

# Your table of cover

## Health Expenses

Please read this table of cover alongside your membership guide, welcome letter 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.

Definitions of words and phrases highlighted in **bold italic** can be found in section 3 from page 4 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.

Membership type	Individual*		Eligibility	Cash back %
Membership level	Level 10	Level 20		
Dental	Up to £125	Up to £250	<b>Main member</b> only	100%
Optical	Up to £125	Up to £250	<b>Main member</b> only	100%
Prescriptions	Up to £25	Up to £50	<b>Main member</b> only	100%

\*Individual membership is for the **main member** only.

## 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
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>
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 <b>consultant</b>.</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.</p> <p>We'll not pay cash back towards items including (but not limited to) solutions, chains, cases.</p>
Prescriptions	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>charges paid for a prescription provided by a <b>general practitioner, dental professional</b> or <b>consultant</b></li> <li>prescription prepayment certificates.</li> </ul>

### 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><i>Agreement</i></b>	Means the agreement between <b><i>Bupa</i></b> and the <b><i>main member</i></b> or the <b><i>sponsor</i></b> which provides the terms of your cover (please see your <b><i>membership guide</i></b> for the definition specific to your policy).
<b><i>Benefit</i></b>	Means each of the benefits set out in this table of cover, to which you are entitled as a <b><i>member</i></b> of the policy.
<b><i>Benefit limit</i></b>	Means the maximum amount that we will pay for each <b><i>benefit</i></b> of the <b><i>cash plan</i></b> during each <b><i>benefit year</i></b> . You can find the benefit limits for each <b><i>benefit</i></b> on this table of cover.
<b><i>Benefit year</i></b>	Means a 12-month period starting on the <b><i>main member's start date</i></b> or an anniversary of that <b><i>start date</i></b> . This is applicable to all <b><i>members</i></b> .
<b><i>Bupa</i></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><i>Bupa</i></b> may also refer to other companies in the Bupa group, where indicated in the <b><i>agreement</i></b> .
<b><i>Cash plan</i></b>	Means the <b><i>benefits</i></b> we provide, as shown on this table of cover, subject to the terms and conditions of the <b><i>agreement</i></b> .
<b><i>Child dependant</i></b>	Means any child of yours or your <b><i>partner's</i></b> , including any child for whom you or your <b><i>partner</i></b> is a legal guardian or foster parent. See section 2.2 of your <b><i>membership guide</i></b> for more details.
<b><i>Consultant</i></b>	Means a specialist licensed and registered with the General Medical Council (GMC) or General Dental Council (GDC). You can contact the GMC on <b><a href="http://www.gmc-uk.org">www.gmc-uk.org</a></b> or the GDC on <b><a href="http://www.gdc-uk.org">www.gdc-uk.org</a></b> 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><i>Dental professional</i></b>	Means anyone that is registered with the General Dental Council (GDC) and practises in the UK. You can contact the GDC on <b><a href="http://www.gdc-uk.org">www.gdc-uk.org</a></b> to see if the dental professional is registered.
<b><i>General practitioner (GP)</i></b>	Means a doctor who is on the UK General Medical Council's General Practitioner Register. You can contact the GMC on <b><a href="http://www.gmc-uk.org">www.gmc-uk.org</a></b> to see if the GP is registered.
<b><i>Main member</i></b>	Means the person who is covered under the <b><i>agreement</i></b> by virtue of being eligible in his or her own right, rather than as a <b><i>named dependant</i></b> .
<b><i>Member</i></b>	Means the <b><i>main member</i></b> of the policy and/or any <b><i>named dependant</i></b> covered under the policy.

Defined term	Definition
<b><i>Membership guide</i></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><i>Membership level</i></b>	Means the level of cover chosen by you or the <b><i>sponsor</i></b> . This determines your <b><i>benefit limits</i></b> . Your membership level is shown on your <b><i>welcome letter</i></b> .
<b><i>Named dependant</i></b>	Means your <b><i>partner</i></b> and any <b><i>child dependants</i></b> as notified to us who are named as <b><i>members</i></b> of the policy.
<b><i>Partner</i></b>	Means the <b><i>main member's</i></b> husband, wife, civil partner or the person they live with in a relationship similar to that of a marriage or civil partnership.
<b><i>Premium table</i></b>	Means the document we send you that outlines the monthly and annual premium associated with each <b><i>membership level</i></b> available on your policy.
<b><i>Sponsor</i></b>	Means the entity with whom <b><i>Bupa</i></b> have entered into an <b><i>agreement</i></b> to provide cover.
<b><i>Start date</i></b>	Means the date your policy is effective from. You can find this in the <b><i>welcome letter</i></b> we sent you when you joined.
<b><i>Welcome letter</i></b>	Means the letter we send you confirming your <b><i>membership level</i></b> and your <b><i>start date</i></b> . 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.



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