

# Your table of cover

## Additional Health

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	Individual*			Couple*		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Dental	Up to £90	Up to £125	Up to £250	Up to £90	Up to £125	Up to £250
Optical	Up to £90	Up to £125	Up to £250	Up to £90	Up to £125	Up to £250
Therapies (includes reflexology and acupuncture)	Up to £75	Up to £75	Up to £150	Up to £75	Up to £75	Up to £150
Chiropractic/podiatry	Up to £75	Up to £75	Up to £150	Up to £75	Up to £75	Up to £150
Prescriptions	Up to £15	Up to £21	Up to £42	Up to £15	Up to £21	Up to £42
Bupa Cash Plan Helpline	✓	✓	✓	✓	✓	✓

\*Individual membership is for the **main member** only. Couple membership is for the **main member** and their **partner**. 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 6 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.

For level 1 cover, where indicated, we'll pay 50% cash back on each claim you submit towards the costs you or your **named dependants** incur (up to the maximum **benefit limit** set out for your **membership level**).

Family*			Eligibility	Cash back %
Level 1	Level 2	Level 3		
Up to £90	Up to £125	Up to £250	Per <b>member</b> covered	50% Level 1 100% Levels 2 and 3
Up to £90	Up to £125	Up to £250	Per <b>member</b> covered	50% Level 1 100% Levels 2 and 3
Up to £75	Up to £75	Up to £150	Per <b>member</b> covered	50% Level 1 100% Levels 2 and 3
Up to £75	Up to £75	Up to £150	Per <b>member</b> covered	50% Level 1 100% Levels 2 and 3
Up to £15	Up to £21	Up to £42	Per <b>member</b> covered	100%
✓	✓	✓	All <b>members</b> aged 16 and over	Not applicable

## 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
Acupuncture	We'll pay cash back towards treatment or services provided by an <b>acupuncturist</b> .
<b>Bupa</b> Cash Plan Helpline	<p>Call the <b>Bupa</b> Cash Plan Helpline on <b>0345 600 4989</b><sup>†</sup>. 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><sup>†</sup>For those with hearing or speech difficulties who use the Relay UK smartphone app or textphone, use the prefix <b>18001</b> followed by the number above.</p>

Benefit	Benefit description
Chiroprody/podiatry	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>chiroprody/podiatry treatment or services provided by a <b>chiroprodist/podiatrist</b></li> <li>any items recommended or prescribed by a <b>chiroprodist/podiatrist</b> (excluding medication).</li> </ul> <p>Note: for items that have been recommended or prescribed we require written confirmation from the <b>chiroprodist/podiatrist</b> to be able to pay your claim. If those items 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 sundry items such as insoles that are not recommended or prescribed by a <b>chiroprodist/podiatrist</b>.</p>
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 mouthguards.</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>
Reflexology	We'll pay cash back towards treatment or services provided by a <b>reflexologist</b> .

### 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>Acupuncturist</i></b>	Means an acupuncturist, <b><i>recognised by Bupa</i></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><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>Chiroprapist</i></b>	Means a person, <b><i>recognised by Bupa</i></b> or registered as a chiroprapist 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><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 <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><i>Counsellor</i></b>	Means a counsellor employed or <b><i>recognised by Bupa</i></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>

Defined term	Definition
<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 <a href="http://www.gdc-uk.org">www.gdc-uk.org</a> 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 <a href="http://www.gmc-uk.org">www.gmc-uk.org</a> to see if the GP is registered.
<b><i>Legal advice service provider</i></b>	Means © 2017 Slater and Gordon (UK) LLP a Limited Liability Partnership registered in England and Wales (OC371153). Slater and Gordon (UK) LLP is authorised and 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><i>membership guide</i></b> for changes we can make.
<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.
<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>Podiatrist</i></b>	Means a person, <b><i>recognised by Bupa</i></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><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>Recognised by Bupa</i></b>	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>
<b><i>Reflexologist</i></b>	Means a person, <b><i>recognised by Bupa</i></b> or registered as a reflexologist with the Association of Reflexologists ( <a href="http://www.aor.org.uk">www.aor.org.uk</a> ) the International Federation of Reflexologists or the British Association of Reflexology.
<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.

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

Bupa Cash Plan Helpline is provided by:

Bupa Occupational Health Limited. Registered in England and Wales No. 631336.

Registered office: 1 Angel Court, London EC2R 7HJ

Legal advice and assistance are provided by a third party.

Bupa cash plan is provided by:

Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Arranged and administered by:

Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 3829851.

Registered office: 1 Angel Court, London EC2R 7HJ

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