

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



# Your underwriting explained

## **Rolling Moratorium**

You won't need to fill in a health questionnaire before joining. If you've had a medical condition in the five years before joining Bupa, then this wouldn't be considered eligible for cover for at least the first two years of your policy.

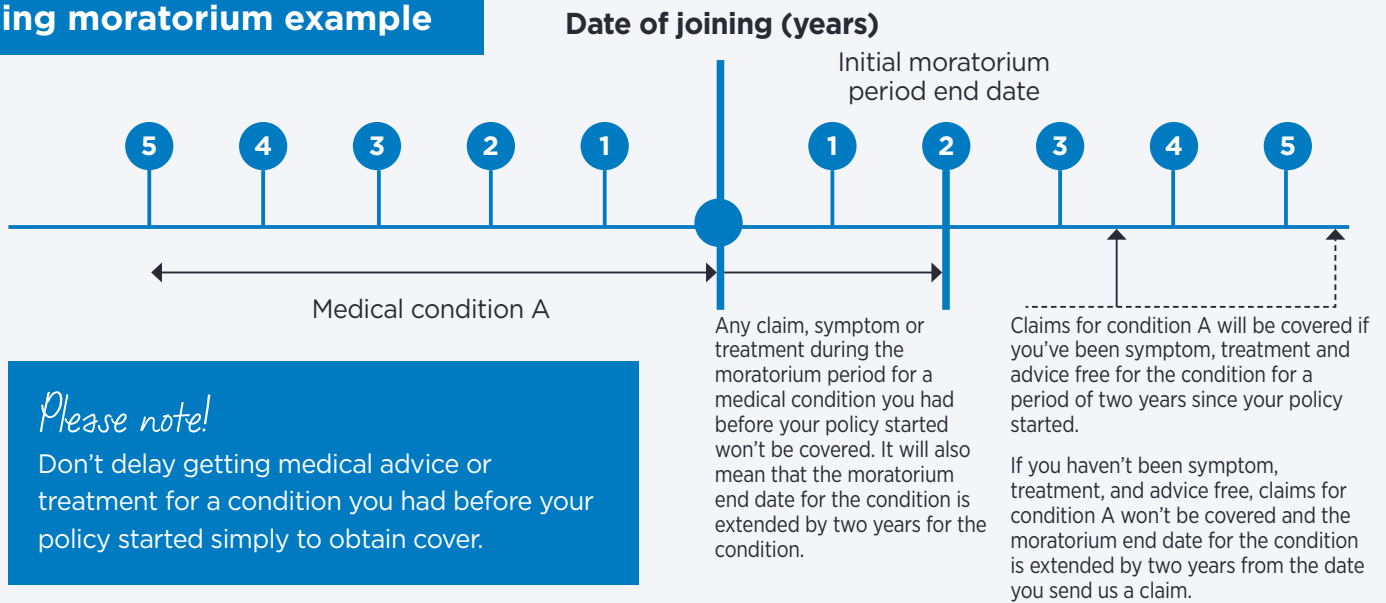
You must have remained treatment, symptom, medication, and advice free for at least two years after joining before the condition can be considered eligible.

To be eligible for cover the main member and dependants must have been registered continuously with a GP for a period of at least six months or have access to and be able to provide their full medical records in English.

## **Things to consider**

You don't need to complete a medical history application form when you join. However, it will be necessary to ask a GP or consultant to complete a pre-treatment form for each new symptom or condition.

## Rolling moratorium example



### *Please note!*

Don't delay getting medical advice or treatment for a condition you had before your policy started simply to obtain cover.

## Moratorium Switch: What does it mean?

If you have health insurance through another insurer on moratorium terms, we may transfer your policy over and keep your original moratorium start date\* rather than it starting again. If you don't have a current insurance policy and your company chooses moratorium underwriting, you'll be placed onto rolling moratorium terms.

### Making a health insurance claim for Rolling Moratorium and Moratorium Switch

#### How do I make a claim?

For each new symptom or condition, you need to:



**Speak to a GP or use our Digital GP service, Bupa Blua 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**  
We will request a pre-treatment form‡ to be completed by the registered GP who holds your medical records before confirming eligibility for each new symptom or condition.



**Ask a GP to complete the form and return it to us**



**We'll take a look at your form and let you know if we can cover your treatment**  
As long as your symptoms or conditions are not **pre-existing** or you've been symptom, treatment and advice free for the condition for a period of two years since your policy started, we'll give you an authorisation number. We'll also let you know 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 **Bupa Touch** to view your policy information, including any excess payments.

## Direct Access

You can also use our Direct Access<sup>††</sup> 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 Bupa Touch

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



<sup>†</sup>Your GP or consultant may charge you a fee for providing a report which we do not pay.

Once a symptom or condition is accepted, we no longer need you to complete a pre-treatment form. A separate pre-treatment form is needed for each new medical condition or symptom for which you need treatment.

<sup>\*</sup>With Moratorium you will not be covered for any pre-existing medical conditions until two years have passed without any incident for each condition.

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

<sup>††</sup>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.

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

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