



**This is
health**



For you. **By you**

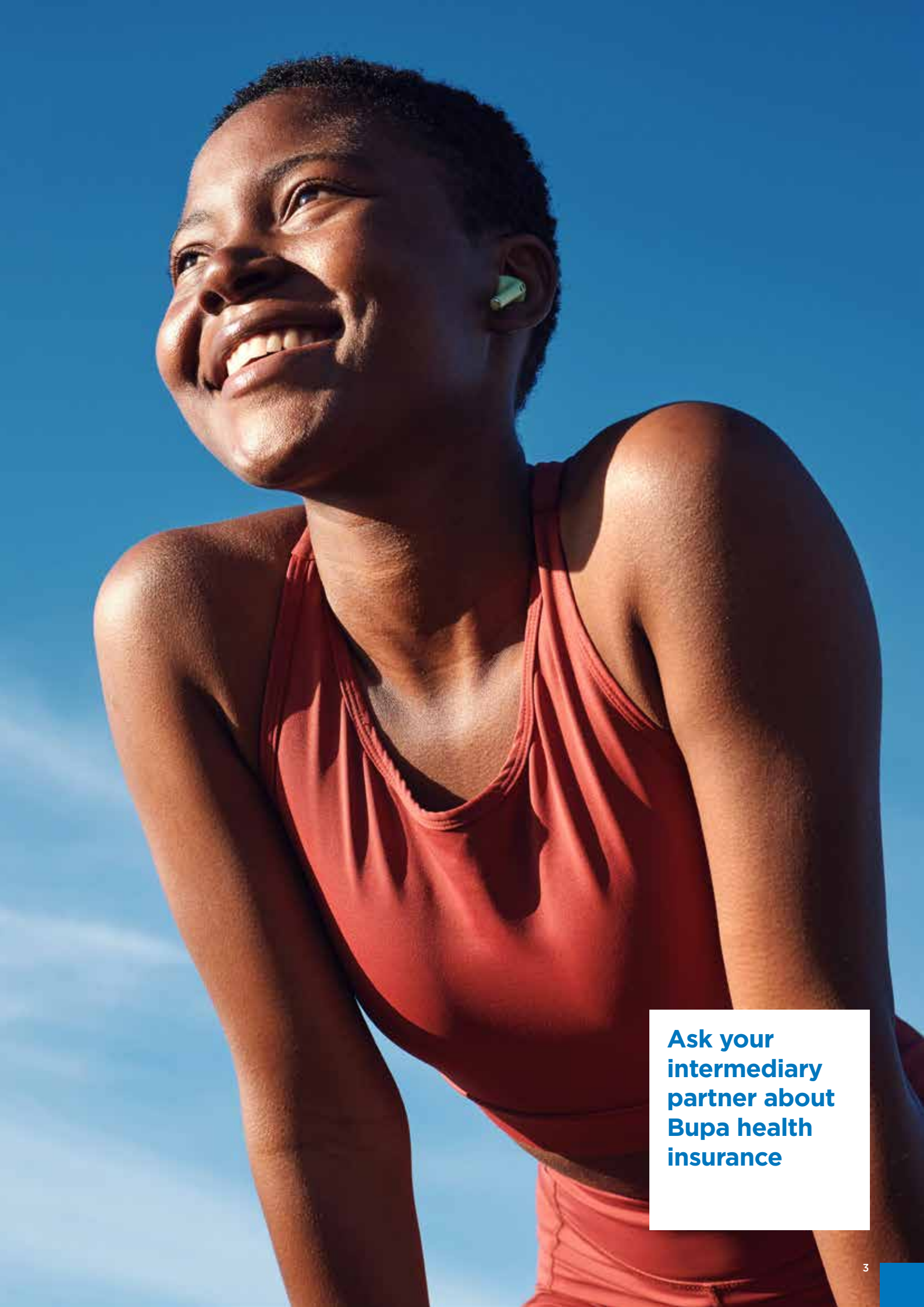
Your cover, your way

Health is shaped like you

You know health insurance gives you more control over your health. But you want your cover to be flexible. You'd like to shape it around your own personal needs and your budget.

We get it. That's why we created Bupa By You.

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Explore how to choose your options and adapt your cover
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We'll support you as you make decisions and have your treatment
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Here's how to put together the cover that meets your personal needs



**Ask your
intermediary
partner about
Bupa health
insurance**

Health is making your own decisions

Bupa By You lets you choose the key things you want to be covered for. You can also decide which hospitals and consultants you see, and you can set limits for tests, consultations and therapies.

Choose your options

If you'd like cancer cover

Choose different levels, or no cancer cover at all. See page 8.

If you'd like dental cover

You could get money back on your treatments. There's more on page 14.

Choose your hospitals

Pick a network on page 16, based on where you are and what you want.

Choose your consultants

You can opt to add Guided Care to your hospital network - see page 16.

Choose your cover allowances

The table on page 19 shows where you can select your cover allowances.

Choose who to cover

We can cover just you, or a couple, or a family. There's more about this on the page opposite.

Choose your policy

Choose between three types of Bupa By You policy on page 18:

Bupa By You Comprehensive

Bupa By You Comprehensive with allowances

Bupa By You Treatment and Care

What's not covered?

Your cover won't include chronic conditions, pre-existing or special conditions, natural ageing, or allergies, allergic disorders and food intolerances.

For mental health, Bupa By You covers all conditions except dementia and any learning, behavioural or developmental problem.

From heart trouble to heartache, from pains to sprains, we're here for you.

Health is knowing your loved ones are okay

Your Bupa By You cover can just be for you. Or you can choose to add your partner, or your partner and your children, too.

Couples cover

Why not add your partner to your cover? As long as you both live at the same address – **and save 5%.***

Family healthcare now costs less with Bupa

Simply pay your eldest child under 20 on your health insurance policy and Bupa will cover any younger children on the policy for free[^]. We also offer a 10% discount[‡] for families which can be used alongside the offer.

We're all in this together

It's natural to worry about loved ones. That's why partners and children can also call our **Menopause HealthLine** – not just the person going through menopause. And you can call our **Family Mental HealthLine** with a concern about any young person's emotional wellbeing. It doesn't have to be your own child.

[^]Add more than one child under 20 years old to your policy and you'll only pay for the eldest child, no matter how many more children you add. Children aged 20 or over cannot receive free cover or count as an 'eldest child' for this offer. Cover must include at least two children aged 19 or under. You'll still receive our 10% family discount if you have free child cover. Children do not have to live at the same address as the main member.

[‡]Families pay 10% less for a joint policy compared to the price of separate policies for each family member. Cover must include at least one adult and one or more children. Children do not have to live at the same address as the main member. This offer applies to our Bupa By You Comprehensive and Treatment and Care health insurance policies.

These offers apply to our Comprehensive and Treatment and Care. We may remove or change these offers when you renew. See bupa.co.uk/family for full terms and conditions.

Health is a phone call away

With any health worry, the last thing you need is stress and delay. So with Bupa, you can talk to all sorts of experts by phone or video call.

These services don't cost any extra, and they won't affect your policy or your premium.

Fast access to support



Speak to a specialist

Most consultants and therapists are happy to see you by phone, video or face to face. Or a mix of all three - which means continuity, however you choose to see them.

Call about a child's wellbeing

Our **Family Mental HealthLine** is for when you're concerned about a child or teenager.

Talk to a GP 24/7

With **Bupa Blua Health** you can arrange to see a GP by phone or video call within 24 hours. So there's no need to leave home or take time out of work. See page 12.

Speak to a menopause nurse

If it feels like no one understands, our **Menopause HealthLine** has specially trained nurses who can provide advice about your symptoms and getting the support you need.

Chat to a nurse 24/7

Your health doesn't keep office hours. So if you have a physical or mental health concern of any kind, call our **Anytime HealthLine**. Literally any time.

Avoid having to see a GP first

If you're worried about cancer, mental health or muscle, bone or joint problems, call our **Direct Access*** service. We may be able to refer you there and then. See page 13.

*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. For example, if your cover excludes conditions you had before your cover started, we may ask for further information from your GP. Please check your guide and certificate for further details or contact us to check your eligibility.



Health is not having to go it alone

When you're dealing with a diagnosis or treatment, you might feel a bit overwhelmed. You might realise afterwards that you didn't understand everything that you heard, or forgot some of it. You might be unsure about your options and what's best for you.

We understand. These services are included with Bupa By You.

Support with your decisions

When you've had a diagnosis, you're bound to have questions about the different treatments on offer. One call to our **Treatment Options Service** can give you the advice you need to make the right decisions for you.

Guiding you through your treatment

For life-changing conditions like cancer and heart disease, our **specialist support teams** will guide you through your treatment. They'll also signpost you to the right advice at every step.

These teams have been rated 'good' by the Care Quality Commission (CQC). This means you can trust them to provide a safe, effective, caring, responsive and well-led service. We're the first insurer to be awarded this accreditation.



Health is tackling cancer head-on

With cancer, every day counts. So when you choose to add cancer cover to your policy, we'll be there for you.

Knowing is better than worrying

As soon as you call, we'll check your symptoms and give you clear advice on your next steps. So you may not need to see a GP first.[^] You could get the all-clear or an initial diagnosis within two working days for breast or prostate cancer, for example, or four working days if it's bowel cancer.

Care from the comfort of home

We try to cut out hospital trips whenever we can. We can detect skin cancer remotely, for example. You can always call our oncology support team for answers to your questions. We can even arrange chemotherapy at home.

Fast access to breakthrough treatments

We could provide licensed drugs which aren't yet available on the NHS.[‡] We might also explore clinical trials for you, and genetic and molecular testing* to find out which treatments will be most effective for you, personally.

Our specialist centres for cancer

We offer specialist cancer centres for breast, bowel and prostate cancer. We'll do your initial tests and provide the all-clear, in a single visit. If it's cancer, you can expect to start treatment within 31 days – less than half the national target time.

Continuity of care

For as long as you have Bupa health insurance with cancer cover[†] included, we'll look after you from diagnosis to treatment – even if your cancer comes back. There are no time or funding limits.

Caring how cancer affects you personally

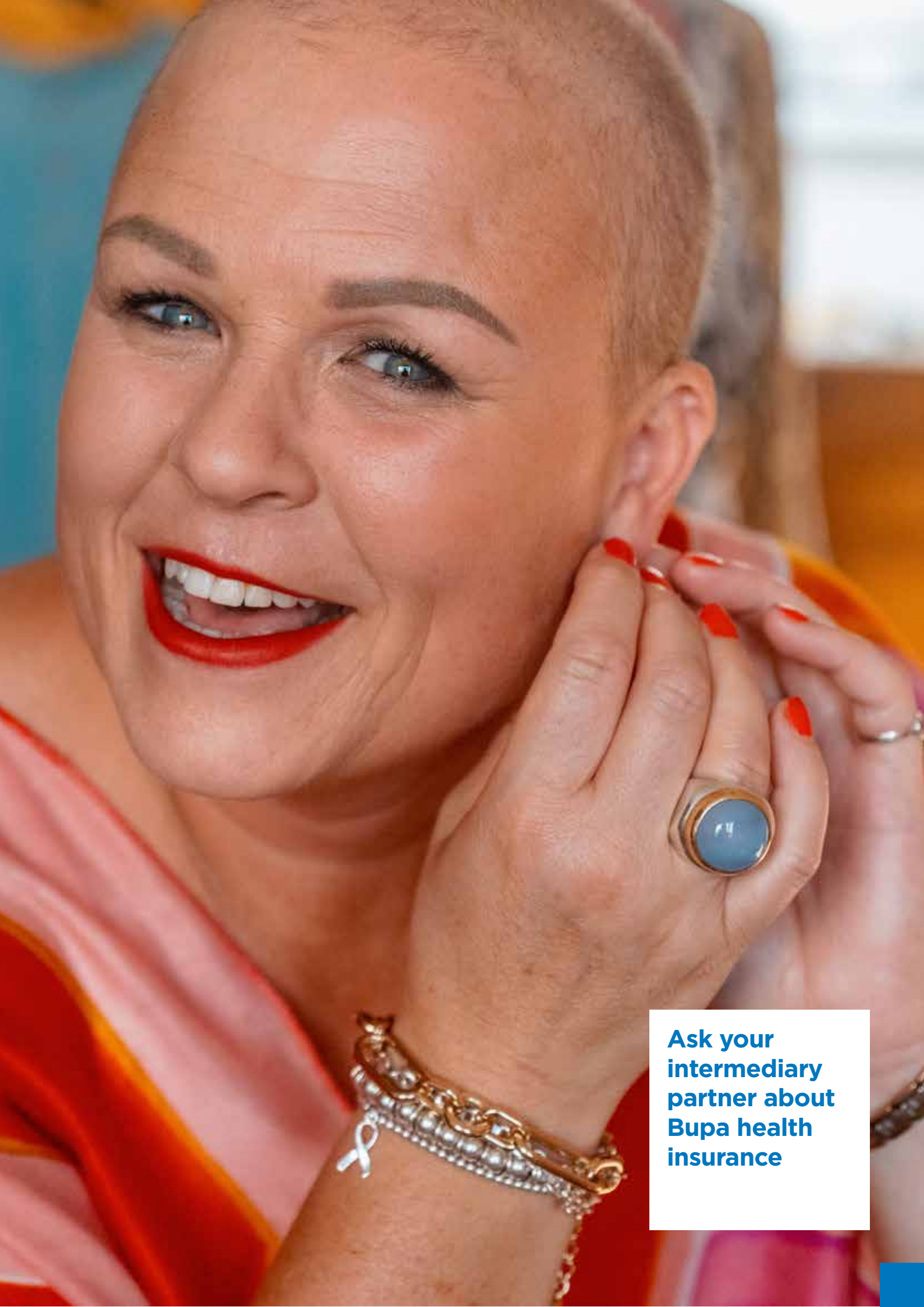
We promise that if you're diagnosed with cancer, for as long as you have Bupa health insurance with cancer cover* included, we'll look after you, from diagnosis to treatment. [bupa.co.uk/cancer-promise](https://www.bupa.co.uk/cancer-promise)

[^]Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. For example, if your cover excludes conditions you had before your cover started, we may ask for further information from your GP. Please check your guide and certificate for further details or contact us to check your eligibility.

[‡]Applies to eligible cancer drugs and treatment covered by your policy.

*Bupa will not fund genetic testing when used solely for the purpose of screening.

[†]With our full cancer cover, there are no limits on how long your treatment lasts or how much it costs. Unless you set a maximum benefit allowance, either for each policy year or the full length of time that you're with us, in which case we'll cover eligible costs until you reach your allowance. You must visit a hospital or health centre from our network and a consultant that we recognise and charges within our allowances.



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Health is getting your sparkle back

There's no need to decide whether to add mental health cover to your Bupa By You policy. We simply include it as standard.

We all have mental health, so we take it seriously.

Care for almost everything

We cover more mental health conditions than any other leading UK insurer,* including addictions to alcohol, drugs or gambling.†

So whatever's on your mind, we can help. And you'll still be covered even if your condition comes back, time after time.

Pre-existing conditions

You're covered for conditions that begin after your policy start date.

However, even if you have a history of mental illness, that doesn't automatically mean we can never support you in future.

Children and teenagers

If you're worried about a young person's mental health, call our **Family Mental HealthLine**.

You don't need to be their parent, and they don't need to be named on your policy.



Free help for anyone not on your policy

Even if your partner or children aren't on your policy, there's free help available on our Mental Health Hub. We offer expert information and advice on subjects such as depression, anxiety, stress, addiction and OCD.

There's also help with coping with grief, becoming a new parent, difficulty sleeping, and more, including mental health for teenagers and children.

*As of February 2023, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between the Bupa's Bupa By You health insurance and other health insurance products offering mental health cover. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. Cover comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison.

†To support addictions we fund one addiction treatment programme per membership lifetime. Subject to your benefit limits. One addiction treatment plan only.

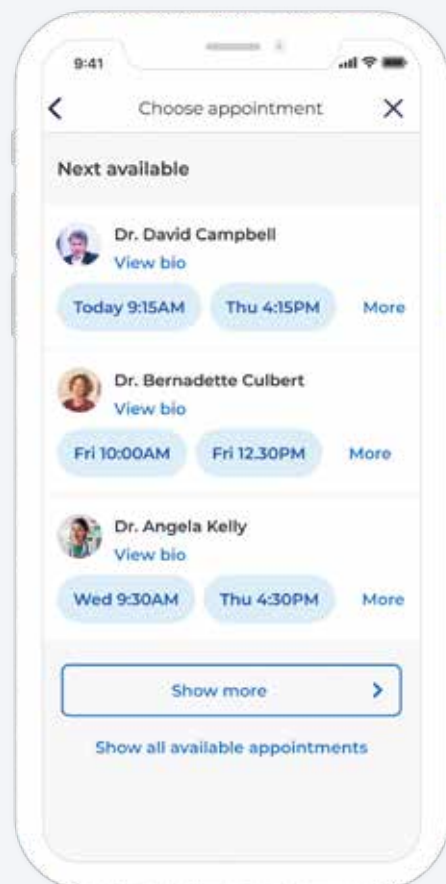
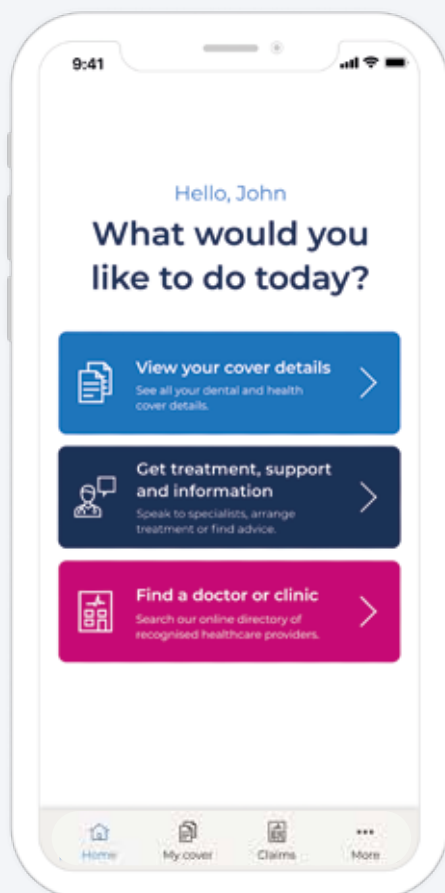
^Lines are open 8.30am to 6pm Monday to Friday. Calls may be recorded and to maintain the quality of our service we may monitor some calls, always respecting the confidentiality of the call.



**Ask your
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Health is just a tap and a swipe away

Wherever you go, we're with you. Our apps put information and support right into the palm of your hand. Night and day, all year round.



Bupa Touch is for managing your cover

With the Bupa Touch app, you can see your policy and claims all in one place, request treatment, and more. It's just one more way to stay in control.



Bupa Blue Health means 24/7 access to GPs

The Bupa Blue Health app offers phone and video calls with GPs, nurses, physios, pharmacists and mental health experts.[†] So there's no more waiting, and no more waiting rooms. You can even stay in your pyjamas.



Bupa apps can be downloaded from the App Store and Google Play Store.

Customers who live on the Isle of Man, or have a Bupa Standard, Bupa Premium or Bupa Your Choice policy, do not have access to Bupa Blue Health, but can access GP24 provided by HealthHero.

Health is getting sorted sooner

Our Direct Access service is just that – direct. You can usually be referred for a consultation, tests or treatment without needing to see a GP first.

Direct Access is included with Bupa By You.

Fast access to support



If you're worried it could be cancer

You're going to want answers fast. So you can call us, and we may be able to refer you to a consultant right away.

That could mean not having to wait to see a GP first. Wherever possible, you'll have your answers in days, not weeks.

When you're just not yourself

If you're struggling with your mental health, you can talk to us first. We can help you access the treatment, help and support you need.

Our mental health team could arrange a telephone consultation with a mental health practitioner, who could then refer you on for treatment.

Dealing with aches and sprains

If it's your muscles, bones or joints, you could talk to a senior physio over the phone. They could give you a home exercise plan, or refer you for treatment or to a consultant.

It's all designed to help you bounce back as quickly as possible.

Depending on your symptoms, our trained advisers, experienced physiotherapists and mental health practitioners can provide immediate support and advice – and a referral, if you need one.*

*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. For example, if your cover excludes conditions you had before your cover started, we may ask for further information from your GP. Please check your guide and certificate for further details or contact us to check your eligibility.

Health is something to smile about

The option to add dental cover to your Bupa By You policy means you'll get money back on your dental treatments.

Here's a helping hand

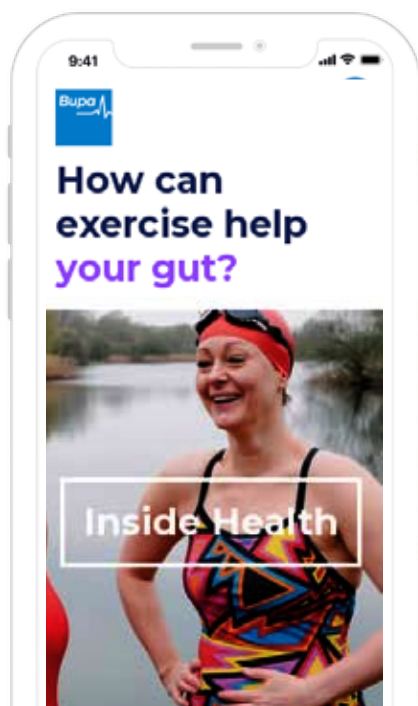
Check-ups, routine treatments and emergencies can all add up. That's why we pay money back on your private treatments up to the limits on your membership certificate.

What's included?

- ✓ Routine check-ups and scale and polish
- ✓ Fillings, root canals, crowns, bridges, dentures and extractions
- ✓ Emergencies and injuries
- ✓ Oral cancer treatment

Health is right there in your inbox

As a Bupa member, you can get even more expert health and wellbeing tips from our Inside Health series.



Be inspired

Life changes fast, and so does health and wellbeing advice. We cut through the noise by bringing you what you need to know.

Our Inside Health emails deliver regular information and advice plus invitations to unmissable online events. All designed to do you good: top to toe, inside and out.

Inside Health events

Our online events let you hear direct from our panels of experts. They get together to discuss key health topics, offering practical tips and advice for looking after your health.

Bupa Rewards

Save time and money on the things that make you feel good. Our members get discounted access to gym memberships, wellbeing technology, sports activities, nutrition, and even little feel-good luxuries. Don't miss out.

Browse our latest offers

Use your phone's camera to scan the code or visit bupa.co.uk/rewards



Choose your hospitals and consultants

Our hospital networks

With Bupa By You, you can select one of three hospital networks, depending on your personal preferences, your location, and your budget. We offer the choice of hundreds of hospitals around the UK. Each one has been carefully selected by us because it delivers a high standard of care.

1

Essential Access

This option gives you access to a number of private hospitals and clinics throughout the UK, as well as the usual NHS hospitals and clinics. It does not include private hospitals and clinics in London.

2

Extended Choice

This offers a much wider range of private hospitals and clinics across the UK, along with a selection of hospitals and clinics in central London.

3

Extended Choice with Central London

Our most comprehensive list of hospitals and clinics includes many major hospitals in the London area.

Finding just the right consultant

Once you've picked one of our hospital networks, you can also choose to add **Guided Care**. This offers you clear and affordable options for consultations, tests and treatments.

It doesn't cost extra to add Guided Care to your policy, and it will even reduce your premium.

No topping-up of fees

You'll only be offered the names of consultants from Open Referral list – so you'll never have to pay extra to top up any shortfall between their fees and what we cover you for.

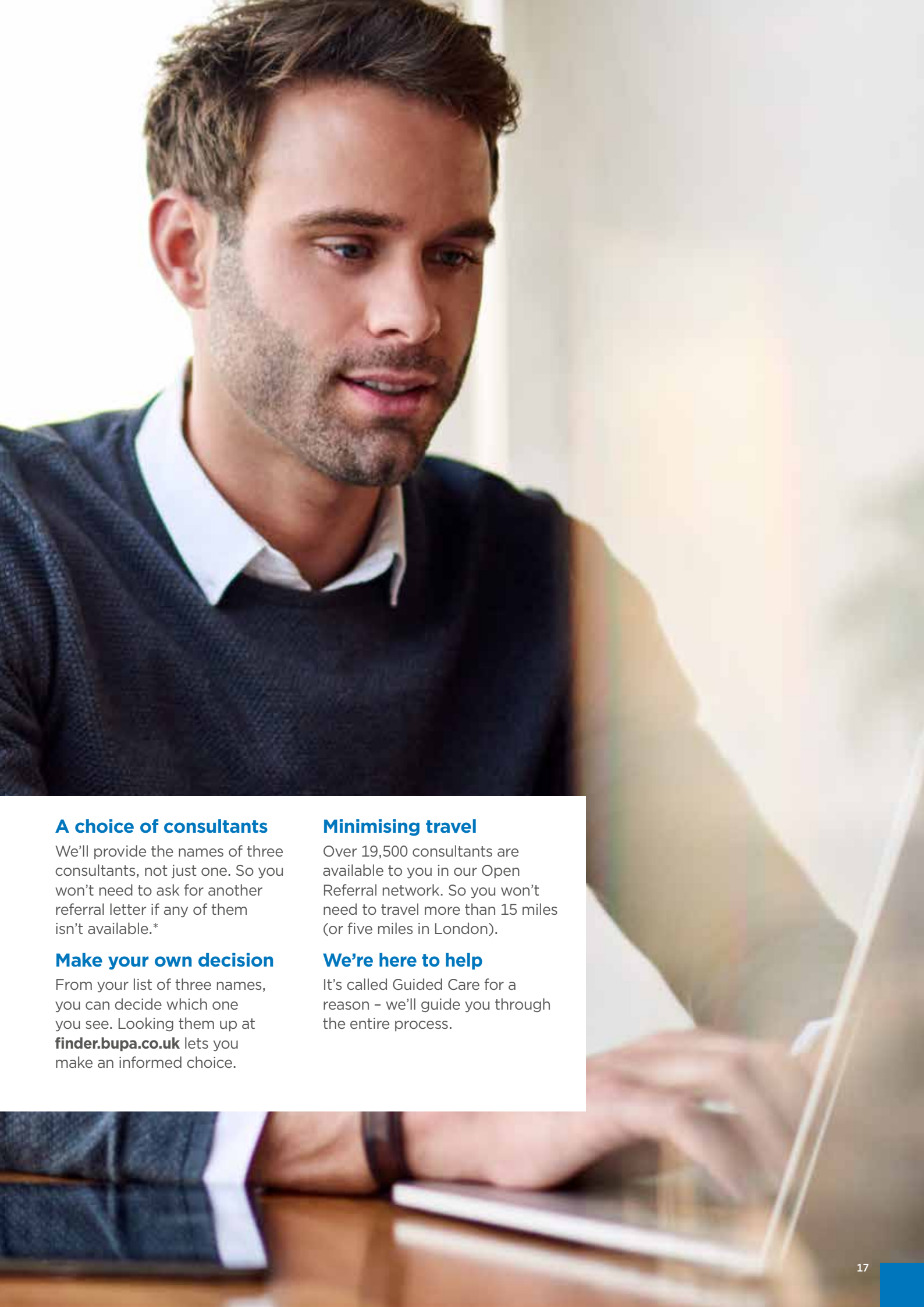
They could also be Platinum consultants[†], which means they've been rated 'good' or 'excellent' by 90% of their Bupa patients. And you'll never have to pay extra to top up any shortfall between their fees and what we cover you for.[‡]

Please note that Guided Care is not available for anyone under 18. That's because fewer hospitals and clinics offer the specialist expertise and facilities needed, so you'd probably have to travel further. We recommend that you talk to your GP about private and NHS options open to you.

[†]Platinum consultants have been rated as 'good' or 'excellent' by 97% of their Bupa patients. They're always included in our Open Referral network, and their fees are guaranteed not to exceed what you're covered for.

[‡]Your policy excess and out-patient benefit allowances still apply.

*If you'd rather not see any of the consultants we offer you, we can find you another selection who will still be covered by your scheme. If your GP thinks there's a medical reason why you need to see a particular consultant, they can call us on 0345 755 3333 and we'll discuss it.



A choice of consultants

We'll provide the names of three consultants, not just one. So you won't need to ask for another referral letter if any of them isn't available.*

Make your own decision

From your list of three names, you can decide which one you see. Looking them up at **finder.bupa.co.uk** lets you make an informed choice.

Minimising travel

Over 19,500 consultants are available to you in our Open Referral network. So you won't need to travel more than 15 miles (or five miles in London).

We're here to help

It's called Guided Care for a reason - we'll guide you through the entire process.

Choose your policy options

Bupa By You is all about flexibility and choice. That's why we offer three options - each with its own level of cover.

1

Bupa By You Comprehensive

This is the highest level of cover that opens the door to private diagnosis, treatment and aftercare for all of your eligible medical needs.

2

Bupa By You Comprehensive with allowances

You can choose to apply a combined allowance to your out-patient benefit.

This allowance will be applied annually to all eligible consultations, diagnostic tests and therapies that you have as an out-patient.

3

Bupa By You Treatment and Care

This is for people who are happy to self-pay, or for the NHS to diagnose them and then be treated privately.

Your policy covers the cost of eligible treatment by a private consultant and aftercare at a private hospital. However, it doesn't cover the diagnosis of your condition.

In general, all three options exclude conditions such as chronic conditions, pre-existing or special conditions, natural ageing, allergies, allergic disorders, and food intolerances.

*Paid up to your chosen benefit allowance if applicable (please note benefit allowance do not apply to cancer) when you use a hospital or clinic from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa allowances (a fee-assured consultant).

‡For eligible treatment on your core health insurance when you use a recognised hospital or clinic from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa allowances (a fee-assured consultant). In addition if you have chosen NHS Cancer Cover Plus, cover is only available when the radiotherapy, chemotherapy or surgical operation you need is not available from your NHS.

	Bupa By You Comprehensive	Bupa By You Comprehensive with allowances	Bupa By You Treatment and Care
Out-patient cover			
Consultations	Paid in full [^]	Combined allowance of £1,000, £750 or £500	Paid in full when directly related to eligible in-patient or day-patient treatment or an out-patient surgical operation and follow within six months of the discharge date of your treatment. [‡]
Diagnostic tests	Paid in full [^]	Combined allowance of £1,000, £750 or £500	Paid in full when directly related to eligible in-patient or day-patient treatment or an out-patient surgical operation and follow within six months of the discharge date of your treatment. [‡]
MRI, CT and PET scans	Paid in full [^]	Paid in full [^]	Paid in full when directly related to eligible in-patient or day-patient treatment or an out-patient surgical operation and follow within six months of the discharge date of your treatment. [‡]
Therapies (including mental health therapies)	Paid in full [^]	Combined allowance of £1,000, £750 or £500	Paid in full [‡]
Out-patient surgical options	Paid in full [^]	Paid in full [^]	Paid in full [^]
In-patient and day-patient cover			
Hospital charges	Paid in full [^]		
Surgeon/anaesthetics fees	Paid in full [^]		
In-patient/day case Mental Health treatment	Limited to 28 days in-patient or day-patient care each benefit year [^]		
In-patient/day case treatment	Paid in full [^]		
Cancer			
There are two options for you to choose from:			
1. Cancer Cover	You will be covered for all eligible private cancer treatment from diagnosis including eligible treatment such as surgery, chemotherapy, radiotherapy and bone marrow and stem cell transplants Benefits: Paid in full [‡]		
2. No cancer cover			
Additional benefits			
Home nursing	Paid in full		
Treatment at home	Paid in full		
Private ambulance	Up to £60 per trip		
Parent accommodation	One parent per night for a child up to age 17 years		
NHS cash benefit	£50 per night (maximum 35 nights per year)		
NHS cash benefit for cancer treatment	<ul style="list-style-type: none"> ▪ £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 		
Anytime HealthLine	Yes		
Excess			
Excess	£0, £100, £150, £200, £250, £500, £1,000, or £2,000		

Rewards by Bupa, Bupa Blua Health, Bupa Anytime HealthLine and Family Mental HealthLine are not regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ

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

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Bupa Anytime HealthLine is provided by:

Bupa Occupational Health Limited. Registered in England and Wales Number 631336. Registered office: 1 Angel Court, London EC2R 7HJ

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