

**Small business health insurance.
Better for business**



Your underwriting explained

No Further Underwriting

If you're transferring to your employer's policy from another health insurance policy, your existing medical conditions may be covered. We may ask you to complete a form or provide a previous insurance certificate, and if there's a medical condition you tell us about that we can't cover, an exclusion (special condition) will be added to the policy you're transferring to. Any exclusions that were applied to the previous policy will also apply to your Bupa policy.

Things to consider

You'll need to have had insurance with another provider for a minimum of one year. You'll be able to keep your original policy start date from your previous insurance provider. Please send us your form and certificates of insurance and we'll check your cover before you make a claim (any previous exclusions may still apply).

Don't forget to get in touch with Bupa to pre-authorise any consultations, tests, or treatment so we can confirm whether they are covered by your policy.

Making a health insurance claim

How do I make a claim?



Speak to a GP or use our Digital GP service, Bupa Bluea Health* for a referral. If you have Guided Care, this will need to be an Open Referral



Call us to discuss your referral so we can check this is covered on your policy

If it is, we'll give you an authorisation number and advise if any excess or shortfall applies. If you have Guided Care, you will be given a list of consultants you can see. You must use a consultant from the list we provide or you may not be covered.



You'll then be able to access eligible treatment

We'll take care of the cost of your treatment directly. If an excess applies to your claim, we'll let you know who to pay the excess to, for example, your consultant, therapist, hospital or clinic. The excess must be paid directly to them- not to Bupa. We'll also let you know how much of your excess remains (if any).

You can also access the [My Bupa](#) app to view your policy information, including any excess payments.

Direct Access

You can also use our Direct Access^ service to call us directly if you're worried about cancer, mental health or muscle, bone and joint symptoms.

Depending on your health insurance policy and nature of your symptoms, our trained advisers, experienced physiotherapists and mental health practitioners can provide support, advice and a referral if you need one usually without the need to see a GP.

Download the [SME Select Policy Guide](#) for exclusions and policy terms and conditions. Please also check your Membership Certificate to find out what is and isn't covered on your policy. You should also read your Confirmation of Special Conditions document, if applicable.



Download the My Bupa app

Register today. You'll need your membership number handy.



*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. Please check your guide and certificate for further details or contact us to check your eligibility.

^Customers who live in the Isle of Man cannot access Digital GP provided by eMed, but instead can access GP24 provided by HealthHero.

Bupa Bluea Health is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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