



Bupa Cash Plan
Direct Debit application form



Bupa Cash Plan Personal scheme - benefits** table

Benefits	Individual levels				Family levels			
	Level 1 £2.25 per week	Level 2 £4.00 per week	Level 3 £5.60 per week	Level 4 £2.50 per week	Level 5 £4.60 per week	Level 6 £6.60 per week	Level 7 £8.60 per week	Level 8 £16.30 per week
Choose your level ▶								
▶ Maximum 100% cashback	(the amounts shown below are the maximum benefits payable)							
Optical	£50	£100	£150	£35	£70	£105	£140	£280
Dental	£50	£100	£150	£35	£70	£105	£140	£280
▶ Maximum 50% cashback	(the amounts shown below are the maximum benefits payable)							
Consultation	£100	£200	£300	£70	£140	£210	£280	£560
Therapies Physiotherapy, Osteopathy, Chiropractic, Acupuncture, Homeopathy.	£150	£300	£450	£100	£200	£300	£400	£800
Chiroprody	£50	£100	£150	£30	£60	£90	£120	£240
Allergy testing	£50	£100	£150	£30	£60	£90	£120	£240
Medical appliances	£50	£100	£150	£30	£60	£90	£120	£240
Health screening	-	-	£100	-	-	-	£75	£150
▶ Up to 40 nights ^Δ	(the amounts shown below are per night)							
Hospital in-patient*	£15	£30	£45	£10	£20	£30	£40	£80
Worldwide emergency cover*	£15	£30	£45	£10	£20	£30	£40	£80
Hospital accident admission*	£15	£30	£45	£10	£20	£30	£40	£80
▶ Up to 4 days	(the amounts shown below are per day)							
Hospital day-patient surgery*	£15	£30	£45	£10	£20	£30	£40	£80
▶ Included at no extra cost								
Maternity & adoption (per child)	£100	£200	£300	£100	£200	£300	£400	£800
Personal accident+++	up to £12,000 on all levels							
Bupa Health Report (Upon completion of a lifestyle health questionnaire)								
Child dependants++ cover	Included on all levels							
24 hour helplines								

*The benefit maximums shown apply to adult members, other maximums apply to child dependants. **Terms and conditions apply (including exclusions, qualifying periods and benefit limits). Bupa reserves the right to vary subscriptions that are inclusive of insurance premium tax (IPT) if the rate of IPT changes. ++ Child dependants must be under 21 or 24 if in full time education and unmarried and not in a civil partnership. ***Bupa Cash Plan personal accident cover is underwritten by a third party. Details are available on request. ΔCombined maximum number of nights for hospital in-patient, worldwide emergency cover and hospital accident cover. Bupa Cash Plan is provided by Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Services Limited. Registered in England and Wales No. 3849851. Registered office: Bupa House, 15-19 Bloomsbury Way, London WC1A 2BA. Both Bupa Insurance Limited and Bupa Insurance Services Limited are authorised and regulated by the Financial Services Authority. Membership is subject to acceptance by Bupa.

Your application to join Bupa Cash Plan

We're here to help If you have any queries when filling in this form please call us on **0500 000 125**. Lines are open 8.30am-5.30pm Monday-Friday (except public holidays). Calls may be recorded and may be monitored.

Before you send the form to us please make sure that all the relevant sections have been completed - this will help us to deal with your application as quickly as possible.

To apply for membership, please complete parts A, B & C and return to Bupa Cash Plan, Dale Buildings, Cook Street, Coventry CV1 1JH.

PART A: Application form - Direct Debit

For official use only	MIS NO.	Campaign code 3948	Advised <input type="radio"/>
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To apply for membership, please complete parts A, B and C

You can apply for membership if you are aged between 16 to 59 inclusive (and a UK resident). **21 days to examine your cover.** We think you will be delighted with Bupa Cash Plan membership. But if you are not completely satisfied for any reason, simply cancel your membership in writing within 21 days of receiving confirmation of your membership. We will refund your subscriptions as long as you have not made a claim. There is no cancellation fee.

Your personal details - Please complete all sections in BLOCK CAPITALS

Title Mr/Mrs/Miss/Ms		please delete as appropriate	
First name			
Surname			
Address			
Town			
County		Postcode	
Date of birth	D	D	- M M - Y Y Y Y
Tel. no. (in case of queries) (day)			
Mobile			
Email			

If you are already a Bupa member, please provide membership no.

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Please provide details of any family members if they are to be covered under the scheme, who must be living with you at your address. Dependant children must be under 21 (or under 24 if in full time education) and unmarried and not in a civil partnership.

Your partner's details (if applicable)

Title Mr/Mrs/Miss/Ms		please delete as appropriate	
First name			
Surname			
Date of birth	D	D	- M M - Y Y Y Y

Resident dependant children

First name	Surname
Sex	Date of birth
First name	Surname
Sex	Date of birth

(If more than two dependant children please enclose details on a separate sheet and indicate you have done so by ticking this circle)

Which cover option would you like? (Please tick appropriate circle) Individual levels cover you and your dependant children. Family levels also include your partner and dependant children

Individual levels				Family levels			
LEVEL 1 <input type="radio"/>	LEVEL 2 <input type="radio"/>	LEVEL 3 <input type="radio"/>	LEVEL 4 <input type="radio"/>	LEVEL 5 <input type="radio"/>	LEVEL 6 <input type="radio"/>	LEVEL 7 <input type="radio"/>	LEVEL 8 <input type="radio"/>
£2.25 per week	£4.00 per week	£5.60 per week	£2.50 per week	£4.60 per week	£6.60 per week	£8.60 per week	£16.30 per week
£9.75 per month	£17.33 per month	£24.27 per month	£10.83 per month	£19.93 per month	£28.60 per month	£37.27 per month	£70.63 per month
£117.00 per year	£208.00 per year	£291.20 per year	£130.00 per year	£239.20 per year	£343.20 per year	£447.20 per year	£847.60 per year

Payment details Please tick appropriate circle I confirm I wish to pay my subscriptions: monthly or annually

Important: please ensure you read part C and sign the declaration overleaf


Membership start date (this should be no longer than 30 days from today)	_____
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For Bupa Cash Plan official use only Membership no	_____
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PART B: Direct Debit authorisation

Originators identification number **830172**

Name and full postal address of your bank or building society

To: The Manager _____ Bank/Building Society	
Address _____ Postcode _____	
Name(s) of account holder(s)	
Bank/building society account number	
Branch sort code	

Instruction to your bank or building society Please pay Bupa Cash Plan direct debit from the account detailed in this instruction, subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Bupa Cash Plan and, if so, details will be passed electronically to my Bank/Building Society.

Signature X _____	Date _____
Banks and buildings societies may not accept direct debit instructions for some types of account.	

For Bupa Cash Plan official use only Membership no	_____
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Please do not write in the space below



This guarantee should be detached and retained by the Payer.

The Direct Debit Guarantee



- This guarantee is offered by all banks and building societies that take part in the Direct Debit scheme. The efficiency and security of the scheme is monitored and protected by your own bank or building society.
- If the amounts to be paid or the payment dates change, Bupa will notify you 14 working days in advance of your account being debited or as otherwise agreed.
- If an error is made by Bupa or your bank or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.
- You can cancel a direct debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.

PART C: Declaration

Bupa Cash Plan is a cash back healthcare scheme generally suitable for a customer who is looking to cover some of the costs of everyday healthcare expenses. Bupa Cash Plan will provide you with a range of benefits** which you have identified as suitable for you and your child dependants on level 1-3 or you, your partner and your child dependants on level 4-8.

Important: please read this declaration carefully before signing and dating the completed form.

In view of this declaration it is essential that complete information is supplied. Benefits may not be payable if you do not fully disclose any material facts. If you are unsure whether any facts are material, you should disclose them. (A material fact is any information about yourself or your family members that might influence our assessment or acceptance of your Bupa Cash Plan membership - such as the terms of cover we offer you, your subscription amount or whether we offer cover at all). You must make sure that any details provided about your family members are correct. You are advised to keep a record of all information you supply to us in connection with this application, including letters. If you would like a copy of this application form please ask us.

It is Bupa Cash Plan's intention to provide a first class service to our members at all times. If you do have cause for dissatisfaction you may contact Bupa Cash Plan Membership Services on 0845 606 6003*** at any time between 8.30am to 5.30pm, Monday to Friday, write to us at Bupa Cash Plan, Dale Buildings, Cook Street, Coventry CV1 1BR or fax us on 02476 811800. We will consider your complaint and can provide you with full details of our internal complaints process. It's very rare that we can't settle a complaint, but if we tell you that we can do no more and we have been unable to resolve your complaint to your satisfaction, you may refer your complaint to the Financial Ombudsman Service at South Quay Plaza 183 Marsh Wall, London E14 9SR (telephone 0845 080 1800).

We think you will be delighted with Bupa Cash Plan membership but if for any reason you are not, you can cancel your membership within 21 days from the date you receive your letter from Bupa Cash Plan confirming your membership, and we will refund your subscriptions as long as you have not made a claim. There is no cancellation fee. You can also end your membership or the membership of any of your dependants at any time by providing Bupa Cash Plan with 30 days' prior written notice of your intention to do so. If your membership ends we will refund to you that part of any subscription you have paid which relates to the period after your membership ends.

Your membership will be governed by English law.

Your declaration

I agree that I and my family members specified in this form, and on any separate sheet, will be bound by the membership guide for the Bupa Cash Plan scheme and accept they shall be the basis upon which benefits shall be payable under the scheme (a copy of the membership guide is available on request and will be sent to you on joining).

I confirm that my family members specified in this form, and on any separate sheet, and for whom I am applying to be included in my cover, are resident at the same address as me.

I confirm that I give explicit consent, within the provisions of the Data Protection Act 1998, on behalf of myself and any family members specified in this form, and on any separate sheet, for Bupa to process our personal information with respect to our membership and I confirm that I have brought the Data Protection Notice to the attention of these family members.

I declare that to the best of my knowledge and belief, all the information I have given in this application form is true and complete and that I have confirmed the family details with the respective family member. I agree that I will inform Bupa if any of the details given in this application form change.

I understand that I will have the option of cancelling my membership providing I do so in writing within 21 days of receiving my initial letter from Bupa Cash Plan confirming my membership, and will receive a refund of my subscriptions as long as I have not made a claim. I understand that I can also end my membership or the membership of any of my dependants at any time by providing Bupa Cash Plan with 30 days' prior written notice of my intention to do so.

On the basis of this legal declaration I now apply for membership.

Signed **X** _____ Date _____

Data Protection Notice

Confidentiality: The confidentiality of patient and member information is of paramount concern to the companies in the Bupa Group. To this end, Bupa fully complies with Data Protection legislation and Medical Confidentiality Guidelines. Bupa sometimes uses third parties to process data on its behalf. Such processing, which may be undertaken outside the European Economic Area, is subject to contractual restrictions with regard to confidentiality and security in addition to the obligations imposed by the Data Protection Act.

Medical information: Medical information will be kept confidential.

Member details: All membership documents and confirmation of how we have dealt with any claim you may make will be sent to the main member.

Telephone calls: In the interest of continuously improving our services to members, your call may be recorded and may be monitored.

Research: Anonymised or aggregated data may be used by Bupa, or disclosed to others, for research or statistical purposes.

Fraud: Information may be disclosed to others with a view to preventing fraudulent or improper claims.

Names and addresses: Bupa does **not** make the names and addresses of members or patients available to other organisations.

Keeping you informed: Bupa would, on occasion, like to keep you informed of Bupa products and services which it considers may be of interest to you.

Contact address: If you do not wish to receive information about Bupa's products and services, or have any other Data Protection queries please write to the Head of Information Governance and the Group Caldicott Guardian, at Bupa House, 15-19 Bloomsbury Way, London WC1A 2BA or at DataProtection@Bupa.com.

Terms and conditions apply (including exclusions, qualifying periods and benefit limits). *Lines are open 8.30am - 5.30pm Monday to Friday (except public holidays). Calls may be recorded and may be monitored.

Bupa Cash Plan is provided by Bupa Insurance Limited. Registered in England and Wales No. 3956433#. Bupa Insurance Services Limited. Registered in England and Wales No. 3849851#. Registered office: Bupa House, 15-19 Bloomsbury Way, London WC1A 2BA. #Authorised and regulated by the Financial Services Authority.

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Bupa Cash Plan personal policy summary

keyfacts[®]

This policy summary contains key information about the Bupa Cash Plan personal scheme. You should read this carefully and keep it in a safe place afterwards. Please note that this does not contain the full terms and conditions and exclusions of cover, which you will find in the Bupa Cash Plan personal scheme membership guide. A copy is available on request. The helpline can provide you with further details.

The provider

Bupa Cash Plan is provided by Bupa Insurance Limited, a subsidiary of the British United Provident Association Limited. Other services are provided by or via other subsidiary companies. The 24 hour helpline is provided by Capita Insurance Services. The personal accident cover is provided by Chubb Insurance Company of Europe SA.

The insurance and the cover that it provides

Bupa Cash Plan offers you cash help towards a variety of everyday health care costs. You can claim back money towards costs that you have incurred up to a set amount in each 12 month period.

Wide range of cover

Please note especially that we provide a total of 16 benefits. Bupa Cash Plan cover includes:

- cash towards dental and optical costs (100 percent up to benefit limit)
- cash benefits for hospital stays - NHS or private
- cash towards physiotherapy and chiropody treatment (50 percent up to benefit limit)
- cash towards consultation fees (50 percent up to benefit limit)
- up to £12,000 personal accident benefit

The full set of benefits can be found in your membership guide.

Eight levels to choose from

There are in total eight levels of cover. Three for individual cover which includes child dependants, and five to cover you and your family.



Summary of cover

(See benefits 1 - 16 of the membership guide)

A summary of the cover provided by Bupa Cash Plan is set out below.

Benefit limits will depend upon the level of cover which you have identified as suitable for you and your child dependants on level 1 - 3 or you, your partner and your dependants on level 4 - 8.

1	Dental	100% up to benefit limit
2	Optical	100% up to benefit limit
3	Hospital in-patient	Up to 40 nights benefit limit per night
4	Worldwide emergency cover	Up to 40 nights benefit limit per night
5	Hospital day-patient surgery	Up to 4 days benefit limit per night
6	Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy	50% up to benefit limit
7	Chiroprody	50% up to benefit limit
8	Consultation	50% up to benefit limit
9	Maternity and adoption	Per new birth/adoption up to benefit limit
10	Allergy testing	50% up to benefit limit
11	Medical appliances	50% up to benefit limit
12	Bupa health report	✓
13	Health screening	Available on levels 3, 7 and 8
14	Personal accident	Up to £12,000 on all levels
15	Helplines	✓
16	Hospital accident admission	Up to 40 nights benefit limit per night

What your policy does not cover

General exclusions

(See section under benefits 3 and 5 of the membership guide)

We do not pay benefit 3 and 5 for treatment or services that you or your dependants receive if they are for or relate to any of the following:

- conditions you had before the policy started (commonly known as pre-existing conditions) or is related to this condition.
- geriatric care
- in-patient treatment which is not provided by and where the overall responsibility does not rest with a consultant.
- hospital admission arranged for social or domestic reasons.
- convalescence care or rehabilitation
- cosmetic or reconstructive surgery undergone for cosmetic or psychological reasons (however, we will pay benefits if the treatment is for a surgical operation to restore a member's appearance after an accident or surgery for cancer)
- the first 10 days of a member's maternity in-patient hospital stay
- a hospital attendance for casualty or emergency treatment which does not require a formal admission to a hospital bed
- psychiatric or addictive conditions

How long your cover will last

(See section 3 to 5 of the membership guide)

Your membership will be for a month at a time irrespective of how regularly you pay your subscription.

Your membership will automatically end at your next renewal date unless you continue to pay your subscription on or before the date your subscription is due. We may end your membership on or after the date any increased subscription applies to your membership if you fail to pay, or have not paid any increased subscription which becomes due.

You may end your membership or the membership of any of your dependants at any time by providing us with 30 days' notice of your intention to do so.

Your membership will also automatically end immediately if you stop living in the UK or if you die.

Reviewing your cover regularly

You should review your Bupa Cash Plan cover regularly to make sure that it continues to meet your needs and the subscription levels you can afford.

Bupa Cash Plan will write to tell you at least 60 days before we change your terms and conditions. (See section 9 of the membership guide)

Changing your mind

(See Section 4 of the Membership Guide)

You may end your membership within 21 days from the date you receive your membership letter confirming you are a member.

Getting in touch

Bupa Cash Plan membership services is always the first number to call if you need help or support, or if you or your dependants have any comments or complaints. Please call us on 0845 606 6003*. Alternatively, you can write to us at Bupa Cash Plan, Dale Buildings, Cook Street, Coventry CV1 1JH, or fax us on 02476 811 800.

How to make a claim

(See section 8 of the membership guide)

In order to make a claim you must use the claim form we provide. If you do not have a claim form please call us on 0845 602 1092*. You will need to send us your fully completed claim form and original receipted account where applicable as soon as possible. In any event this should be submitted to us within 90 days of you using your eligible service or receiving treatment unless this was not reasonably possible to do.

Making a complaint

(See section 12 of the membership guide)

If we have not been able to resolve a problem, and you or your dependants wish to take your complaint further, you or they can contact our Head of Bupa Cash Plan. Please write to Bupa Cash Plan, Dale Buildings, Cook Street, Coventry CV1 1JH. Fax us on 02476 811 800, or phone 0845 606 6003.*

It is rare that we are unable to settle a complaint but if this does happen, you may refer your complaint to the Financial Ombudsman Service. You can write to them at South Quay Plaza, 183 Marsh Wall, London E14 9SR, or call them on 0845 080 1800.

For members with special needs

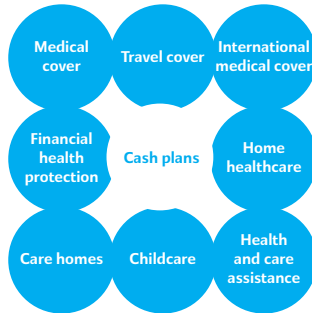
We offer a choice of braille, large print or audio for correspondence.

The Financial Services Compensation Scheme (FSCS)

In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim. The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation. The first £2,000 of any claim paid by the FSCS would be met in full and above this amount, 90% of the remainder will be met.

Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or on its website <http://www.fscs.org.uk/>

* Calls may be recorded and may be monitored. Lines are open from 8.30am to 5.30pm Monday to Friday.



The world of Bupa

Bupa offers you

- Medical cover
- Cash plans
- Critical illness cover
- Income and lifestyle protection
- Long term care cover
- Travel cover

Call 0800 600 500
for information on all other Bupa services

Lines open 8am - 8pm Monday to Friday and 9am - 5pm on Saturday.
Calls may be recorded and may be monitored.
www.bupa.com



Bupa Cash Plan is provided by Bupa Insurance Limited.

Registered in England and Wales No. 3956433#.

Registered Office: Bupa House 15-19 Bloomsbury Way London WC1A 2BA.

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