

# BupaCare policy summary



This policy summary contains key information about BupaCare. You should read this carefully and keep it in a safe place afterwards. Please note that it does not contain the full terms and conditions and exclusions of cover which you will find in the policy membership guide, (BC/2826/JAN05). Please also refer to your membership certificate. Copies of these documents are available on request.

## The provider

BupaCare 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 insurance and the cover that it provides

BupaCare offers you private medical insurance which aims to fund medical treatment. It will cover the costs of your eligible treatment in the UK up to the limits of your chosen cover by Bupa recognised consultants, therapists and practitioners. There is no overall maximum amount paid out in any year, although there are set limits for certain particular benefits.

### Scale of cover

BupaCare provides cover for eligible hospital treatment at hospitals in the national network of Bupa participating hospitals. You can choose from three scales of cover (scale A, scale B and scale C). The scale of cover you choose will not affect the quality of treatment you receive. They take into account the type of hospital accommodation provided and the monetary limit on certain benefits. Scale A offers the highest scale of cover, while scale C provides the lowest. Bupa participating hospitals may change from time to time.

### Summary of cover

The summary of cover overleaf sets out the eligible:

- out-patient consultations, diagnostic tests and hospital in-patient and day-patient treatment; and
- therapies, psychiatric treatment and complementary medicine

which are covered.

# Summary of cover

| BupaCare   | Benefit  | Notes  |
|--|--|--|
| <b>In-patient and day-patient treatment</b>      |  |  |
| Hospital charges                                 | ✓  | In a Bupa participating hospital or, for certain conditions, in a specialist treatment centre in a room within your scale of cover   |
| Consultants'/specialists' fees                   | ✓  | In a Bupa participating hospital or, for certain conditions, in a specialist treatment centre - Bupa benefit limits apply if the consultant is not a Bupa partnership consultant   |
| Diagnostic tests                                 | ✓  | In a Bupa participating hospital   |
| Radiotherapy/chemotherapy                        | ✓  | In a Bupa participating hospital or, for certain conditions, in a specialist treatment centre in a room within your scale of cover. Benefit limits apply if the consultant oncologist is not a Bupa partnership consultant |
| Psychiatric treatment                            | Up to a maximum of 45 days per year  | After two years continuous membership and in a Bupa psychiatric network hospital. Claims should be authorised before treatment begins. Benefit limits apply if the consultant is not a Bupa partnership consultant         |
| <b>Out-patient treatment</b>                     |  |  |
| Consultation with a consultant/specialist        | ✓  | With a Bupa recognised consultant  |
| Diagnostic tests                                 | ✓  | MRI, CT and PET scans in a Bupa recognised imaging centre  |
| Radiotherapy/chemotherapy                        | ✓  | In a Bupa participating hospital or, for certain conditions, a Bupa specialist treatment centre. Benefit limits apply if the consultant oncologist is not a Bupa partnership consultant                                    |
| Physiotherapy (and other therapies) <sup>Δ</sup> | Scale A - up to £800 a year <sup>§</sup><br>Scale B - up to £650 a year <sup>§</sup><br>Scale C - up to £500 a year <sup>§</sup> | On a GP or Bupa recognised consultant referral to a Bupa recognised therapist. This is a combined overall limit for all therapies  |
| Psychiatric treatment                            | ✓  | By a Bupa recognised consultant and only after two years continuous membership. Claims should be authorised before treatment begins  |
| <b>Additional benefits</b>                       |  |  |
| Nursing at home                                  | Up to £600 a year  | Following eligible private in-patient treatment covered by your scheme   |
| Private ambulance                                | Up to £120 a year  | £60 maximum for any single trip  |
| Parent accommodation                             | ✓  | When staying with a child under 12 who is covered under the scheme and is receiving eligible private in-patient treatment, one parent only   |
| NHS cash benefit                                 | Scale A - £30 a night <sup>§</sup><br>Scale B - £25 a night <sup>§</sup><br>Scale C - £20 a night <sup>§</sup>                   | Up to a maximum of 35 nights a year for eligible in-patient treatment  |
| Complementary medicine <sup>Δ</sup>              | Up to £250 per membership year <sup>Δ</sup>  | On GP or Bupa recognised consultant referral with a Bupa recognised complementary medicine practitioner  |

## Wide range of cover

Please note BupaCare covers eligible treatment of acute medical conditions including:

- surgery;
- hospital accommodation and nursing;
- diagnostics;
- out-patient consultations and therapies;
- treatment for cancer;
- private hospital treatment following an accident or emergency admission;
- organ transplants;
- injuries arising from dangerous hobbies; and
- self-inflicted injuries.

<sup>§</sup> According to the scale of cover chosen.

<sup>Δ</sup> Please note that the benefit limit for physiotherapy (and other therapies) includes the £250 available cover for complementary medicine). Please note the out-patient benefit limit restrictions do not apply when the out-patient treatment is for eligible treatment of cancer.

## What your policy does not cover

Exclusions (See section 3 of the policy membership guide for full details).

There are a number of conditions and treatments which BupaCare does not cover. Amongst these are:

- conditions you had before your policy started (commonly known as 'pre-existing conditions')
- services you receive from your GP
- long-term illnesses which cannot be cured (usually referred to as 'chronic conditions')
- treatment for conditions or symptoms arising from physiological or natural causes (such as ageing, menopause or puberty) or desensitisation of allergies
- convalescence
- routine health checks or dental/oral treatment (such as fillings and treatment for gum disease)
- treatment relating to learning, behavioural and developmental problems
- sleep-related breathing disorders
- overseas treatment or repatriation
- intensive care, except when routinely needed after planned private treatment.

Policy excesses (See section 2 of the policy membership guide).

You can choose to pay a policy excess, where you pay up to the first £100, £150, £200, £250 or £500 of your eligible treatment costs in any year and your BupaCare policy will then pay the rest. The higher your policy excess, the lower will be your subscription costs. The excess is payable per person on the cover. Details of the excess option that you have chosen is shown in your membership certificate.

## How long your cover will last

BupaCare is an annual contract that is renewed each year and will continue until:

- you stop paying subscriptions to it;
- you cease to live in the UK; or
- you die.

(See Section 1.2 of the policy membership guide).

Bupa has the right to make changes to the terms and conditions of your cover on any annual anniversary date after your policy has started or end the scheme.

(See section 1.4 of the policy membership guide).

Where cover extends to dependants' cover, it may end at a different date to the main member's. Cover for dependants will always end when the main member's cover ends'.

## Changing your mind

You can change your mind within 21 days:

- of the day when your policy starts or, if later,
- the day when you receive your policy membership guide and your membership certificate

As long as you have not made any claims, we will refund all your subscriptions.

After this time, if you decide for any reason, that you do not want your BupaCare policy after all, we will refund any subscriptions you have paid which relates to a period after your cover ends. (See section 1.2 of the policy membership guide).

## Getting in touch

The Bupa helpline is always the first number to call if you need help or support or if you have any comments or complaints. Please call us on 0845 60 90 111\*† between 8am and 8pm, Monday to Friday and 8am to 6pm on Saturdays. Alternatively you can write to us at: Bupa, Staines, TW18 4XF or fax us on 01784 465 232.

## How to make a claim

You should always call Bupa on 0845 60 90 111\*† before you see a consultant or therapist and before your treatment begins. You will also need to have your Bupa membership number handy when you call. Lines are open 8am to 8pm Monday to Friday and 8am to 6pm Saturday. (See section 4 of the policy membership guide).

## Making a complaint

If we have not been able to resolve a problem and you wish to take your complaint further, you can contact our Head of Customer Relations. Please write to:  
The Customer Relations Department, Bupa, Staines  
TW18 4XF. Fax on 01784 893175 or phone  
0845 606 6726\*† between 8:30am and 5:30pm  
Mondays to Fridays.

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

For hearing and speech impaired members who have a textphone, please call on:

**0845 6066 863\***

between 9am to 5pm Monday to Friday. We can also 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 percent 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/>

\*BT landline calls to 0845 numbers will cost no more than 3.95 pence per minute. Charges from other providers may vary and calls from mobiles usually cost more.

†Calls to this number may be recorded and may be monitored.



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