

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



**Ready for
a healthier,
happier team.**

For clients of intermediaries.



Healthy people. Healthy business.

In smaller businesses, every single person plays a key role. If you're well in mind and body, you're all better off. It's simply good for business.

To help get your people there, we offer a range of healthcare services that focus on the mind just as much as the body. From managing stress, back pain and lots in between, we can help protect your business from the effects of long-term absence.

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The most extensive mental health cover in the market.*

More and more businesses are recognising the importance of looking after the mental wellbeing of their people, but employees still face many challenges in accessing treatment. So we've changed our cover to make it easier.

91%

of the UK workforce has experienced high pressure or stress at some point over the last year.

Mental Health UK Burnout Report, 2025

Please note: if you choose a Select Custom policy, you'll need to opt in for mental health treatment for an additional fee.

*As of March 2026, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between the Bupa's SME Select health insurance and other health insurance products offering mental health cover. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. Cover comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison. [Click here to verify](#)

Three key differences.

Our cover is designed to help as many of your employees as possible.

1

No time limits

Our cover has no time limits on mental health conditions, so as long as the treatment is effective we won't leave your employees without support if their condition comes back.

2

Extended cover

We now cover most mental health conditions, including stress, anxiety, depression, bipolar disorder, addictions and personality disorders.

3

Ongoing support

We provide support for diagnosis and treatment for eligible mental health conditions, as set out in the employee scheme and certificate. This could help them manage a condition and prevent worsening symptoms.

Note: Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for outpatient, inpatient and day patient mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause, cosmetic treatment and gender reassignment. There are a few general exclusions, such as wars and riots, for which we would not cover any related mental health treatment. Please refer to your policy or trust guide for further details.

Fast access to treatment.

Cancer, mental health and muscle, bone and joint conditions can have a significant impact on your employees and your business. That's why we offer fast advice and referrals in all of these areas, usually without needing to see a GP first.*

*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. For example, if your cover excludes conditions you had before your cover started, we may ask for further information from your GP. Please check your policy guide and membership certificate for further details or contact us to check your cover.



Symptoms of cancer

The faster we act on cancer, the better the chance of a full recovery. That's why we'll assess any worrying symptoms over the phone and, if necessary, book your employee an appointment with an approved specialist there and then.



Mental health

If one of your team is experiencing stress, anxiety or any other issue, we can arrange for them to speak to a mental health practitioner who'll listen and guide them to the right support.



Muscles, bones and joints

Bad backs, stiff joints and aching muscles can affect your team's overall wellbeing and productivity in the workplace. If an employee calls us with a problem, we'll arrange for a senior physiotherapist to call them back.

Call us straightaway for any worries or to start treatment

0345 600 8277

Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm. We may record or monitor our calls.

Please note: if you choose a Select Custom policy, you'll need to opt in for mental health treatment for an additional fee.

Blua. Digital health by Bupa. See a GP with ease.



Digital health
by Bupa

Not being able to see a GP can cause stress for your team. And those who can get an appointment often worry about taking time off. The My Bupa app makes it quick and easy for your employees to get health advice. Helping to minimise disruption and maximise productivity.

Present

Employees don't need to visit a surgery to see a GP. They can find a private space at work or at home and have a consultation using their smartphone.

Productive

Because Blua is so convenient, employees are more likely to check out any worries sooner rather than later. This can help maintain good health.

Engaged

Having a health worry on your mind can be a distraction. Blua digital health provides fast answers, allowing your employees to get back to what they do best.

Find Blua, digital health by Bupa, in the My Bupa app.



- Speak to a GP over the phone or by video.
- Collect private prescriptions (medication and delivery must be paid for) within 60 minutes from a pharmacy of your choice, or choose delivery - depending on opening hours and availability.
- Get a referral to a specialist as part of your health insurance. Please note, members must call us to pre-authorise treatment.





56%

of employees say they struggled with wait times and appointment availability.

HCML, 2024

35%

of business leaders have had staff absent while waiting for hospital treatment.

TUC, 2024

Bupa Select health insurance. Your options.

With Select, you can choose to look after your team in both mind and body. They'll be covered for diagnosis and eligible treatment in Bupa-recognised facilities, including cancer.

Mix and match levels of Select cover across your business

Select Key

Our base level of cover.

Select Enhanced

Extra cover for added reassurance.

Select Complete

Our highest level of cover.

Select Custom

Customised cover to suit your business.

All levels include:

- cover for eligible outpatient consultations and treatments
- eligible inpatient and day patient treatment including diagnostic tests and scans
- full cancer cover, including access to Specialist Centres for Breast Cancer[†]
- access to the My Bupa app
- access to our 24/7 Anytime HealthLine
- access to our Family Mental HealthLine

[†]Where cancer is covered as part of your core health insurance, there are no time limits and all your eligible cancer treatment costs are paid in full, for as long as you have Bupa health insurance. For eligible treatment on your core health insurance when you use a facility from your chosen Bupa network and a Bupa fee-assured consultant if Guided Care doesn't apply to your policy, or a Bupa Open Referral consultant if Guided Care applies to your policy.

For more information, contact your intermediary partner

Choosing a business product.

Your business is one of a kind, so you need a package that suits your needs. We offer a range of complementary products that you can choose alongside our insurance, or on their own. And if you'd like to vary the level of cover different employees have, you can.

Dental insurance

Dental care is an essential part of our health and wellbeing. But many are finding it increasingly hard to access. With our cover, you can help your employees access dental care whilst making sure you're keeping your business thriving.

Cash plan

Small costs can add up. With a Bupa Cash Plan, your employees can claim back everyday health expenses for routine eye tests, dental check-ups, prescriptions and more.

Deals and discounts on big brands with **Everyday Rewards**

Health isn't just about looking after our bodies – it's doing more of the things we love. That's why we've launched Everyday Rewards. Think discounts on dining, food and fitness. Deals on days out, gadgets and getaways.

Tons of savings, all for the taking



Up to 10% off
Apple products



Save up to 25%
on hotels with Expedia

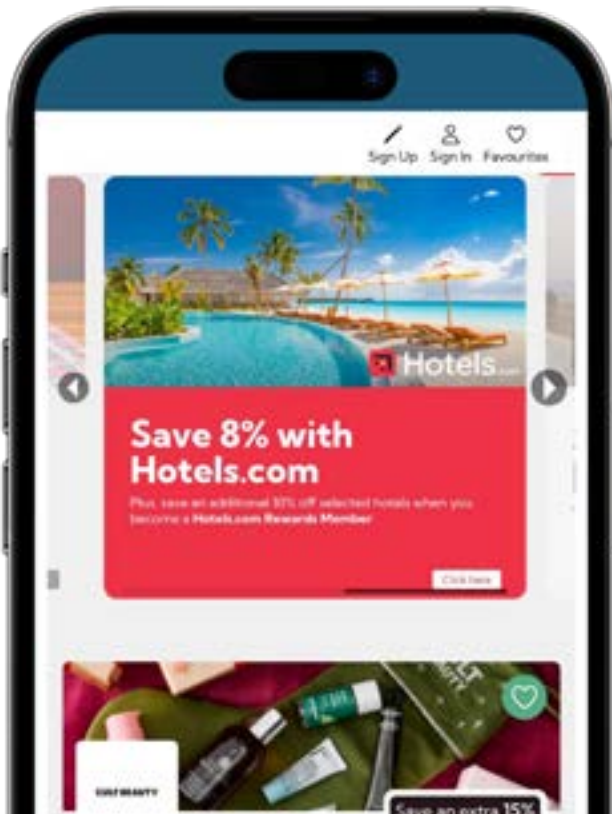


20% discount
on all full-priced
Virgin Experience Days

And loads more offers...



*Offers are accurate as of April 2026 and are subject to change.



Steps for your clients



Head online to
bupa.co.uk/rewards



Sign up with your
email address and
membership number.



Browse hundreds of
rewards from top brands.



Just scan the QR
code to get started.

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