



Bupa

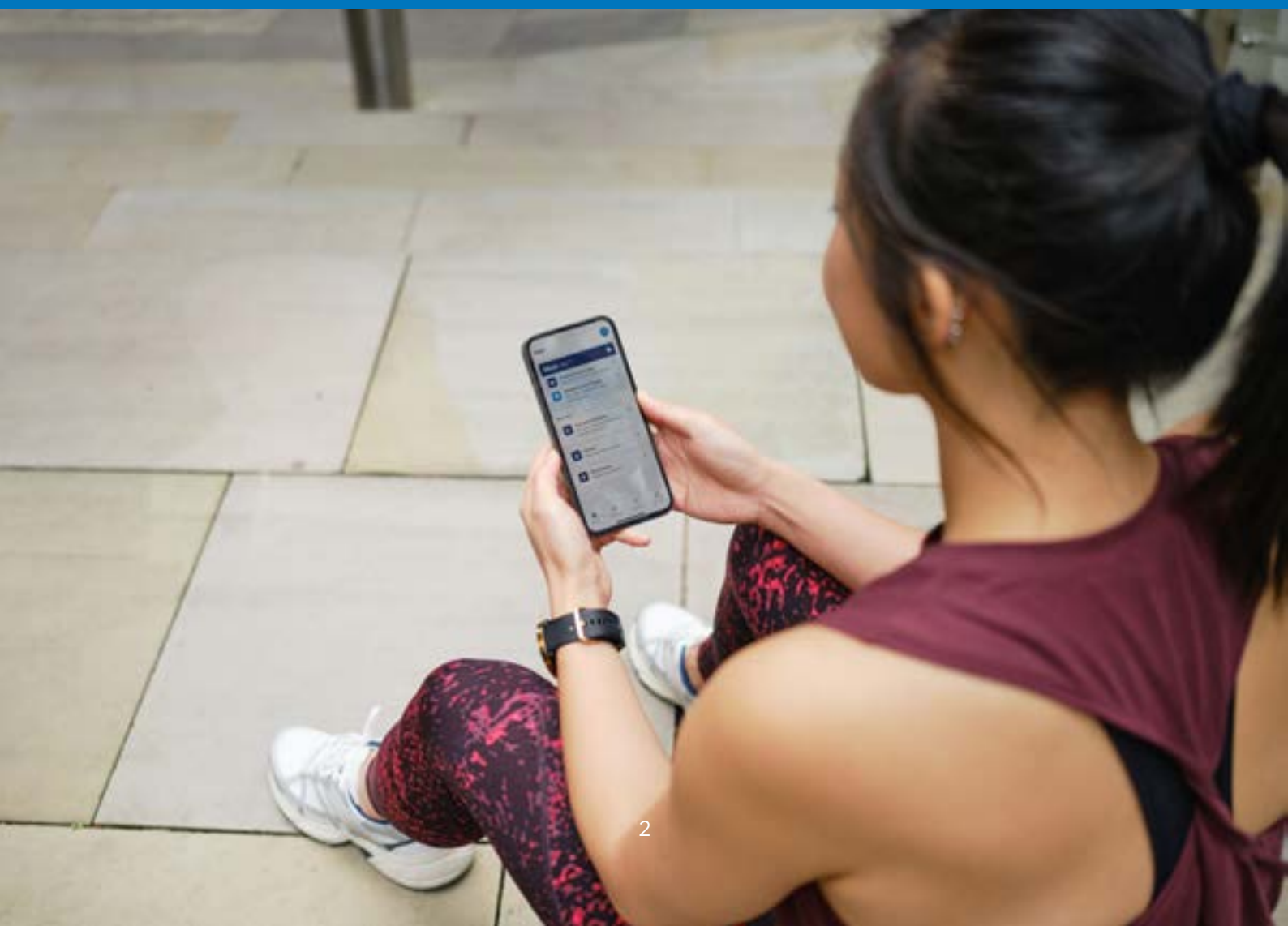


**This is
health**

**There are more
reasons than ever to**

be with Bupa

“I chose cover that works for me”



Life moves fast. Your health is no different.

That's why we created Bupa By You. It's quick, convenient cover you can count on – whether that's support today or a claim tomorrow.

Here are just some of the ways we're going further than ever for you and your loved ones.

Our customers think Bupa health insurance is 'Excellent'.

Excellent  Rated **4.8** out of **5** | based on **22,425** reviews  Trustpilot

April 2026

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Choose cover that meets your needs and budget		Yearly appointments and a £300 allowance	
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Hundreds of hospitals across the UK		Whatever's on your mind, we're here to help	
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Get specialist support with our digital healthcare		We'll walk the whole journey with you	
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“There are options for different needs and budgets”

We know how important choice and flexibility are. So we offer three clear options – each with its own level of cover.

Bupa By You Comprehensive

This is the highest level of cover we offer – and the most popular. It opens the door to private diagnosis, treatment and aftercare for all of your eligible medical needs.

Bupa By You Comprehensive with allowances

You can choose to apply a combined allowance to your outpatient benefit.

This allowance will be applied each year to all eligible consultations, diagnostic tests and therapies that you have as an outpatient.

Bupa By You Treatment and Care

This option covers the cost of eligible treatment by a private consultant and aftercare at a private hospital, but doesn't cover the diagnosis of your condition.

It's a great choice for people who are happy to pay themselves, or be diagnosed by the NHS and then treated privately.

Please note: chronic or pre-existing conditions, natural ageing, allergies, allergic disorders and food intolerances won't be covered by any of our policy options.

	Bupa By You Comprehensive	Bupa By You Comprehensive with allowances	Bupa By You Treatment and Care
Outpatient cover			
Consultations	Full cover	You can choose a combined allowance of £1,000, £750 or £500 a year	This policy doesn't cover diagnosis. Full cover for outpatient consultations for six months after your hospital stay, as long as the consultations are related to your hospital treatment
Diagnostic tests	Full cover		This policy doesn't cover diagnosis. Full cover for outpatient tests for six months after your hospital stay, as long as the tests are related to your hospital treatment
Therapies (including mental health therapies)	Full cover		Full cover
Outpatient surgical options	Full cover	Full cover	Full cover
MRI, CT and PET scans	Full cover	Full cover	This policy doesn't cover diagnosis. Full cover for outpatient scans for six months after your hospital stay, as long as the scans are related to your hospital treatment
Inpatient and day-patient cover			
Hospital charges	Full cover	Full cover	Full cover
Surgeon/anaesthetics fees	Full cover	Full cover	Full cover
Inpatient or day-patient Mental Health treatment	Up to 28 days (combined each year)	Up to 28 days (combined each year)	Up to 28 days (combined each year)
Inpatient or day-patient treatment	Full cover	Full cover	Full cover
Cancer	There are two options for you to choose from:		
1. Cancer Cover	Our full cancer option, covering all of your eligible treatment costs for the treatment of cancer, including access to the latest drugs and therapies. There are no allowance or time limits for outpatient treatment for cancer treatment that's covered by your policy.		
2. No cancer cover	Choosing not to include cancer cover means benefits related to cancer are not covered.		
Additional benefits			
Dental appointment at a Bupa Dental Care Practice	One appointment per person, each year		
Restorative dental treatment	£300 allowance following your appointment at a Bupa Dental Care practice per person, each year		
Digital GP	Appointments over the phone or video through Blua in the My Bupa app		
Face-to-face GP	15-minute appointments at a Bupa health centre		
Home nursing after private eligible inpatient treatment	Full cover	Full cover	Full cover
Private ambulance	Up to £60 each journey		
Parent accommodation	One parent each night for a child up to age 17 years		
NHS cash benefit	£50 each night (maximum 35 nights per year)		
NHS cash benefit for cancer treatment	£100 each night for NHS inpatient treatment, or £100 for NHS outpatient, NHS day-patient, or NHS home treatment for cancer, or £100 for each three-weekly period of treatment which is provided to you free by the NHS, during which you take oral chemotherapy, or oral anti-hormone therapy that isn't available from a GP		
Anytime HealthLine	Yes	Yes	Yes
Excess			
Excess	£0, £100, £150, £200, £250, £500, £1,000, or £2,000		

**“I can choose a
hospital network
that works for me”**

**We all have different budgets,
locations and personal preferences.**

**So Bupa By You lets you select one of three
hospital networks, giving you the choice of
hundreds of hospitals across the UK.**

**Each one has been carefully selected by us
because it meets our standard of care.**

Essential Access

With this option, you'll have access to a number of private hospitals and clinics throughout the UK, as well as NHS hospitals and clinics.

It doesn't include private hospitals and clinics in London.

Extended Choice

This offers a much wider range of private hospitals and clinics across the UK, along with a selection of hospitals and clinics in central London.

Extended Choice with Central London

Our most comprehensive list of hospitals and clinics, including many major hospitals throughout London.

“The right consultant wasn’t far from home”

Once you’ve picked a hospital network, you can choose to add Guided Care. It offers you clear and cost-effective options for consultations, tests and treatments.

And the best bit? It doesn’t cost extra, and it’ll even reduce your premium.

Plenty to pick from

We’ll offer you a choice of consultants from our Open Referral Network.

This includes Platinum consultants, who have been rated ‘good’ or ‘excellent’ by 97% of their Bupa patients.*

You’ll be given three names, so if any aren’t available, you won’t need to ask for a referral letter.*

The choice is yours

From your list of three names, you can decide which one to see. Looking them up at finder.bupa.co.uk will help you make a decision that works best for you – but we’ll be there every step of the way too.

On the house

Because all of our consultants come from our Open Referral Network, their fees will be fully covered and you won’t have to pay anything extra.

Less travel

With over 19,500 consultants available, you won’t need to travel more than 15 miles – or 5 in London.

Need to know:

Guided Care isn’t available for anyone under 18. That’s because fewer hospitals and clinics offer the specialist expertise and facilities needed, so you’d probably have to travel further. We recommend that you talk to your GP about private and NHS options open to you.

‡Your policy excess and outpatient benefit allowances still apply.

*If you’d rather not see any of the consultants we offer you, we can find you another selection who will still be covered by your scheme. If your GP thinks there’s a medical reason why you need to see a particular consultant, they can call us on 0345 755 3333 and we’ll discuss it.

“With Blua, I can speak to specialists”



Our digital healthcare, Blua, makes getting the care you need a breeze.

When you join, you'll get full access to Blua through the My Bupa app. It's as easy as logging in, booking in, and talking to experts.

Book virtual appointments

With Blua, trusted Bupa experts like GPs and nurses are only ever a few taps away. They're here to help with health worries little and large.

Start your treatment journey

If you need to speak to a specialist, like a physio or mental health expert, we can refer you quickly and easily. You might not even need to speak to a GP first.

The My Bupa app

There's even more to My Bupa than specialist support. You might be surprised by these extras, too.



Break a sweat

Ready to push your limits? My Bupa has over 1,500 on-demand fitness classes for all abilities. No need for fancy equipment or expensive memberships – just log in and get going.

Take a moment to pause

If slowing down is more your thing, you'll love Bupa's meditation sessions. They're the perfect way to find some clarity when life gets busy.

Manage your policy

From viewing policy documents to checking your claims history, My Bupa has everything you need to stay on top of your cover.



**“Everything I need is
in the My Bupa app”**



“I can talk to a GP over the phone or in person”

Speaking to an expert shouldn't be a faff.

With Bupa, it isn't. You can count on choice and flexibility when you need help from a doctor.



Digital GP appointments

Before breakfast. After work. A busy weekend.

Sometimes, you need expert reassurance that fits around your schedule – and location.

Which is why with Blua in the My Bupa app, you can talk to a GP over the phone or video at a time that suits you.

NEW

Face-to-face GP appointments

When a closer look feels right, or you'd just prefer to speak to someone in person, our GPs will be ready and waiting.

Because all of our policies come with face-to-face GP appointments at Bupa health centres. They're available at no extra cost for you and everyone you choose to cover.

“Yearly dental appointments helped me find my smile again”



When things get busy, there's no need to scramble for dental care. It's included as standard with all Bupa policies.

Appointments every year

With Bupa, there's an appointment at a Bupa Dental Care practice waiting for you every year.

And not just for you. They're available to everyone on your cover, including kids. This can be a routine check-up, a new patient appointment, or an emergency appointment.

With over 360 practices nationwide, we're here to help you take care of your smile – and feel at ease in the dentist's chair.

£300 towards a healthier smile

If further care is recommended at your appointment, we'll give you a £300 allowance towards restorative treatment.

That includes things like crowns, fillings and bridges.

And yes, that's for everyone on your policy. Every single year.

Our customers think Bupa Dental Care is 'Excellent'.

Excellent  Rated **4.8** out of **5** | based on **22,425** reviews  **Trustpilot**

April 2026

**“Thanks to therapy,
I can finally face the
crowds again”**

Mental health matters just as much as physical health. So if you need support, we'll make sure there's a specialist waiting to help.



Mental health support

Talking to someone can really help. Talking to an expert is even better.

Which is why, if you choose a policy that covers mental health, you'll have fast access to a wide range of support.

In fact, we cover more mental health conditions than any other leading UK insurer.*

So we can help you get back to doing more of what you love.

Young people's mental health

As a Bupa member, you'll be able to call our Family Mental HealthLine if you're ever worried about a young person's emotional wellbeing.

A trained mental health nurse will give you advice, guidance and support to start that tricky first conversation.

NEW

Members First

Choose Bupa, feel the benefits

Members First is a treatment option included as standard in our cover for new and renewing customers from 30 March 2026.

If you use Bupa's own mental health talking therapies for your treatment, we'll make sure costs don't hold you back. There'll be no excess to pay and it won't impact your outpatient allowance, no claims discount or low claims bonus, if you have one.

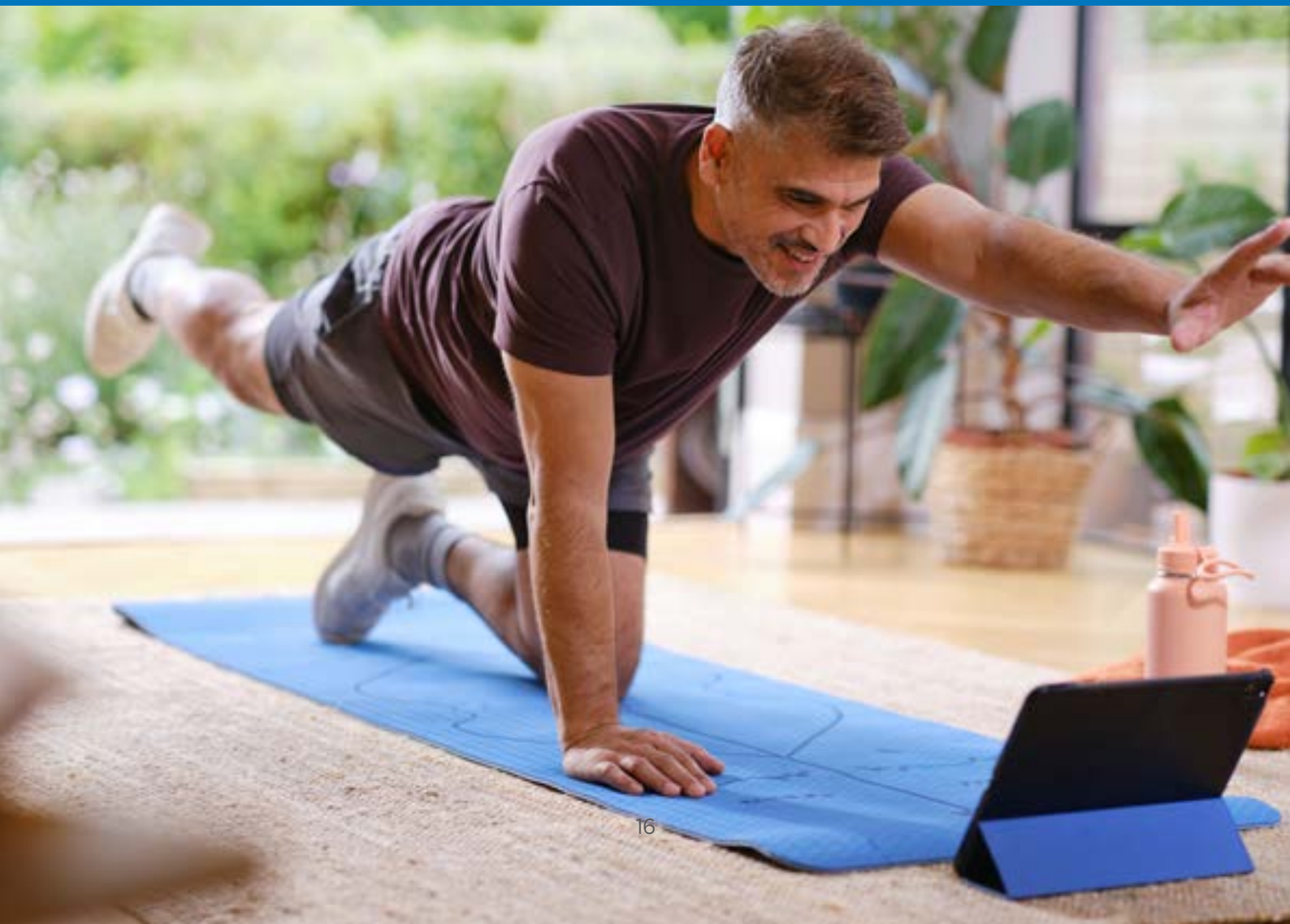
This applies to phone and video appointments with our Talking Therapies team, or in-person at a Mindplace – our dedicated mental health centres. When you need it, simply book and manage your care at the touch of a button with the My Bupa app.

When you're going through a tough time, Members First means one less thing to worry about. It's a fast, seamless and simple way to access quality care, at no extra cost to you.

Keep an eye out for more kinds of care available through Members First soon.

*As of March 2026, this comparison to other products in the market is based on Bupa and Defaqto's interpretation of the differences between Bupa's Bupa By You 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. [See PDF: Mental health. A competitor comparison](#)

**“I couldn’t believe
how quickly I was
back on my feet”**



Aches and pains can put life on pause.

**Our fast, flexible physio means there's no need to
be out of action for long.**

From your phone

We've all been there – a stiff neck from work, a sore lower back from the gym, a sprain that's popped up and won't go away.

With Bupa, your road to recovery is never far away. Depending on your symptoms, you may be offered guided exercises or virtual physiotherapy sessions you can do at home.

One of our experts will ask you about your problem and may suggest some simple movements and tests to help with a diagnosis.

In person

You might even be recommended an in-person programme if our experts think it's the best way to help with your issue.

That way, they can give you even more support without needing to wait until the problem gets worse.

**“I’m back to feeling
like myself”**



Too young. Too healthy. Too careful.

**The truth is, cancer doesn't play by the rules.
With our cover, you'll know expert care is by
your side if you ever need it.**

Quick cancer care

If your policy includes cancer cover, we'll walk the entire journey with you for as long as you're a Bupa member.

No matter how long it takes or how many times it comes back.

You'll also have access to breakthrough drugs and treatments, provided they're evidence-based and covered by your policy, often before they're available on the NHS or approved by NICE.

Specialist Centres

All the experts you need. All in one place.

It's not too good to be true – it's what you can expect at our Specialist Centres for breast, bowel and prostate cancer.

There, you can get easy access to a fast diagnosis, as well as support for you and your family at every step.

There are even new Specialist Centres in London for endometriosis and gastroenteritis.

Oncology Support Team

Cancer can come with a lot of questions.

So our trained Oncology Support Team are here to provide practical cancer support over the phone.

They'll help give you answers and guide you to the services you're looking for.



**“My loved ones are
taken care of too”**

Just you?

No problem – our cover is perfect for individuals.
But you can share the love by adding your
partner and children, too.

Cover for couples

Want to save 5%?*

As long as you live at the same address, you can include your partner on your policy.

That's peace of mind, plus a handy discount, for both of you.

Further for families

Family life can be full-on.

So with Bupa, you only need to pay for your eldest child up to twenty years old – we'll insure the rest for free.

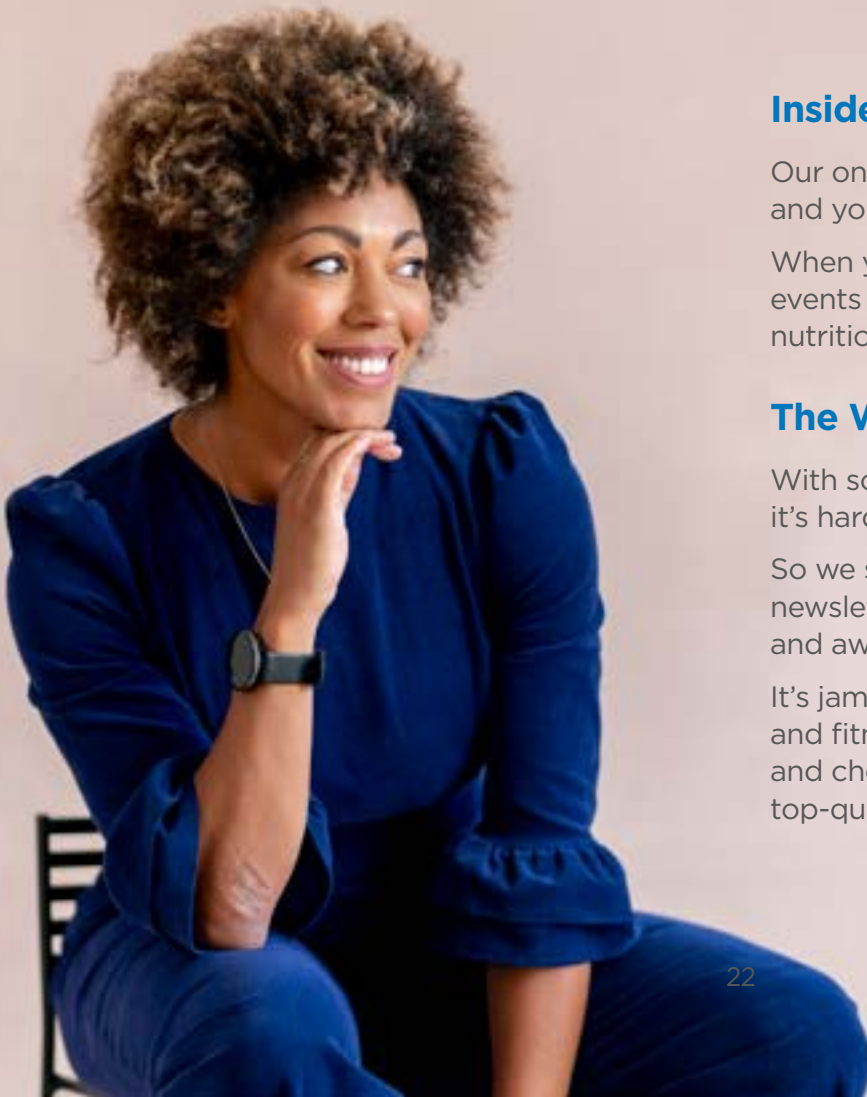
That means they'll all be covered for the price of one. It's our way of helping you take a weight off.^

Not only that, but **families save 10%*** when compared to the price of separate policies for each of you.

*When compared to buying individual policies for each family member.

^Your cover must include at least one adult and one or more children. The children don't have to live at the same address as the main policyholder. We may remove or change this offer when you renew your cover.

“It’s so much more than just cover”



Inside Health

Our online event series is bigger than ever – and your name could be on the guest list.

When you join Bupa, you’ll be invited to regular events about huge health topics like sleep, nutrition, cancer and back pain.

The Wellbeing Edit

With so much health information out there, it’s hard to know who and what to trust.

So we send our customers a regular newsletter about even more big topics and awareness days.

It’s jam-packed with content like videos, articles and fitness classes. And because it’s all created and checked by experts, you’ll know it’s full of top-quality tips you can count on.

We think insurance should be there for you today as much as it is tomorrow. That's why we go the extra mile with rewards and wellbeing content you can count on.



Join us on YouTube

From simple home workouts to meal prep tips, the Bupa Health channel has hours of free content.

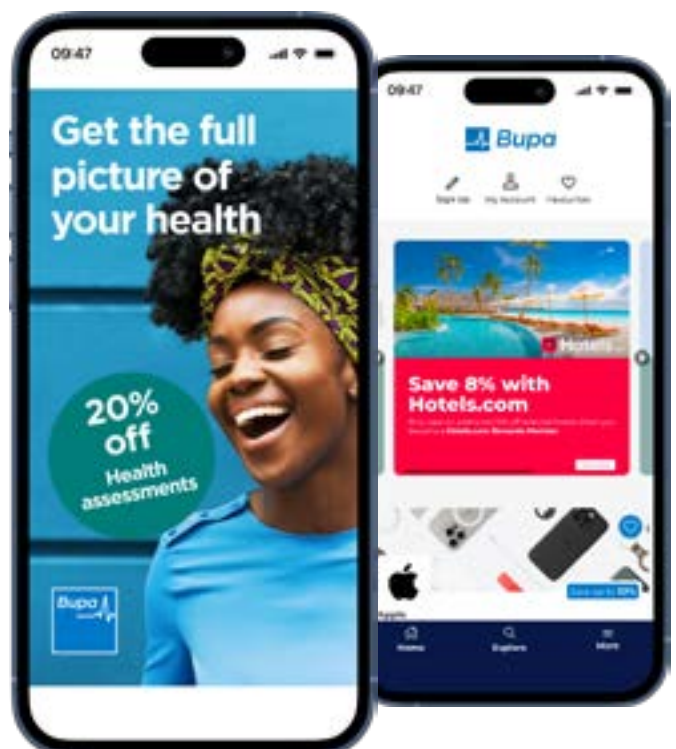
And with new videos being uploaded all the time, there's never been a better time to subscribe.

Ready for rewards?

Being with Bupa bags you exclusive discounts thanks to our trusted partner, Parliament Hill.

From food and fitness to household names like Apple and IKEA, it's a great way to make your money go further.

Plus, our customers get big savings on other Bupa services like health assessments and our Weight Management Plan.



Rewards by Bupa, Digital GP Services, Bupa Anytime HealthLine and Family Mental HealthLine are not regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

By signing up, you acknowledge that the Everyday Rewards portal is operated and managed by Parliament Hill Limited and their Terms and Conditions and Privacy Notice apply. For details on how your personal information will be processed, please visit: parliament-hill.co.uk/privacy-policy.

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