



BUPA SELECT

HELPING YOU TAKE CARE
OF YOUR BUSINESS

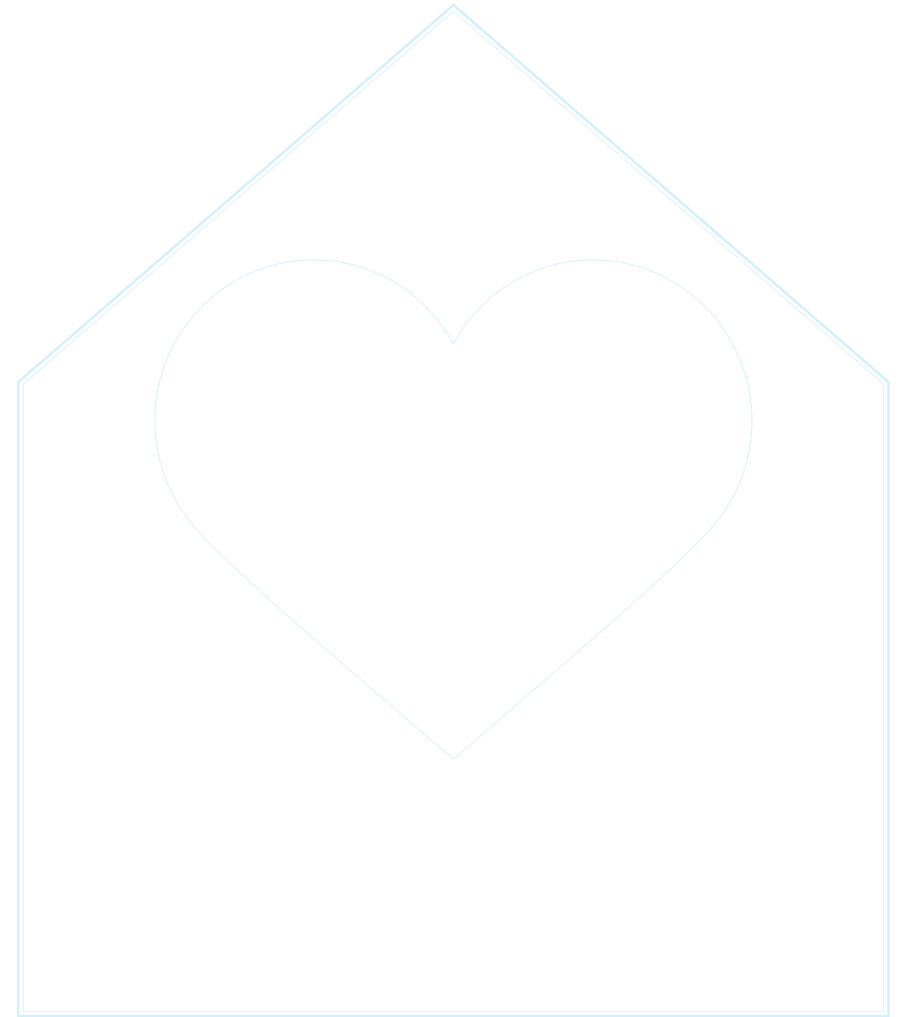
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INTRODUCTION TO BUPA SELECT

We know your employees are a valuable asset. So it pays to take care of the people who can affect your business in such a direct way. By taking care of them, you're helping take care of your business. At Bupa we want to be your healthcare partner every step of the way.



TO MOVE FORWARD, EVERY WORKING PART OF YOUR BUSINESS NEEDS TO BE AT FULL STRENGTH – AND THAT INCLUDES YOU AND YOUR EMPLOYEES

Protect yourself from the cost of sickness absence

Time off work due to sickness can affect your profits in a major way. Research now shows that 180 million work days are lost each year, an average of 6.4 days per employee – a staggering 3.1% of all work hours. That is a cost to British business of over £16.8 billion, a direct cost of £595 per employee¹.

Throw in the added cost of temporary staff and the negative effect on morale as a result of the increased workload and the real cost grows further. With health cover from Bupa, you will have the reassurance of knowing that, if staff do fall ill, they have access to consultants and high-quality medical care at a mutually convenient time and place. This, in line with the terms of their cover, means minimum disruption to work schedules.

Bupa can help attract the best employees

Remember too, in an increasingly competitive business environment, it is important to attract and retain the best employees. And with the UK facing a skills shortage², employees are more able to choose the opportunities available to them. Attracting and holding onto the best people is easier when you offer an attractive package.

Health cover with Bupa can help achieve this and also communicates that you, the employer, care about the welfare of your employees which can make a really positive difference to how you are perceived.

Bupa. Good for the health of your business

Being with Bupa means enjoying the excellent service and benefiting from one of the largest and most trusted healthcare brands in the world. We already provide cover and peace of mind for over three million employees in the UK. Now we are ready to work with you to design a health cover package to suit your needs.

1. CBI On the path to recovery: Absence and workplace health survey 2010.

2. National Employer Skills Survey for England, UK commission for employment and skills 2009.

The background of the slide features a repeating pattern of light blue outlines. The pattern consists of two types of shapes: a heart shape and a house-like shape (a square with a pointed top). These shapes are arranged in a grid, with the heart shapes offset from the house shapes. The overall effect is a clean, modern, and thematic background.

TAKING CARE OF THE INDIVIDUAL AND OF INDIVIDUAL NEEDS

No two companies are alike. So why should their health cover be the same? It's because of individual customer needs that we have adopted a flexible approach to company health cover - Bupa Select. Bupa Select enables you to choose a health cover solution to fit your business. So the only features you pay for are the ones you need.

BUPA SELECT. FLEXIBLE HEALTH COVER ON YOUR TERMS

The flexible choice

Here's how Bupa Select works. It consists of an extensive core of health cover benefits with a selection of options. These choices let you adjust your cover to suit your needs. Which means we can design a solution for your needs to help provide the most appropriate, effective cover for your employees at every level.

Tailored for you

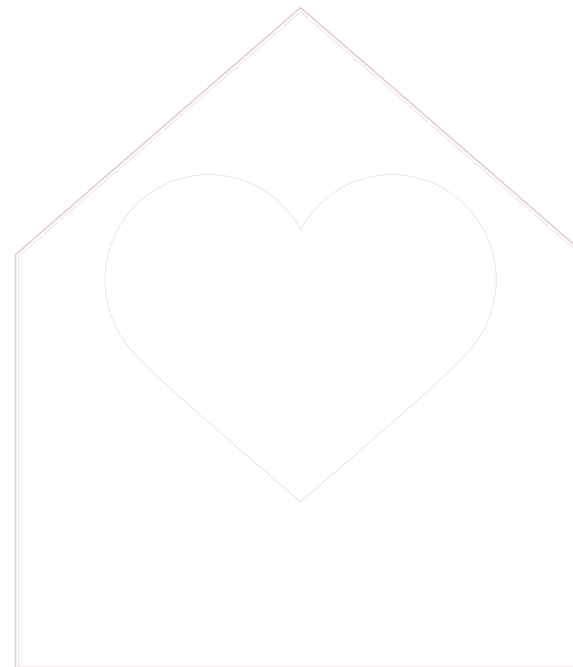
From the very start, Bupa will work closely with you. Only when we have a thorough understanding of your business can we provide a health cover package to meet your requirements.

To tailor your health cover package Bupa will:

- consider location and staff profile
- assess any need to match your competitors' employee benefits packages
- seek to deliver the most for your money

Health cover you choose

By allowing you to add extra cover to the core benefits, Bupa's flexible format is all about taking maximum care of your employees. From increasing the amount of treatment covered, or widening the choice of hospitals right through to optical, dental and prescription cover. The key is flexibility.



BUPA SELECT. HEALTH COVER THAT SUITS, BECAUSE YOU HELPED DESIGN IT

Bupa Select is our flexible health cover for businesses. Its core benefits are the basis for your health cover package and these benefits alone provide extensive cover for a wide range of diagnostics, hospital care, in- and out-patient treatments.

Bupa Select's options then allow you to increase or reduce your level of cover, allow employees to pay an excess or even exclude some elements completely. The diagram gives an overview of some of the benefits available. For more details, refer to the enclosed 'summary of cover and benefits'.

Bupa Select core benefits

Access to over 150 partnership network hospitals.

Out-patient cover

Covers the cost of eligible out-patient treatments such as consultations, X-rays and diagnostic tests (where the patient is treated and then goes home on the same day).

Day-patient cover

Where the patient is treated and then goes home on the same day.

In-patient cover

When a patient is required to stay in hospital overnight. This covers the cost of accommodation, treatment and consultants' fees.

Additional benefits:

- private ambulance
- home nursing
- access to Bupa's 24-hour HealthLine
- NHS Cash Benefit - payable for each night spent in an NHS hospital for eligible treatment#

Underwriting options	Out-patient cover options	Hospital options	Psychiatric cover option	Member excess options	The Six Week scheme
<ul style="list-style-type: none"> ◦ full medical underwriting ◦ moratorium underwriting (two year rolling period)# ◦ medical history disregarded (minimum of 20 registrations have to be on the scheme) ◦ no further underwriting, subject to meeting our transfer criteria 	<p>Standard cover is £1,000 per person per year. You can set the level from £250 to £1,500 - or even treatment costs paid in full.</p>	<p>You can increase the number of hospitals available to your employees by including all participating network hospitals.</p>	<p>45 days' in-patient cover. Out-patient cover paid from chosen out-patient limit.</p>	<p>Excess options of £100, £150, £200 and £500 are available.</p>	<p>If treatment is available within six weeks at an NHS hospital, that is where it will be received. If the NHS waiting list is longer than six weeks, your employees will be treated at a Bupa approved private hospital.</p>
<p>This allows you to choose the underwriting option to suit your company's needs.</p>	<p>By increasing the amount of out-patient cover, you can provide more for your employees. By reducing the amount of out-patient cover, you can reduce your health cover subscription.</p>	<p>This increases the likelihood of your employees having a hospital near them.</p>	<p>Removing psychiatric cover from your core benefits will reduce the cost of your health cover.</p>	<p>Having your employees make a contribution towards their treatment will reduce the cost you pay as a business.</p>	<p>The Six Week scheme can reduce your premium by up to 20%, making premiums more affordable.</p>

not available when the Six Week scheme is chosen

THE SIX WEEK SCHEME. MAKING BUPA A MORE ATTRACTIVE OPTION THAN EVER

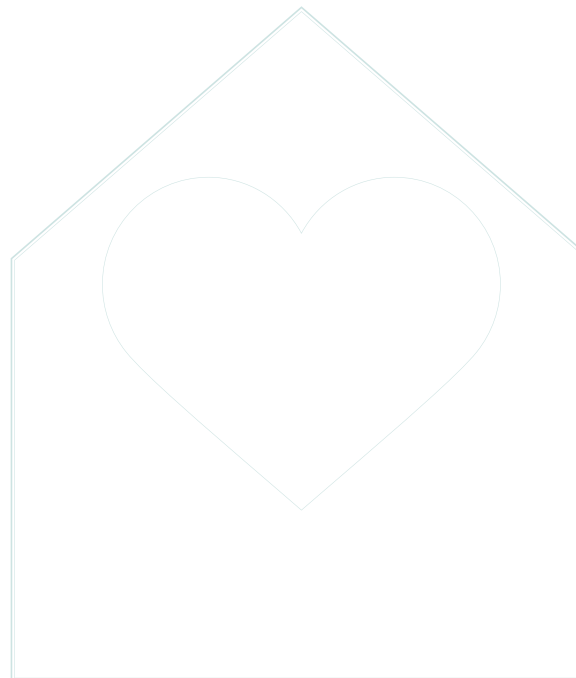
How does the Six Week scheme work?

When an employee needs medical treatment, if it can be supplied within six weeks of the recommended treatment date at an NHS site, that's where the treatment takes place. If it can't be supplied within six weeks by the local NHS hospital, the patient is given access to Bupa private healthcare. Either way, treatment will take place within six weeks. If this option is selected, we will apply a discount on the cost of cover.

Contact your account manager on **08457 515 515+** for any queries regarding the Six Week scheme.

What are the benefits of the Six Week scheme?

- Access to prompt medical treatment
- Consultations and diagnostics are unaffected
- Up to 20% reduction from our standard rates
- Additional flexibility within Bupa Select



BUPA SELECT. TAILORED FOR YOU

With 23% of companies planning to increase their health cover benefits in the coming year,* health is high on the agenda of business. Here are four illustrations of how employers use Bupa Select to tailor their health cover.

Scenario 1:

Reward loyalty, reduce recruitment costs of temporary staff.

Family run hotel/restaurant, Edinburgh

This business has a number of longstanding employees, including family members, who have given loyal service for many years. In return, the owner wants to look after her staff of 25 to help ensure that employees get back to work as quickly as possible in the event of any illness. This would also help avoid the expense of recruiting temporary staff who may not deliver the same levels of personal service. In addition, most employees don't live close to the local network hospital but are close to an NHS one.

Bupa Select options chosen:

- increased out-patient benefit to £1,500 with no limit on complementary medicine
- increased access to include all participating network hospitals, helping provide access to a hospital in close proximity
- optical, dental and prescription cash benefit

Scenario 2:

Retaining staff by improving the employee benefits package - containing cost is a priority.

Carpet manufacturing company, London

A local competitor has recently begun providing health cover. There is concern amongst management that their experienced staff will recognise that their package doesn't compare favourably and that they will start looking around for a more attractive offer. The MD wants to retain his staff by enhancing their employee benefit package - but with 150 employees to consider, cost implications are a major concern.

Bupa Select options chosen:

- reduced out-patient cover of £500
- member contribution - £100 excess
- hospital access not increased given the proximity of locally-based employees to a hospital within the Bupa approved partnership network

Scenario 3:

Providing health cover for key staff in a small business is essential.

Start-up web design agency, Manchester

This business needs to keep costs down and production up at such an early stage in its development - with only five staff, any long-term absence could have a serious impact on revenues. The partners appreciate that private medical insurance could help avoid NHS waiting lists. Psychiatric cover is retained as a safeguard against the stressful nature of the business. The well-paid staff are happy to pay a £200 excess, which reduces subscriptions. The choice of high quality hospital accommodation is seen as an important factor in enhancing any recovery times.

Bupa Select options chosen:

- member contribution - £200 excess
- a higher standard of hospital accommodation in the wider participating network

Scenario 4:

Keeping costs down, speed of treatment is essential.

Specialist handmade pie and pastry maker, Shropshire

Despite the difficult prevailing economic conditions, with careful management of overheads, this two year old company made a more than respectable start to life. But with a reliance on employees with a high level of hand skills, the owner knew that long-term absenteeism in the event of accident or illness could spell problems. He took steps to protect his business' position by opting for comprehensive Bupa private health cover which included the Six Week scheme. He knew the Six Week scheme as part of an extensive membership would give his employees a welcome discount on their subscription. He also knew this would ensure prompt hospital treatment for anyone who needed it, it would give them some all-important peace of mind. Now, if any of his people did require medical aid, they'd have the best chance of returning to work as soon possible.

Bupa Select options chosen:

- member contribution £150 excess
- Six Week scheme

* Employee benefits healthcare research 2010.

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BUPA SELECT. MEETING YOUR EXPECTATIONS

Quick and easy administration

The systems supporting Bupa Select have been put in place to make working with us as efficient and as easy as possible – we want you to realise you made the right choice with Bupa.

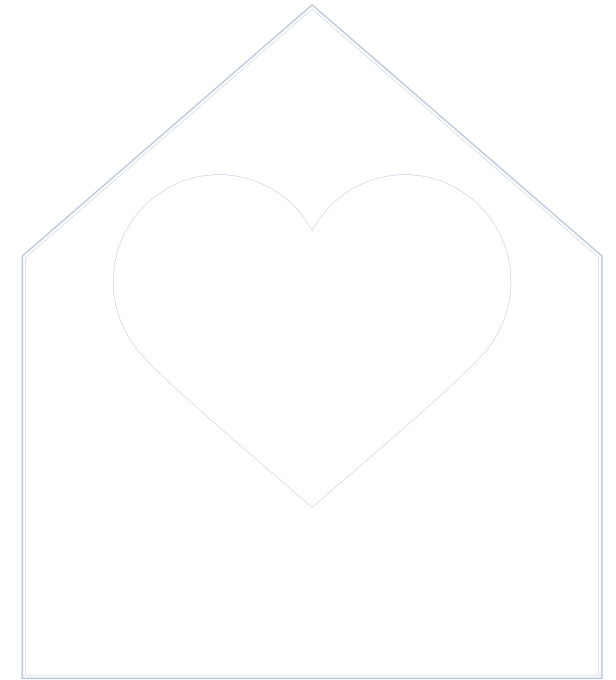
You'll find each benefit clearly defined. That way everyone understands precisely what they're covered for. Most claims can be authorised over the telephone and our virtually paperless claims process ensures that payments are settled as quickly as possible. Rapid, accurate invoicing online and by e-mail will also mean quicker, easier administration.

BUPA HELPS SAFEGUARD YOUR BUSINESS

When you choose Bupa, what you opt for is peace of mind. The peace of mind of knowing that if someone falls ill, they'll receive prompt access to diagnosis, the best available treatment at the most mutually convenient time and place and quality aftercare to assist a speedy recovery. All of which helps safeguard your business against the impacts of extended sickness absence.

With Bupa Select, your people are assured of:

- 24/7 access to the Bupa HealthLine - for confidential, one-to-one medical advice from a qualified nurse
- prompt access to consultants and medical treatment
- convenient appointments to fit in with work and family
- a wide choice of quality-assessed hospitals
- usually the privacy of their own room with an en-suite bathroom
- a virtually paper-free claims process with the majority of treatments pre-authorised by phone
- the reassurance of being with a provider specialising in healthcare for over 60 years



YOU'LL FEEL CONFIDENT WITH BUPA SELECT

The decision to invest in health cover for your business is important on many levels.

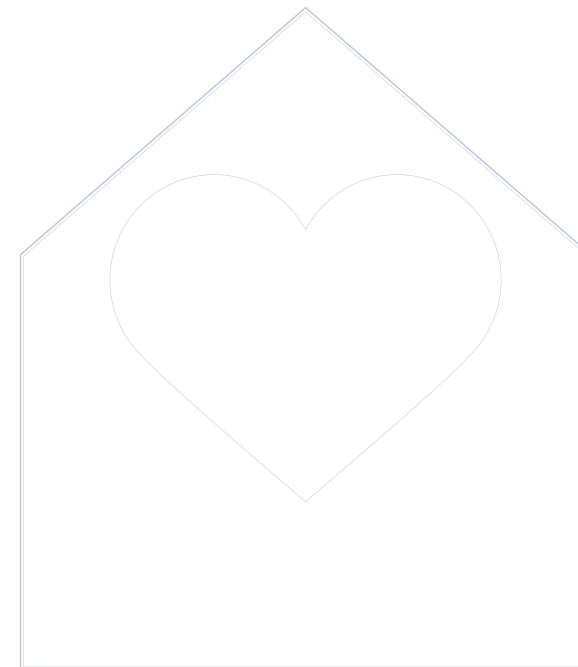
It is vital to take time to decide what is right for your business and your people.

Bupa Select can:

- help safeguard against the impact of absence due to sickness
- be a powerful recruitment and retention tool in a competitive market
- help employees return to work quickly after illness
- provide real peace of mind for you and your employees
- help improve employee morale and make them feel valued

For more information on how Bupa Select can be tailored to give you the cover you need, you can talk to a Bupa healthcare consultant on **08457 515 515**[†].

Alternatively, your intermediary consultant will be able to discuss the best options for you and answer any questions you may have.



OTHER BUPA SERVICES

Bupa Employee Assistance Programmes (EAPs)

Introducing an EAP can help your employees identify and combat issues such as bullying, harassment and stress before they affect performance or escalate into legal issues. In addition to helping reduce staff turnover and absence rates, an EAP can help you demonstrate your duty of care for your employees.

Bupa Group Dental Cover

Dental problems that go unchecked can easily lead to long-term treatments. The time off work can cause disruption to your business. At a time when dental costs are rising and NHS dentistry is increasingly hard to access, Dental Cover is highly valued by employees and employers alike.

Bupa Travel Cover

If you and your employees travel abroad on business, Bupa Travel Cover provides the reassurance that any medical arrangements, and costs, will be taken care of. It also covers everything else you would expect from inclusive travel insurance such as cancellations and loss of luggage and cash.

Bupa Absence Management

Recording and actively managing sickness absence is to reduce its cost.

Bupa's Absence Management is a service designed to give employers a true picture of the impact of sickness absence within their business and help them address this expensive issue. By monitoring and recording the details of employee absence, we can not only help identify sickness 'hot-spots' and potential long-term problems, but also make recommendations to reverse any trends.

Bupa Health Assessments

Available nationwide through a network of over 40 centres, Bupa Health Assessments are designed to detect health problems in good time for your employees to take corrective action, or to be treated with a greater chance of success.

Multi-product discounts are available for many of these products – please call your account manager for further details on **08457 515 515[†]** or visit **www.bupaselect.com**

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Call **08457 515 515**[†] for information on Bupa Select.

[†]Lines are open Monday to Friday 9am-5pm. Calls may be recorded and may be monitored. Bupa Select is provided by Bupa Insurance Limited. Registered in England and Wales No. 3956433*

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