



**This is
health**

**For you.
By you**

Your cover, your way



Health is shaped like you

You know health insurance gives you more control over your health. But you want your cover to be flexible. You'd like to shape it around your own personal needs and your budget.

We get it. That's why we created Bupa By You.

- 4 **Health is making your own decisions**
Explore how to choose your options and adapt your cover
- 5 **Health is knowing your loved ones are okay**
Your cover could include your partner, or your partner and children
- 6 **Health is on your terms**
Make the most of our digital healthcare, Bluea
- 7 **Health is all in one place**
Put information and support right in the palm of your hand with My Bupa
- 8 **Health is not having to go it alone**
We'll help you live life to the full
- 9 **Health is getting sorted sooner**
Direct Access can mean seeing a specialist without seeing a GP first
- 10 **Health is tackling cancer head-on**
We'll walk the whole journey with you
- 12 **Health is finding your sparkle again**
Whatever's on your mind, we're here to help
- 14 **Health is going further than ever**
Our in-person care has you covered
- 15 **Health is right there in your inbox**
Get expert health and wellbeing information emailed straight to you
- 16 **Choose your hospitals**
Select one of three hospital networks
- 17 **Finding just the right consultant**
Decide whether to add Guided Care
- 18 **Choose your policy options**
Here's how to put together the cover that meets your personal needs

A low-angle, close-up photograph of a young Black woman with short, dark hair, smiling and looking upwards and to the left. She is wearing a red halter-neck tank top and a small green earbud in her left ear. The background is a clear, bright blue sky with some light clouds. The lighting is bright and natural, suggesting a sunny day outdoors.

**Ask your
intermediary
partner about
Bupa health
insurance**

Health is making your own decisions

Bupa By You lets you choose the key things you want to be covered for. You can also decide which hospitals and consultants you see, and you can set out-patient allowances for tests, consultations and therapies.

Choose your options

If you'd like cancer cover

Choose different levels, or no cancer cover at all. See page 8.

Choose your hospitals

Pick a network on page 16, based on where you are and what you want.

Choose your consultants

You can opt to add Guided Care to your hospital network – see page 16.

Choose your cover allowances

The table on page 19 shows where you can select your cover allowances.

Choose who to cover

We can cover just you, or a couple, or a family. There's more about this on the page opposite.

Choose your policy

Choose between three types of Bupa By You policy on page 18:

Bupa By You Comprehensive

Bupa By You Comprehensive with allowances

Bupa By You Treatment and Care

What's not covered?

Your cover won't include natural ageing, chronic or pre-existing conditions, allergies, allergic disorders or food intolerances.

For mental health, Bupa By You covers all conditions except dementia and any learning, behavioural or developmental conditions. Pre-existing mental health conditions won't be covered.

From heart trouble to heartache, from pains to sprains, we're here for you.

Health is knowing your loved ones are okay

Your Bupa By You cover can just be for you. Or you can choose to add your partner, or your partner and your children, too.

Couples cover

Why not add your partner to your cover? As long as you both live at the same address – **and save 5%.***

Family healthcare now costs less with Bupa

A family policy saving means you pay 10% less compared to the price of having separate policies for each family member. It applies to families with one adult or more and one or more children.

Family+ means you only pay to cover your eldest child under 20 years old and the rest are covered for free. Children aged 20 or over can't be covered for free or count as an 'eldest child' for this offer. Cover must include at least two children aged 19 or under. For full terms and conditions see www.bupa.co.uk/family. We may remove or change these offers **when you renew next year.**

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



Health is on your terms

The My Bupa app gives you full access to Bluea, digital health by Bupa. It's a complete suite of support and resources – all delivered by our health experts.

Book virtual appointments

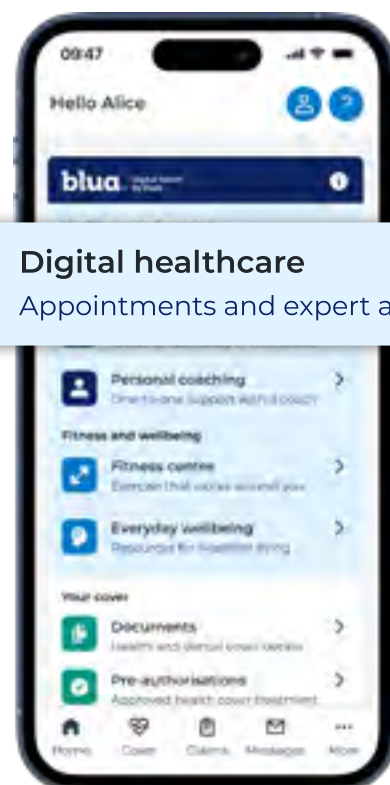
No more 8am rush. With Bluea's digital GP service, you can speak to doctors, nurses and other health experts over the phone or video. It won't even count as a claim.

Arrange remote healthcare

Our digital healthcare, Bluea, makes it quick and easy to start onward treatment from the comfort of home. You can get referred to specialists, often without needing to speak to a GP first.

Discover on-demand fitness and wellbeing

Keep your mind and body healthy with resources you can keep coming back to. From exercise plans and guided meditation to over 1,500 fitness classes, it's the easy way to work on your wellbeing.



Digital healthcare

Appointments and expert advice



Health is all in one place

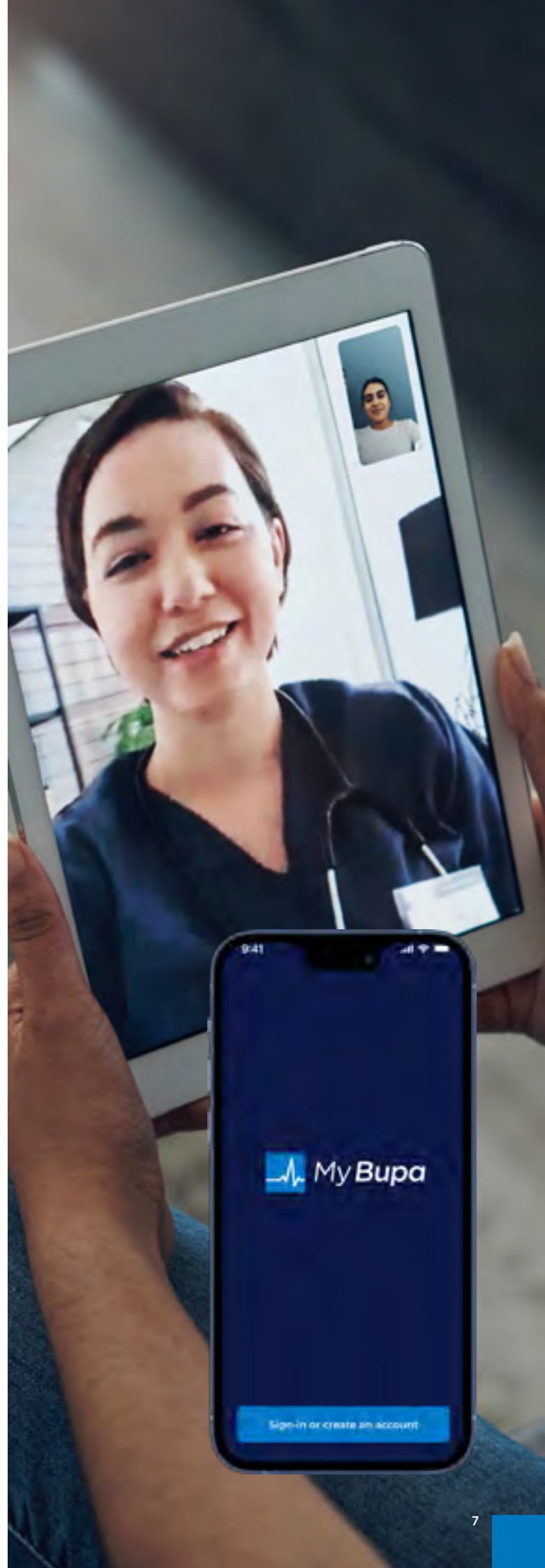
Wherever you go, we go with you. As well as access to Bluea, My Bupa makes sure you have information and support in the palm of your hand. Night and day, all year round.

Find the right care and support

Health is different for all of us. That's why with My Bupa, you can search for care and support that works for you. Whether it's looking for a consultant or advice on next steps, you can get the answers you need, fast.

Manage your account

Submitting claims. Checking health assessment reports. Managing personal information and policy documents. Your account is in your hands.





Health is not having to go it alone

When you're dealing with a diagnosis or treatment, you might feel a bit overwhelmed. You might realise afterwards that you didn't understand everything that you heard, or forgot some of it. You might be unsure about your options and what's best for you.

We understand. These services are included with Bupa By You.



Support with your decisions

When you've had a diagnosis, you're bound to have questions about the different treatments on offer. One call to our **Treatment Options Service** can give you the advice you need to make the right decisions for you.



Guiding you through your treatment

For life-changing conditions like cancer and heart disease, our **specialist support teams** will guide you through your treatment. They'll also signpost you to the right advice at every step.

These teams have been rated 'good' by the Care Quality Commission (CQC). This means you can trust them to provide a safe, effective, caring, responsive and well-led service. We're the first insurer to be awarded this accreditation.

Health is getting sorted sooner

Our Direct Access service is just that – direct. You can usually be referred for a consultation, tests or treatment without waiting to see a GP first.

Direct Access is included with Bupa By You.

Fast access to support



If you're worried it could be cancer

You're going to want answers fast. So you can call us, and we may be able to refer you to a consultant right away.

That could mean not having to wait to see a GP first. Wherever possible, you'll have your answers in days, not weeks.



When you're just not yourself

Whatever's on your mind, you can talk to us first. We can help you access the treatment, help and support you need.

Our mental health team could arrange a telephone consultation with a mental health practitioner, who could then refer you on for treatment.



Sprains and pains

If it's your muscles or joints, you could talk to a senior physio over the phone. They could give you a home exercise plan, or refer you for treatment or to a consultant.

It's all designed to help you bounce back as quickly as possible.

Depending on your symptoms, our trained advisers, experienced physiotherapists and mental health practitioners can provide immediate support and advice – and a referral, if you need one.*

*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 guide and certificate for further details or contact us to check your eligibility.

Health is tackling cancer head-on

With cancer, every day counts. So when you choose to add cancer cover to your policy, we'll be there for you.

Worried about a symptom?

As soon as you call, we'll check your symptoms and give you clear advice on your next steps. So you may not need to see a GP first.[^] You could get the all-clear or an initial diagnosis within two working days for breast or prostate cancer, for example, or four working days if it's bowel cancer.

Getting a diagnosis

We'll help you get answers within days. For example, with our remote skin assessment service, we can send out a kit to take a photo of concerning moles or lesions, to help detect skin cancer quickly. You'll get the results back within two working days from the time you send us the photo. And in our specialist centres for breast, bowel and prostate cancer, you could have all your initial tests in one visit. This means it's possible to get the all-clear there and then. Or, if it is cancer, we'll act fast. You can expect to start treatment within 31 days – less than half the national standard.

The right treatment for you

Your consultant is the expert on what's right for you. If they recommend a drug or treatment that isn't yet available on the NHS, we could provide it[†]. We'll work in partnership with your consultant, always checking you're covered and that the drug is safe, effective and licensed for use in the UK.

Care from the comfort of home

We always try to make your care convenient for you. For example, if you'd rather have chemotherapy at home, as long as your consultant agrees, we could arrange that for you.

Staying by your side

You shouldn't have to worry about whether you're covered for ongoing treatment or what will happen if your cancer comes back[‡]. That's why we have no time or financial limits on our full cancer cover as long as you receive care from our recommended consultants, hospitals and clinics, as long as you remain a Bupa customer.

Our cancer promise

Being diagnosed with cancer is one of the most difficult times of your life. That's why we promise that if you're diagnosed with cancer, we'll look after you, from diagnosis to treatment. We'll do this for as long as you have Bupa health insurance with cancer cover included.

For more information on our cancer promise, visit bupa.co.uk/cancer-promise

Remember, your Bupa policy is unique to you. Always check your certificate and speak to us before going ahead with any consultations, tests or treatment so we can make sure you're covered and help you avoid any unexpected costs.

[^]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 guide and certificate for further details or contact us to check your eligibility.

[†]Applies to eligible cancer drugs and treatment covered by your policy.

[‡]With our full cancer cover, there are no limits on how long your treatment lasts or how much it costs. If you see a consultant who doesn't charge within our rates, you may need to pay the difference. You'll find more details on this in the policy guide.



**Ask your
intermediary
partner about
Bupa health
insurance**

Health is finding your sparkle again

We take mental health seriously. That's why Bupa By You includes mental health cover as standard.

Care for almost everything

We cover more mental health conditions than any other leading UK insurer.* We also offer a treatment programme for addictions to alcohol, drugs or gambling. You will have access to one treatment programme for the lifetime of your policy.

So whatever's on your mind, we can help. And you'll still be covered even if your condition comes back, time after time.

Pre-existing conditions

You're covered for conditions that begin after your policy start date.

However, even if you have a history of mental illness, that doesn't automatically mean we can never support you in future.

Children and teenagers

If you're worried about a young person's mental health, call our **Family Mental HealthLine**.

You don't need to be their parent, and they don't need to be named on your policy.

*As of March 2025, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between the Bupa's Bupa By You 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.



**Ask your
intermediary
partner about
Bupa health
insurance**



Health is going further than ever

For the times you just want to get something looked at, our in-person care has you covered.

Dental allowance

It feels harder than ever to find the right dental care. That's why all new policies come with our dental allowance. It's a little something extra to smile about.

What's included?

- ✓ One appointment at a Bupa Dental Care practice
- ✓ Can be used for a routine check-up, new patient examination or emergency appointment
- ✓ £300 allowance towards restorative treatment, like crowns and fillings, if needed
- ✓ Appointment and allowance are for everyone covered every policy year

Face-to-face GP

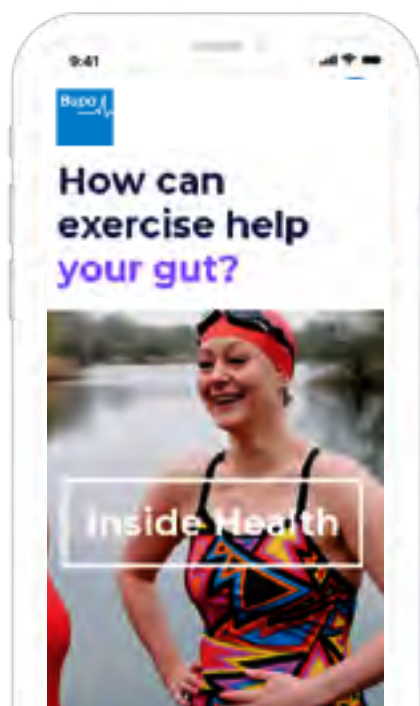
As part of existing Bupa By you Comprehensive cover with full outpatient cover, you can feel the relief of an in-person GP appointment much sooner – for just £20. If anyone named on the policy has an annual outpatient allowance (£500, £750 or £1,000), they won't be able to use this service.

What's included?

- ✓ In-person appointment with a GP for just £20
- ✓ Each appointment is 15 mins, but might be longer if the GP decides you need any tests
- ✓ Tests available include bloods, urine and stool samples, ECGs, swabs and more
- ✓ Booking an appointment doesn't count as a claim

Health is right there in your inbox

You can get even more expert health and wellbeing tips from our Inside Health series.



Be inspired

Life changes fast, and so does health and wellbeing advice. We cut through the noise by bringing you what you need to know.

Our Inside Health emails give you regular information and advice plus invitations to unmissable online events.

All designed to do you good: **top to toe, inside and out.**

Inside Health events

Our online events let you hear direct from our panels of experts. They get together to discuss key health topics, offering practical tips and advice for looking after your health.

Bupa Rewards

Save time and money on the things that make you feel good. Our members get discounted access to gym memberships, wellbeing technology, sports activities, nutrition, and even little feel-good luxuries. Don't miss out.

Browse our latest offers

Use your phone's camera to scan the code or visit bupa.co.uk/rewards



Choose your hospitals

Our hospital networks

With Bupa By You, you can select one of three hospital networks, depending on your personal preferences, your location, and your budget. We offer the choice of hundreds of hospitals around the UK.

Each one has been carefully selected by us because it delivers a high standard of care.

1

Essential Access

This option gives you 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.

2

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.

3

Extended Choice with Central London

Our most comprehensive list of hospitals and clinics includes many major hospitals in the London area.





Finding just the right consultant

Once you've picked one of our hospital networks, you can also choose to add **Guided Care**. This offers you clear and cost-effective options for consultations, tests and treatments.

It doesn't cost extra to add Guided Care to your policy, and it will even reduce your premium.

No extra fees

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

This means their fees will be fully covered and you won't have to pay anything extra.

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.[‡]

A choice of consultants

We'll give you the names of three consultants, not just one. So you won't need to ask for another referral letter if any of them aren't available.*

Make your own decision

From your list of three names, you can decide which one you see. Looking them up at finder.bupa.co.uk lets you make an informed choice.

Minimising travel

Over 19,500 consultants are available to you in our Open Referral network. So you won't need to travel more than 15 miles (or five miles in London).

We're here to help

It's called Guided Care for a reason – we'll guide you through the entire process.

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 out-patient 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.

Choose your policy options

Bupa By You is all about flexibility and choice. That's why we offer three options – each with its own level of cover.

1

Bupa By You Comprehensive

This is the highest level of cover that opens the door to private diagnosis, treatment and aftercare for all of your eligible medical needs.

2

Bupa By You Comprehensive with allowances

You can choose to apply a combined allowance to your out-patient benefit.

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

3

Bupa By You Treatment and Care

This is for people who are happy to pay themselves, or for the NHS to diagnose them and then be treated privately.

Your policy covers the cost of eligible treatment by a private consultant and aftercare at a private hospital. However, it doesn't cover the diagnosis of your condition.

In general, all three options don't cover conditions such as chronic or pre-existing conditions, natural ageing, allergies, allergic disorders, and food intolerances.

	Bupa By You Comprehensive	Bupa By You Comprehensive with allowances	Bupa By You Treatment and Care
Out-patient cover			
Consultations	Paid in full [^]	You can choose a combined allowance of £1,000, £750 or £500 a year	Paid in full when directly related to eligible in-patient or day-patient treatment or an out-patient surgical operation and follow within six months of the discharge date of your treatment. [‡]
Diagnostic tests	Paid in full [^]		Paid in full when directly related to eligible in-patient or day-patient treatment or an out-patient surgical operation and follow within six months of the discharge date of your treatment. [‡]
Therapies (including mental health therapies)	Paid in full [^]		Paid in full [‡]
Out-patient surgical options	Paid in full [^]	Paid in full [^]	Paid in full [^]
MRI, CT and PET scans	Paid in full [^]	Paid in full [^]	Paid in full when directly related to eligible in-patient or day-patient treatment or an out-patient surgical operation and follow within six months of the discharge date of your treatment. [^]

In-patient and day-patient cover

Hospital charges	Paid in full [^]	Paid in full [^]	Paid in full [^]
Surgeon/anaesthetics fees	Paid in full [^]	Paid in full [^]	Paid in full [^]
In-patient 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 [^]
In-patient or day-patient treatment	Paid in full [^]	Paid in full [^]	Paid in full [^]

Cancer

There are two options for you to choose from:

1. Cancer Cover	You will be covered for all eligible private cancer treatment from diagnosis surgery, chemotherapy, radiotherapy and bone marrow and stem cell transplants
2. No cancer cover	

Additional benefits

Dental allowance	One appointment with a Bupa Dental Care practice and a £300 allowance towards restorative treatment for everyone covered		
Face-to-face GP	£20 each appointment	Not available	Not available
Home nursing	Paid in full	Paid in full	Paid in full
Treatment at home	Paid in full	Paid in full	Paid in full
Private ambulance	Up to £60 each journey	Up to £60 each journey	Up to £60 each journey
Parent accommodation	One parent each night for a child up to age 17 years	One parent each night for a child up to age 17 years	One parent each night for a child up to age 17 years
NHS cash benefit	£50 each night (maximum 35 nights per year)	£50 each night (maximum 35 nights per year)	£50 each night (maximum 35 nights per year)
NHS cash benefit for cancer treatment	<ul style="list-style-type: none"> £100 each night for NHS in-patient treatment, or £100 for NHS out-patient, NHS day-patient, or NHS home treatment for cancer, or £100 for each three-weekly interval, or part thereof, during which you take oral chemotherapy, or oral anti-hormone therapy that is not available from a GP 		
Anytime HealthLine	Yes	Yes	Yes

Excess

Excess	£0, £100, £150, £200, £250, £500, £1,000, or £2,000
--------	---

[^]Paid up to your chosen benefit allowance if applicable (please note benefit allowances don't apply to cancer) when you use a hospital or clinic from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa allowances (a fee-assured consultant).

[‡]If you see a consultant who doesn't charge within our rates, you may need to pay the difference. You'll find more details on this in the policy guide.

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

Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ

For terms and conditions, visit bupa.co.uk/rewards

Bupa Investments Limited will use your information for the purposes of the administration of Rewards by Bupa.

For details of how we will process your information, please visit: bupa.co.uk/privacy

The My Bupa App is provided by Bupa Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority (FCA). Registered in England and Wales at 1 Angel Court, London, EC2R 7HJ. Its company number is 3829851. VAT Registration Number: 239731641.

Digital GP Services are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa Digital GP services are provided by Bupa Occupational Health Limited. Registered in England and Wales with registration number 631336. Registered office: 1 Angel Court, London EC2R 7HJ.

Bupa Anytime HealthLine is provided by Bupa Occupational Health Limited. Registered in England and Wales with registration number 631336. Registered office: 1 Angel Court, London EC2R 7HJ

Bupa health insurance is provided by Bupa Insurance Limited. Registered in England and Wales with registration number 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Arranged and administered by Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales with registration number 3829851. Registered office: 1 Angel Court, London, EC2R 7HJ

bupa.co.uk/privacy

© Bupa 2025

**Ask your
intermediary
partner about
Bupa health
insurance**

bupa.co.uk