

Business health cover



**Helping you  
live better with  
a long-term  
condition**

## If you have a long-term (also called chronic) condition, we believe it shouldn't stop you living and working the way you want

The symptoms of things like muscle, bone and joint complaints, heart conditions or diabetes have physical effects; while all those worries and uncertainties can have repercussions when it comes to your emotional wellbeing.

**Bupa Chronic Cover, along with our mental health benefits, provides you with support for both.**

**Note:** We do not pay for any treatment for a mental health condition under this benefit. Groups that opt in to this benefit must have mental health cover included on their scheme.

**36% of working-age people reported having at least one long-term health condition in Quarter 1 2023, up from 31% in the same period in 2019.**

Rising ill-health and economic inactivity because of long-term sickness, UK: 2019 to 2023. Office for National Statistics. 2023.

### What is a chronic condition?

A chronic condition is a disease, illness or injury which has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests
- it needs ongoing or long-term control or relief of symptoms
- it requires rehabilitation or for a person to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back

#### Some examples include:

- asthma
- kidney disease
- chronic obstructive pulmonary disease (COPD)
- HIV/AIDS
- multiple sclerosis (MS)



For further information on chronic health conditions, visit [bupa.co.uk/health-information](https://www.bupa.co.uk/health-information)

## What you get with Chronic Cover

If you need to talk to an expert about your condition, you can quickly access clinical support. 24/7 advice is also available through Bupa Anytime HealthLine to help put your mind at rest.

Helping you take greater control of your condition and get on with living your day-to-day life with fewer worries.

## Extra resources to help you take control

Chronic Cover allows you to call on extra support and expert advice when you need it, and opens up clinical resources (subject to your scheme's benefit allowance) including out-patient:

- consultations
- diagnostic tests
- therapies

All of which can help address your concerns quickly and help you monitor and manage your condition.

## How it works: David's journey



### Visit GP

David is having difficulty breathing so consults a GP who refers him to a consultant.



### Visit consultant

Following pre-authorisation, David visits a consultant. After investigations, David is diagnosed with COPD and given medication\* to control the symptoms.

**The consultant recommends a check-up every six months to monitor his condition.**



### Call Bupa

Six months later, David calls us to pre-authorise his check-up and we check whether it's covered.

\*We do not pay for any drugs or surgical dressings provided or prescribed for out-patient treatment.

## Chronic Cover activated



As chronic conditions are covered under the terms of the scheme, David is eligible to use his available benefit for regular check-ups to review medication.

Please refer to your scheme documents for full information on what is and isn't covered and any benefit allowances that you may have.



**Everyone should be able to live and work the way they want.**

**We believe that long-term conditions shouldn't be allowed to take over people's lives.**



**Need more information or want to make a claim? Call us today**

We may record or monitor our calls. Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm and 8am to 1pm on bank holidays.

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