

# Your table of cover

## Mercia Health Benefits Standard

Please read this table of cover alongside your membership guide, welcome letter (or email) and premium table for the full terms of your cover.



# 1. Table of benefits and limits

This table of **benefits** and **benefit limits** outlines what is available on your **cash plan**. Simply refer to the **benefits** listed down the side of the table, then across each row to find out the amount of cash you can claim for from your chosen **membership level** per **benefit year**. You can change your **membership level** once in any **benefit year**, should your **cash plan** allow. Please refer to section 2.9 of your **membership guide** for more information.

Membership type	Family*	
	Level 1	Level 2
Dental	Up to £45	Up to £90
Optical	Up to £45	Up to £90
Physiotherapy	Up to £153	Up to £306
Consultations	Up to £153	Up to £306
Medical devices	Up to £50	Up to £100
Home help	Up to £153	Up to £306
Birth and adoption	£80	£160
Bupa Cash Plan Helpline	✓	✓
<b>Hospital in-patient (nights)</b>		
<b>Main member</b>	£15 per instance	£30 per instance
<b>Partner</b>	£8 per instance	£16 per instance
<b>Child dependants</b>	£8 per instance	£16 per instance

\*Family membership is for the **main member**, their **partner** and up to four **child dependants**.

Definitions of words and phrases highlighted in **bold italic** can be found in section 3 from page 7 onward.

Pre-existing conditions are covered for all **benefits**. You will be required to provide any information or proof to support your claim if we make a reasonable request for you to do so.

Eligibility	Cash back % or instance limit
<b>Main member</b> only	100%
<b>Main member</b> only	100%
<b>Main member</b> and <b>partner</b> . <b>benefit limit</b> is per <b>member</b> covered <b>Child dependants</b> : <b>members</b> covered collectively share <b>benefit limit</b>	60%
<b>Main member</b> and <b>partner</b> . <b>benefit limit</b> is per <b>member</b> covered <b>Child dependants</b> : <b>members</b> covered collectively share <b>benefit limit</b>	60%
<b>Main member</b> and <b>partner</b> . <b>benefit limit</b> is per <b>member</b> covered <b>Child dependants</b> : <b>members</b> covered collectively share <b>benefit limit</b>	60%
<b>Main member</b> only	50%
<b>Main member</b> only. One year <b>qualifying period</b> applies	Per child born/adopted
All <b>members</b> aged 16 and over	Not applicable
<b>Hospital in-patient (nights)</b>	
<b>Main member</b> and <b>partner</b> . instance limit is per <b>member</b> covered <b>Child dependants</b> : <b>members</b> covered collectively share instance limit	Up to 20 instances (nights) in total per <b>benefit year</b>

## 2. Benefit descriptions

In this section you'll find a description of the **benefits** listed in section 1 (table of benefits and limits). This will help you to understand what we mean by each of these **benefits**, what we'll/we'll not pay cash back towards and any additional information we think you may need to get the most out of your **cash plan**.

Benefit	Benefit description
Birth and adoption	<p>We'll pay cash benefits for each new child born to or adopted by the <b>main member</b>, up to the amount set out for your <b>membership level</b> and subject to the one year <b>qualifying period</b>, as referenced in the qualifying periods section of your <b>membership guide</b>.</p> <p>Birth note: please enclose a full copy of the birth certificate (as issued by the registry office) with your claim form. For the <b>main member</b> to claim, their name must be on the birth certificate.</p> <p>Adoption note: please enclose an adoption certificate with your claim form. For the <b>main member</b> to claim, their name must be on the adoption certificate. The adoption benefit may not be claimed in respect of children aged 16 and over.</p>
Bupa Cash Plan Helpline	<p>Call the <b>Bupa Cash Plan Helpline</b> on <b>0345 600 4989</b>‡.</p> <p>This offers three options:</p> <ul style="list-style-type: none"> <li>■ 24-hour access to health information and guidance on almost any health-related issue, ranging from symptom advice and travel vaccinations to first aid queries and lifestyle changes. A team of experienced, specially trained nurses are on hand to answer all your queries. This service is available 365 days a year to the <b>main member</b> and all <b>named dependants</b> aged 16 and over. Calls may be recorded and to maintain the quality of our service a nursing manager may monitor some calls always respecting the confidentiality of the call</li> <li>■ Legal advice and assistance on personal matters, through a third party <b>legal advice service provider</b></li> <li>■ Counselling advice and assistance: confidential support through a telephone helpline, available to the <b>main member</b> and all <b>named dependants</b> aged 16 and over, which is operated by qualified <b>counsellors</b> so you get immediate emotional support for a range of problems you may be experiencing. The helpline is available 24 hours a day, 365 days a year. If you are experiencing something that's causing you stress or upset, our qualified <b>counsellors</b> will listen and will suggest ways to resolve the problem or point you in the right direction. Here are just some of the problems we can help with: <ul style="list-style-type: none"> <li>- relationship worries</li> <li>- difficulties at work</li> <li>- bereavement</li> <li>- coping with change</li> <li>- stress</li> <li>- anxiety</li> <li>- depression</li> <li>- emotional problems</li> <li>- substance misuse</li> </ul> </li> </ul> <p>Calls may be recorded and to maintain the quality of our service we may monitor some calls, always respecting the confidentiality of the call. Our <b>counsellors</b> will discuss our confidentiality policy with you when you call.</p> <p>‡For those with hearing or speech difficulties who use the Relay UK smartphone app or textphone, use prefix <b>18001</b> followed by the number above.</p>

Benefit	Benefit description
Consultations	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>■ <b>consultations</b> with a <b>consultant</b></li> <li>■ <b>consultations</b> with a <b>dietician</b> or <b>occupational therapist recognised by Bupa</b></li> <li>■ diagnostic tests or scans for conditions specifically linked with/related to fertility treatment.</li> </ul> <p>We'll not pay cash back towards:</p> <ul style="list-style-type: none"> <li>■ any other diagnostic tests or scans</li> <li>■ any radiologist's fees or appointments with a <b>general practitioner (GP)</b>, even if a receipted cost is incurred, or <b>consultations</b> provided by a medical or <b>dental professional</b> that is not a <b>consultant</b></li> <li>■ non-health related consultations.</li> </ul>
Dental	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>■ dental treatment provided by a <b>dental professional</b></li> <li>■ home use materials purchased from a <b>dental professional</b> eg mouth guards.</li> </ul> <p>We'll not pay cash back towards:</p> <ul style="list-style-type: none"> <li>■ any medications (prescribed or non-prescribed). Medication prescribed by a <b>dental professional</b> is covered by the prescription <b>benefit</b> (if applicable to your <b>cash plan</b>)</li> <li>■ home use materials and kits purchased independently.</li> </ul>
Home help	<p>For the <b>main member</b> only, we'll pay cash back towards home help services you require, if provided at your home address by local authority services, social services or an authorised agent of these bodies.</p>
Hospital in-patient	<p>We'll pay cash benefits for:</p> <ul style="list-style-type: none"> <li>■ up to 20 nights per <b>benefit year</b> for <b>hospital in-patient</b> admissions, including where the <b>member</b> receives cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or <b>gender reassignment surgery</b> arising from <b>gender dysphoria</b></li> <li>■ parental stays if the <b>main member</b> or their <b>partner</b> (if covered) stays overnight in <b>hospital</b> with a <b>child dependant</b>, under age 16, whilst the child receives <b>hospital in-patient</b> treatment.</li> </ul> <p>Note: there is a limit of up to 20 instances (nights) in total per <b>benefit year</b>. By instance, we mean each night a <b>member</b> is admitted as a <b>hospital in-patient</b>.</p> <p>We'll not pay cash benefits for:</p> <ul style="list-style-type: none"> <li>■ cosmetic or reconstructive surgery undergone for cosmetic or psychological reasons</li> <li>■ a <b>hospital</b> attendance for casualty or emergency treatment which does not require a formal admission to a <b>hospital bed</b></li> <li>■ <b>hospital in-patient</b> treatment, which is not provided by and where the overall responsibility does not rest with a <b>consultant</b></li> <li>■ <b>hospital</b> admissions arranged for social or domestic reasons</li> <li>■ the first 10 nights of a <b>member's</b> maternity <b>hospital in-patient</b> stay, by which we mean any <b>hospital in-patient</b> stay during which a <b>member</b> gives birth. <b>Members</b> can claim from the 11th night of their maternity <b>hospital in-patient</b> stay.</li> <li>■ geriatric care</li> <li>■ convalescence care or rehabilitation</li> <li>■ mental health or addictive conditions.</li> </ul>

Benefit	Benefit description
Medical devices	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>▪ <b>medical devices</b> that are considered a medical necessity by a <i>GP, consultant, physiotherapist, osteopath, chiropractor, acupuncturist, chiropodist/podiatrist</i> or <i>hospital</i></li> <li>▪ mastectomy wear and wigs needed as a result of treatment for cancer.</li> </ul> <p>Note: Any claim for this <b>benefit</b> (excluding mastectomy wear and wigs needed as a result of treatment for cancer) must be accompanied by a note from the relevant medical professional confirming that the device is a medical necessity. Where <b>medical devices</b> are purchased over the internet, they must be provided by a <b>UK</b>, Channel Islands or Isle of Man based and registered company, and you must be invoiced in pounds sterling.</p>
Optical	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>▪ glasses with prescribed lenses, prescribed contact lenses and routine sight tests when provided by a qualified ophthalmic practitioner</li> <li>▪ corrective laser eye treatment carried out by an ophthalmic surgeon who is a <i>consultant</i>.</li> </ul> <p>Note: Where prescribed glasses or contact lenses are purchased over the internet, they must be provided by a <b>UK</b>, Channel Islands or Isle of Man based and registered company, and you must be invoiced in pounds sterling. We'll not pay cash back towards items including (but not limited to) solutions, chains, cases.</p>
Physiotherapy	We'll pay cash back towards treatment or services provided by a <i>physiotherapist</i> .

### 3. Definitions

Some of the words we use in this table of cover have specific meanings. In this section you'll find a definition of the terms used in **bold italic** throughout. This will help you to understand what we mean when we use these terms.

Defined term	Definition
<b>Acupuncturist</b>	Means an acupuncturist, <b>recognised by Bupa</b> or registered as a Member or Fellow of the British Acupuncture Council (MBAcC or FBaCC), British Medical Acupuncture Society (BMAS), or Acupuncture Association of Chartered Physiotherapists (AACP), at the time you receive your treatment. You can contact the organisations on <a href="http://www.aacp.org.uk">www.aacp.org.uk</a> (AACP), <a href="http://www.medical-acupuncture.co.uk">www.medical-acupuncture.co.uk</a> (BMAS) or <a href="http://www.acupuncture.org.uk">www.acupuncture.org.uk</a> (MBaCC) to see if the practitioner is registered.
<b>Agreement</b>	Means the agreement between <b>Bupa</b> and the <b>main member</b> or the <b>sponsor</b> which provides the terms of your cover (please see your <b>membership guide</b> for the definition specific to your policy).
<b>Benefit</b>	Means each of the benefits set out in this table of cover, to which you are entitled as a <b>member</b> of the policy.
<b>Benefit limit</b>	Means the maximum amount that we will pay for each <b>benefit</b> of the <b>cash plan</b> during each <b>benefit year</b> . You can find the benefit limits for each <b>benefit</b> on this table of cover.
<b>Benefit year</b>	Means a 12 month period starting on 1 January. This is applicable to all <b>members</b> .
<b>Bupa</b>	Means Bupa Insurance Limited, being the company that provides the insurance cover. Registered in England and Wales No. 3956433. Registered office: 1 Angel Court, London EC2R 7HJ. Bupa may act through Bupa Insurance Services Limited, and the term <b>Bupa</b> may also refer to other companies in the Bupa group, where indicated in the <b>agreement</b> .
<b>Cash plan</b>	Means the <b>benefits</b> we provide, as shown on this table of cover, subject to the terms and conditions of the <b>agreement</b> .
<b>Child dependant</b>	Means any child of yours or your <b>partner's</b> , including any child for whom you or your <b>partner</b> is a legal guardian or foster parent. See section 2.2 of your <b>membership guide</b> for more details.
<b>Chiropodist</b>	Means a person, <b>recognised by Bupa</b> or registered as a chiropodist with the Health and Care Professions Council (HCPC), at the time you receive your treatment. You can contact the HCPC on <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if the practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Chiropractor</b>	Means a chiropractor, <b>recognised by Bupa</b> or registered as a member of the General Chiropractic Council (GCC), at the time you receive your treatment. You can contact the GCC on <a href="http://www.gcc-uk.org">www.gcc-uk.org</a> to see if the practitioner is registered. The GCC is governed by the Professional Standards Authority (PSA).

Defined term	Definition
<b>Consultant</b>	Means a specialist licensed and registered with the General Medical Council (GMC) or General Dental Council (GDC). You can contact the GMC on <a href="http://www.gmc-uk.org">www.gmc-uk.org</a> or the GDC on <a href="http://www.gdc-uk.org">www.gdc-uk.org</a> to see if the consultant is registered. There is a requirement for a consultant to hold a license from 18 November 2009 in addition to the GMC registration. The licence is managed by the GMC.
<b>Consultation</b>	Means a meeting with a <b>consultant</b> to assess your health.
<b>Counsellor</b>	Means a counsellor employed or <b>recognised by Bupa</b> and registered with the British Psychological Society (BPS), the British Association for Counselling and Psychotherapy (BACP) or the UK Council for Psychotherapists (UKCP). You can contact the BPS on <a href="http://beta.bps.org.uk/about-us/contact-us">beta.bps.org.uk/about-us/contact-us</a> , BACP on <a href="http://www.bacp.co.uk/contact/">www.bacp.co.uk/contact/</a> or UKCP on <a href="http://www.psychotherapy.org.uk/contact-us/">www.psychotherapy.org.uk/contact-us/</a>
<b>Dental professional</b>	Means anyone that is registered with the General Dental Council (GDC) and practises in the UK. You can contact the GDC on <a href="http://www.gdc-uk.org">www.gdc-uk.org</a> to see if the dental professional is registered.
<b>Dietician</b>	Means a person <b>recognised by Bupa</b> or registered as a dietician with the Health and Care Professions Council (HCPC), at the time you receive your treatment. You can contact the HCPC on <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if the practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Gender dysphoria</b>	Means a condition where a person experiences discomfort or distress because there's a mismatch between their biological sex and gender identity, sometimes known as gender identity disorder, gender incongruence or transgenderism.
<b>Gender reassignment surgery</b>	Means genital surgery and bilateral mastectomy only.
<b>General practitioner (GP)</b>	Means a doctor who is on the UK General Medical Council's General Practitioner Register. You can contact the GMC on <a href="http://www.gmc-uk.org">www.gmc-uk.org</a> to see if the GP is registered.
<b>Hospital</b>	Means any NHS or private hospital which has facilities for major surgery or which exists principally for the provision of treatment by <b>consultants</b> .
<b>Hospital in-patient</b>	Means admission to a <b>hospital</b> ward (before midnight) where the <b>member</b> is required, for medical reasons, to stay in <b>hospital</b> overnight or longer.
<b>Legal advice service provider</b>	Means © 2017 Slater and Gordon (UK) LLP a Limited Liability Partnership registered in England & Wales (OC371153). Slater and Gordon (UK) LLP is authorised & regulated by the Solicitors Regulation Authority. Slater and Gordon (UK) LLP is authorised & regulated by the Financial Conduct Authority (FCA) for insurance mediation activity. This provider may change from time to time. Please see section 2.8 of your <b>membership guide</b> for changes we can make.
<b>Main member</b>	Means the person who is covered under the <b>agreement</b> by virtue of being eligible in his or her own right, rather than as a <b>named dependant</b> .

Defined term	Definition
<b>Medical device</b>	Means any instrument, apparatus, appliance, material or other article, for the use of: Diagnosis, prevention, monitoring, treatment or alleviation of disease, injury or handicap, investigation, replacement or modification of the anatomy or of a physiological process.
<b>Member</b>	Means the <b>main member</b> of the policy and/or any <b>named dependant</b> covered under the policy.
<b>Membership guide</b>	Means the document that sets out the general terms and conditions of your membership, including, but not limited to, sections explaining how your membership works, how to claim, your right to cancel and making a complaint.
<b>Membership level</b>	Means the level of cover chosen by you or the <b>sponsor</b> . This determines your <b>benefit limits</b> . Your membership level is shown on your <b>welcome letter</b> .
<b>Named dependant</b>	Means your <b>partner</b> and any <b>child dependants</b> as notified to us who are named as <b>members</b> of the policy.
<b>Occupational therapist</b>	Means a person <b>recognised by Bupa</b> or registered as an occupational therapist with the Health and Care Professions Council (HCPC), at the time you receive your treatment. You can contact the HCPC on <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if the practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Osteopath</b>	Means an osteopath, <b>recognised by Bupa</b> or registered as a member of the General Osteopathic Council (GOC), at the time you receive your treatment. You can contact the GOC on <a href="http://www.osteopathy.org.uk">www.osteopathy.org.uk</a> to see if the practitioner is registered. The GOC is governed by the Professional Standards Authority (PSA).
<b>Partner</b>	Means the <b>main member's</b> husband, wife, civil partner or the person they live with in a relationship similar to that of a marriage or civil partnership.
<b>Physiotherapist</b>	Means a person, <b>recognised by Bupa</b> or registered as a physiotherapist with the Health and Care Professions Council (HCPC), at the time you receive your treatment. You can contact the HCPC on <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if the practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Podiatrist</b>	Means a person, <b>recognised by Bupa</b> or registered as a podiatrist with the Health and Care Professions Council (HCPC), at the time you receive your treatment. You can contact the HCPC on <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if the practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Premium table</b>	Means the document we send you that outlines the monthly and annual premium associated with each <b>membership level</b> available on your policy.
<b>Qualifying period</b>	Means a set period of time that must pass before we will accept and pay claims for particular <b>benefits</b> . If an event happens during this set period of time (for example, a birth or adoption), the <b>benefit</b> will not be payable. This applies to each <b>member</b> , starting from the date they joined the policy or from the date they increased their <b>benefit limits</b> .

Defined term	Definition
<i>Recognised by Bupa</i>	Means a person that is registered and accepted by us and can be found on <a href="http://finder.bupa.co.uk">finder.bupa.co.uk</a>
<i>Sponsor</i>	Means the entity with whom <i>Bupa</i> have entered into an <i>agreement</i> to provide cover.
<i>Start date</i>	Means the date your policy is effective from. You can find this in the <i>welcome letter</i> we sent you when you joined.
<i>Welcome letter</i>	Means the letter we send you confirming your <i>membership level</i> and your <i>start date</i> . We will send you a welcome letter at the start of your policy, and we will send subsequent letters confirming any changes if we/you make changes to your cover.

## Notes

Bupa Cash Plan Helpline is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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