

Option to transfer from a small business group health insurance policy to a personal policy.



Answers to some questions you may have

	Scenario 1: UNINTERRUPTED COVER – personal policy Members can transfer to a Bupa personal policy with uninterrupted cover	Scenario 2: personal policy Members can transfer to a Bupa personal policy, but don't qualify for uninterrupted cover
Q1: Will the Bupa personal policy price be lower than the current group policy?	<p>Personal policy prices depend on a number of factors including the member's personal details (such as their age) and circumstances.</p> <p>To make sure cover meets the member's needs, it's important to compare what is and isn't covered by both policies, the terms, and the prices.</p> <p>While a personal policy may initially cost less than the current group policy, over time it may become more expensive than a group policy due to the different way prices are calculated for both types of policies.</p>	
Q2: What are the criteria for transferring from a group to a personal policy?	<ul style="list-style-type: none"> ■ The group policy has only one main member; and ■ The group policy was initially set up with more than one main member, and now has one main member; and ■ This is at least the second renewal of the group policy following the change to one main member, and no main members have been added or removed from the group since the group has had one main member; and ■ The personal policy starts within 90 days of the date the group policy ends. We'll backdate the start of the personal policy to the date the main member and any dependants left their group policy and let them know if they have any backdated premiums to pay. 	<ul style="list-style-type: none"> ■ The group policy has only one main member; and ■ It doesn't meet the other criteria in scenario 1
Q3: Can the main member and any dependants continue to have uninterrupted cover when transferring to a Bupa personal policy?	<p>The main member and any dependants* can transfer to a Bupa personal policy and continue to have uninterrupted cover.</p> <p>While their new insurance may not be exactly the same as their group cover, they could still be covered for any ongoing or existing conditions they have, depending on their new policy's terms and conditions.</p> <p>*Subject to child dependants maximum age – see the answer to question 6</p>	<p>The main member and any dependants* can transfer to a Bupa personal policy, but their new policy won't cover any existing or ongoing conditions they may have.</p> <p>*Subject to child dependants maximum age – see the answer to question 6</p>

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Q4: Will the Bupa personal policy have the same terms and conditions as the current group policy?	<p>There are likely to be some differences between the policies.</p> <p>Our personal healthcare consultants can provide a personal policy quote and details of the cover so the main group member can make sure the personal policy is right for their needs.</p>	<p>The personal policy won't cover any existing or ongoing conditions the main group member or any dependants may have, and there are likely to be other differences.</p> <p>Our personal healthcare consultants can provide a personal policy quote and details of the cover so the main group member can make sure the personal policy is right for their needs.</p>
Q5: Do the main member and any dependants have to transfer from their group policy to a personal one?	<p>No, your client and the main member can choose what they wish to do. Your client can renew their current group cover, or the main member and any dependants* can transfer to a personal policy which can still be paid for by the business.</p> <p>*Dependants can only transfer together with the main member. Subject to child dependants maximum age – see the answer to question 6.</p>	
Q6: Can child dependants be transferred together with the parent to a Bupa personal policy?	<p>Yes, child dependants under 24 years old can be transferred to the main member's personal policy as long as the parent or guardian is also covered under the new personal policy.</p>	
Q7: Will my client's business hold the contract for the Bupa personal health insurance policy?	<p>Bupa personal policies are purchased by individuals. This means that the main member, and not a business, holds the contract for the policy. However, your client's business can pay for the policy on behalf of the main personal member.</p>	
Q8: Can my client's business pay the Bupa personal policy premium on behalf of the main member and any dependants?	<p>Yes, your client's business can pay the main personal member's premium, and the premium for any dependants, provided they have the consent of the main member to do so.</p>	
Q9: Will Bupa ask for a GP report if someone claims under the personal policy?	<p>During the first three months of a personal policy, when someone asks for a pre-authorisation for consultations, tests or treatment, we may need a medical report from their GP. This is to confirm when their symptoms started.</p>	<p>This depends on the type of underwriting chosen for the personal policy.</p> <p>Full medical underwriting: During the first 12 months of a personal policy, when someone asks for a pre-authorisation for consultations, tests or treatment, we may need a medical report from their GP. This is to confirm when their symptoms started.</p> <p>Moratorium: We may need a medical report from a GP whenever anyone claims on a personal policy.</p>

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Q10: Can the personal policy cover more than one main member?	No, personal policies have one main member. A group policy can cover more than one main member.	
Q11: Can the main member and any dependants transfer from a Bupa personal policy back to a Bupa SME group policy?	The main personal member and any dependants can transfer back to a Bupa SME group policy if they're joining or setting up a SME group with a minimum of two main members and they meet the SME group policy criteria.	