

For health insurance.  
Better for business.



# Leading in mental wellbeing.





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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. From worrying about what others might say to long waiting lists. Our cover makes it easier.

\*As of August 2021, 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 and Corporate 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.

**Over  
1.1 million**  
lives covered  
within the first year  
of launching.

Internal Bupa report November 2021



Mental Health Advantage is designed to meet the mental wellbeing needs of your employees through:

- Early detection mechanisms
- Support for the monitoring and maintenance of diagnosed conditions to prevent acute flareup
- Quick access to diagnosis and treatment
- Services that are accessible without your employees needing to leave home

**Mental health conditions are one of the largest causes of sick leave and presenteeism, which with respective loss of productivity, costs UK businesses up to £45 billion a year.**

Mental health and employers. Refreshing the case for investment. Deloitte. January 2020



**41%** of employees have experienced poor mental health related to work in a 12 month period.

Key Findings: Mental Health at Work 2020, Business in the Community

## Three key differences.

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



# 1

### No time limits

Since mental health conditions can recur, we don't put a time limit on your employees' cover. That means, we won't leave your employees without support if a condition comes back or a new one develops.

# 2

### Extended cover

We cover most mental health conditions. The main exceptions are the treatment of dementia, learning difficulties, and behavioural and developmental problems.

# 3

### Ongoing support

We cover ongoing support for the monitoring and maintenance of diagnosed eligible mental health conditions, as set out in the employee's 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 out-patient, in-patient 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, for which we would not cover any related mental health treatment. Please refer to your membership or trust guide for further details.



**30% of employees**

have told nobody about their mental health concerns.

Key Findings: Mental Health at Work 2020, Business in the Community

**58% of managers**

recognise that providing mental health support to their team is part of their job.

Key Findings: Mental Health at Work 2020, Business in the Community

## 1 No time limits

Mental health conditions are complex and often recur. Our commitment to leading the way in mental wellbeing means we won't leave your employees or your business without our support.



Your people can come to us about eligible recurring conditions up to their benefit limits. If they do, we always work within best practice to identify the most clinically appropriate treatment.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient 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, for which we would not cover any related mental health treatment. Please refer to your membership or trust guide for further details.

## 2 Extended cover

We cover most mental health conditions. The main exceptions are the treatment of dementia, learning difficulties, and behavioural and development problems.



We cover the following conditions as standard:

- alcohol abuse~
- drug abuse~
- self-harm

We also cover some mental health symptoms connected with a normally excluded condition.

### For example

We would cover postnatal depression, even though pregnancy is an excluded condition.

Although we don't provide treatment for learning difficulties and behavioural and developmental problems, we do now cover mental health conditions directly associated with these, such as anxiety as a result of autism.

## Our network includes mental health therapists with specific skills to support adolescents.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient 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, for which we would not cover any related mental health treatment. Please refer to your membership or trust guide for further details.

To support addictions we fund one addiction treatment programme per membership lifetime.

### 3 Ongoing support

We want to be there for your employees for the long term. That's why we cover ongoing support for those diagnosed with eligible mental health conditions.

#### For example

Part of an employee's treatment for a mental health condition may include daily medication on an ongoing basis. To make sure that the medication continues to be effective and appropriate for them, they'll have their medication reviewed at regular points, for example, every six months.

At these points we'll provide cover to enable the employee to access a follow-up appointment with a consultant psychiatrist.



#### What this means for your business

Because we cover ongoing support for your employees, we can potentially lessen the severity of the condition occurrence and reduce the impact on your business.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient 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, for which we would not cover any related mental health treatment. Please refer to your membership or trust guide for further details.

## Bupa From Anywhere

While everyone's still adjusting to different ways of living, it can take a toll on your employees' mental health. So, we'll help them with fast support wherever they are.

### Support for a child's emotional wellbeing

If an employee is worried about their child or teenager, they can call our Bupa Family Mental HealthLine for clear advice from a trained adviser on what to do next. Even if the family member isn't covered under their scheme. It won't count as a claim and it's completely confidential. They're just ready to help.<sup>o</sup>

### 24/7 nurse or GP advice

Whatever's worrying your employees, day or night, they can call our Bupa Anytime HealthLine for professional advice. Without it impacting their excess or out-patient allowance. That's reassuring.

### Support to switch behaviours

Online cognitive behavioural therapy (CBT) uses clinically-evidenced programmes designed to change unhelpful thoughts and behaviours. Employees can go at their own pace and access them anywhere.

### Quick, unlimited appointments with a Digital GP

With Digital GP provided by Babylon, your employees can get 24/7 access to video appointments with GPs, nurses and pharmacists. They can also use the Symptom Checker to get instant health information and guidance on next steps. All with no impact on their cover.

### Can't wait to see a GP? Your employees can call us straight away

If you opt-in to direct access for mental health conditions, your employees can call our mental health support team, without the need for a GP referral.<sup>†</sup>

They can provide your employees with advice, discuss their feelings and symptoms and how we can help.

Usually without seeing a GP we may be able to:

- book an appointment to speak to a mental health and wellbeing practitioner who could refer them to a Bupa-recognised therapist for a phone or video consultation<sup>†</sup>
- arrange access to online cognitive behavioural therapy (CBT) programmes for them to complete at home<sup>†</sup>

**90%**  
of our customers  
have rated their Digital  
GP appointment 5\*

October 2021

<sup>o</sup>Lines are open 8am to 6pm Monday to Friday. We may record or monitor our calls.

<sup>†</sup>Direct Access telephone services are available as long as the symptoms are covered under the policy or health trust. If your employees' cover excludes conditions they had before their policy or health trust started, we'll ask them to provide evidence from their GP that their symptoms are not pre-existing for a period of up to two years from the start date of their cover (**or five years in the case of mental health**) before we can refer them to a consultant or therapist through the Direct Access service. Employees should always call us first to check their eligibility.

# More ways we're improving our cover.

## Supporting complex cases

Complex cases account for 39% of our mental health spend, yet only come from 5% of our claimants. We focus on identifying these members early in their care journey in order to give them the support they need.

Clinical specialists in mental health within our specialist support teams provide an enhanced level of support to customers who need it most, tailored to individual needs.

## Forward thinking

We're committed to helping businesses and employees with mental health issues, including helping people reach a diagnosis and access treatment for conditions like personality disorders.



# 6,000<sup>~</sup>

mental health therapists nationwide, giving you strength in numbers.

<sup>~</sup>Statistics correct as of November 2021



We work closely in partnership with these leading organisations and research bodies:

**Business In The Community (BITC), City Mental Health Alliance (CMHA), Mind and What Works Centre for Wellbeing.**

## More than just health cover.

Alongside our cover, our other mental health services are available to support your employees' mental wellbeing whatever they're facing.<sup>†</sup> Some of these services are chargeable.



### Proactive tools

We have digital tools to raise awareness, set and track goals and manage stress to help your people stay in control and be resilient.



### The issues that matter

Our counselling services provide support for debt, personal issues and bereavement. Access to My Family Care also provides expert advice and care searches to help with family life.



### Accessibility

We continue to invest in technology such as online CBT that makes mental health therapies more accessible for employees.

<sup>†</sup>The services mentioned here are separate to our business health cover, please ask your account manager for more details on how they can help your business.



## Helping line managers

We provide specific stress and resilience training for line managers so they can improve their own resilience and support their people.



## Innovation

We continue to collaborate, learn and share best practice on mental health.

Download our free manager's guide on mental health at work.

[bupa.co.uk/open-up](https://bupa.co.uk/open-up)

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