests or scans	up to £200	up to £300	up to £500	per member covered		100%
Prescriptions	up to £25	up to £35	up to £45	per member covered		100%
Bupa health assessments	up to £100	up to £150	up to £200	all members aged 18 and over		100%
Bupa Employee Assistance Programme (EAP)**	✓	✓	✓	all members aged 16 and over		not applicable
Online health check	✓	✓	✓	main member only		not applicable
Bupa Anytime HealthLine	✓	✓	✓	all members aged 16 and over		not applicable

*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.

**EAP Key and EAP Premier options available. The option chosen will determine the benefits available to your employees and will also affect your premium. Please see the applicable Bupa Wellbeing Health Expenses table of cover for more information.

All benefit limits represent the maximum amount that we will pay for each benefit under the cash plan during each benefit year. Pre-existing conditions are covered for all benefits. You will be required to provide any information or proof to support your claim if we make a reasonable request for you to do so.

Terms and conditions apply. Please see the applicable Bupa Wellbeing Health Expenses table of cover and the Bupa Cash Plan membership guide for more information.

Helpful information

Consultant and facilities finder

Finder is an easy-to-use, online directory that allows employees to search for Bupa-recognised consultants, therapists and hospitals, as well as Bupa dentists, health centres and care homes. It enables teams to make informed decisions about where to go and who to see for treatment. So they can access the right support for them and be back at their best quicker for you.

Tell your team to visit:
finder.bupa.co.uk

For more information contact your intermediary partner

Everyday Rewards by Bupa

We're always looking for ways to give your team more from their health cover. Our free Everyday Rewards programme is an attractive incentive that encourages a healthier approach to down-time. It offers discounts from some of the UK's biggest names in health and wellbeing, leisure, travel, home entertainment and retail.

Please contact your intermediary partner for more information.

Privacy notice

Our privacy notice explains how we take care of your personal information and how we use it to provide your cover. A brief version of the notice can be found in your membership guide and the full version is online at **bupa.co.uk/privacy**

Everyday Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ and administered by Paragon Customer Communications Limited, Evolution House, 12 Choats Road, Barking, Dagenham, RM9 6BF

Terms and conditions can be found at **bupa-rewards.bupa.co.uk/terms-conditions**

Bupa Investments Limited and Paragon Customer Communications Limited will use your information for the purposes of the administration of Everyday Rewards. For details of how your information will be processed by Bupa, please visit: **bupa.co.uk/privacy**

Bupa Blue Health, Bupa Anytime HealthLine, Bupa Family Mental HealthLine, Bupa Employee Assistance Programmes, Bupa Health Assessments and Everyday Rewards by Bupa 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:

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Registered office: 1 Angel Court, London EC2R 7HJ

Bupa health insurance, dental insurance and cash plan are provided by:

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