

Core benefits	Optional benefits
<p>Out-patient Consultations/Diagnostics/Therapies/ Complementary Medicine</p> <ul style="list-style-type: none"> • Full refund for MRI, CT & PET scans • Full refund for cancer treatment • £1,000 overall limit, physiotherapy limited to 10 sessions per annum, £250 of limit can be used for complementary therapies 	<p>Out-patient options</p> <ul style="list-style-type: none"> • Overall alternatives: £500/£750/£1,500/£2,000/Full refund • Complementary therapies alternatives: Exclude/£250/£500/Full refund or no limit/or specify separate benefit limit • Option to remove physiotherapy session limit - 10 sessions (included within overall out-patient limit) <p>The options below allow you to set a limit for out-patient benefits as follows:</p> <ul style="list-style-type: none"> • Diagnostics - full refund • Consultations - £500, £1000 or full refund • Therapies - £500 or £1000 • 10 sessions annual limit of physiotherapy (included within overall benefit limit) • Complementary medicine limit of £250 (within therapies limit)
<p>Day and In-patient (including out-patient surgical operations)</p> <ul style="list-style-type: none"> • Full refund for Partnership Network facility charges • Full refund for Partnership Consultants' fees • Full refund for cancer treatment, including chemotherapy, radiotherapy, cancer drugs & bone marrow or stem cell transplants • 28 days psychiatric treatment • NHS cash benefit - £50 per night for 35 nights 	<p>Day and In-patient options</p> <ul style="list-style-type: none"> • Facility access: Full refund for participating network facilities, scales A, B or C • Consultant access: Full refund for Bupa-recognised consultants' fees, irrespective of consultant partner status <p>NHS cash benefit options:</p> <ul style="list-style-type: none"> • Exclude/£100 for 35 nights/£150 for 35 nights/£200 for 35 nights
<p>Underwriting and waiting period</p> <ul style="list-style-type: none"> • No underwriting (Medical History Disregarded) • Psychiatric treatment: No waiting period applied • Pregnancy (caesarean sections): No waiting period applied • Infertility investigations: No waiting period applied 	<p>Underwriting options (G)</p> <ul style="list-style-type: none"> • Fully underwritten, waiting periods apply to infertility (24mths) & pregnancy (12mths) and psychiatric (24mths). • CPME - Continued Personal Medical Exclusions - any exclusions in place with an existing provider will remain • Applying underwriting - it can apply per member/per applicant member/per dependant • Psychiatric/pregnancy (caesarean sections)/infertility investigations - waive waiting period when normally applicable Note: waiting periods can only be waived collectively
<p>Excess</p> <ul style="list-style-type: none"> • No excess 	<p>Excess options</p> <ul style="list-style-type: none"> • Excess amounts: £50/£75/£100/£150/£200/£250/£500 • Excess basis: Per contract period/per rolling period (based on date of service) • Excess applies: Per member/per applicant member/per dependant/per registration <p>Note: if a dependant excess is chosen, a nil excess applies to the applicant member.</p> <p>Or</p> <ul style="list-style-type: none"> • Co-pay percentage: 20%/30% • Co-pay annual max: £250/£500 • Co-pay applies: Per member / per applicant member / per dependant / per registration <p>Note: if a dependant co-pay is chosen, no co-pay applies to the applicant member</p>
<p>Overall annual maximum benefit</p>	<p>Benefit maxima options (G)</p> <ul style="list-style-type: none"> • £25,000/£50,000/(All claims to reduce benefit maxima amount)
<p>Automatic benefit option</p>	<p>Automatic benefit options (G)</p> <ul style="list-style-type: none"> • Valid shortfall values to be paid on an annual limit basis up to the following values: £100/£200/£500/£1,000/£2,000 Note: ABO replaces DBO
<p>Standard extras</p> <ul style="list-style-type: none"> • Private ambulance - £80 per trip, no annual maximum • Home nursing - £2,000 • Healthline 	<p>N/A</p>
<p>Add-on benefits</p>	<p>Specific medical condition options (G)</p> <ul style="list-style-type: none"> • Exclude cancer (G) • Exclude psychiatric or increase to 45 days/90 days (G) <p>Additional packages</p> <p>Island and overseas packages</p> <ul style="list-style-type: none"> • Island cover: Cover for employees on Jersey, Guernsey & Isle of Man (cover includes travel to and from mainland and full refund for Bupa recognised consultants' fees) - £240 per trip • Overseas treatment • Repatriation (G) <p>Cash benefit packages</p> <ul style="list-style-type: none"> • £100 per two year period for optical charge, £900 for accidental dental injury and £20 for prescription charges (G) • Family cash benefit: £100/£150/£200 (a waiting period does not apply) (G)

Options indicated by (G) can only be configured at a sub group level where multiple groups exist within an organisation, providing the overall membership size for the organisation is above 700 members and the specific sub group that the exclusive option relates to contains at least 50 members. In these instances the sub group with the option(s) will have to be priced separately which will need to be requested by the Account Manager when completing the quote request. All other options can be configured at a product level.