

Bupa Balance

Health cover that's more scalable

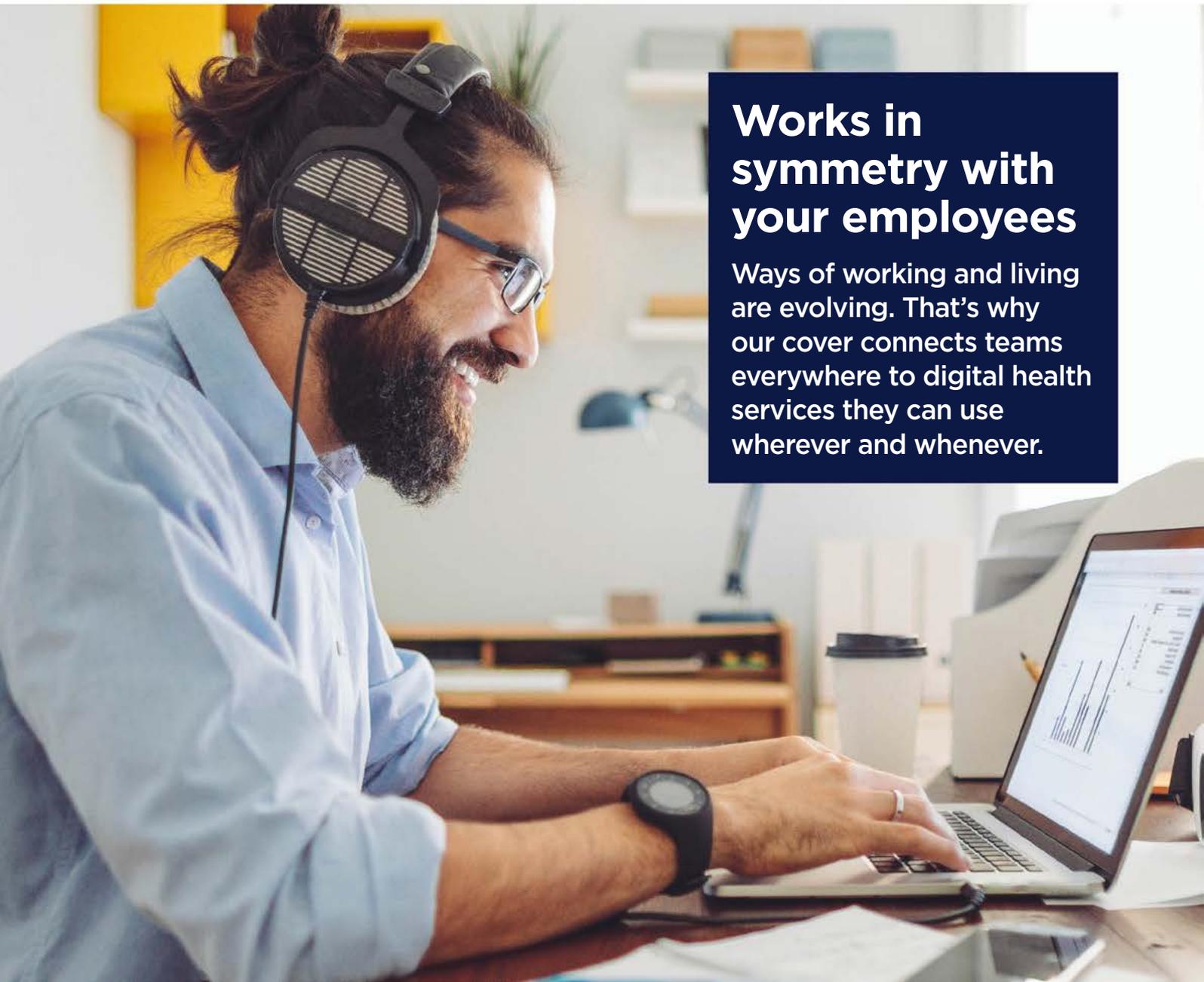
Perfectly weighted cover that helps your healthcare scheme reach more of your people.

Big businesses need a breadth of health services to match their size. Introducing Bupa Balance, designed for businesses that strive for better health for all. It's all about core services at key stages that scale up to a healthier, more positive workforce.

From Targeted Cancer Screening to help spot the most common types of cancer, to remote access to GPs and nurses about anything from a bad back to a bad day.

Fast, convenient and easy-to-use, it provides access to the out-patient services that are most important to them. Because their health is the most important thing to us.

Terms and conditions apply to all our benefits referred to in this brochure. Further details are available on request.



Works in symmetry with your employees

Ways of working and living are evolving. That's why our cover connects teams everywhere to digital health services they can use wherever and whenever.

Key stages. Covered

Detecting problems

Targeted Cancer Screening can help spot common cancers and identify lifestyle issues. Because early intervention means better outcomes.

Diagnosing symptoms

Fast access to GPs, nurses and specialists such as physiotherapists, cardiologists and cancer specialists by phone or online provides advice and diagnosis without the wait.

Delivering support

From talking to nurses about family mental health worries, to helping ongoing management for long-term conditions like diabetes and heart problems, our remote and out-patient support is here for ongoing issues that can affect your employees.



A level-headed business decision

It's important to remember that issues such as absenteeism and presenteeism caused by health problems cost UK industry billions of pounds. For example, it's estimated that cardiovascular disease alone costs the UK economy £19 billion every year.*

Increased chance of early diagnosis, fast access to health advice and timely treatment combined can reduce time away from work and boost productivity.

*British Heart Foundation UK Factsheet. February 2023.

What's included?

Well Health – Targeted Cancer Screening



Suitable for:
those aged 18 and over



Doctor time:
up to 30 minutes

Breast and Cervical Health

Employees can get a picture of their current breast and cervical health and any potential concerns in these areas. Then they'll have chance to talk those through with a doctor.

What's included?

- ✓ Review of medical history relating to breast and cervical cancer
- ✓ Breast and pelvic examination* if clinically indicated
- ✓ Test for human papilloma virus (HPV) for those aged 25 and over†
- ✓ Cervical smear if clinically indicated‡
- ✓ Onward referral either during the appointment or upon receipt of any test results, if needed

Bowel cancer screening (available January 2025)

We'll screen for any bowel cancer symptoms with a stool test (qFIT).

What's included?

- ✓ Full consultation, including a medical history review relating to bowel cancer
- ✓ Onward referral during the appointment or once any results are in, if needed

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Please note: As this is a screening assessment, it is suitable for those with no symptoms.

*Examinations and tests may only be provided if considered clinically appropriate by the doctor, depending on risk factors and medical history. Any results will be communicated securely by phone, letter or email within 14 days.

†PSA blood tests are not generally recommended for those under 50. Under 50s can discuss their concerns with the GP who will advise on best next steps if there are medical concerns about this.

‡Smear (examination of the cervical cells under a microscope) will be carried out if HPV virus is present, in line with NHS guidelines for best practice.

Testicular and Prostate Health

Advice on the signs and symptoms of testicular and prostate cancer, plus a PSA blood test and examination if clinically needed.

What's included?

- ✓ Review of medical history relating to prostate or testicular cancer
- ✓ PSA blood test for those aged 50 and over†
- ✓ Prostate and testicular examination†
- ✓ Onward referral during the appointment or once the PSA results are in, if needed

Around

46,000

people are diagnosed with breast cancer in England every year.

Source: Breast Cancer Now, 2024

1 in 8

will be diagnosed with prostate cancer in their lifetime.

Source: Prostate Cancer UK, 2023

Around

43,000

people are diagnosed with bowel cancer every year in the UK.

Source: Bowel Cancer UK, 2024

What's included?



Fast access to diagnosis and out-patient treatment

Waiting to see a GP can be slow. That's why we give employees fast access to those clinical services we've identified as the most important. Our Direct Access[†] options mean your people don't need to see a GP first if they have:

- **symptoms of cancer**
- **mental health concerns**
- **muscle, bone and joint problems**

[†]Out-patient treatment to diagnose cancer is covered up to benefit allowances. Treatment for cancer isn't covered.

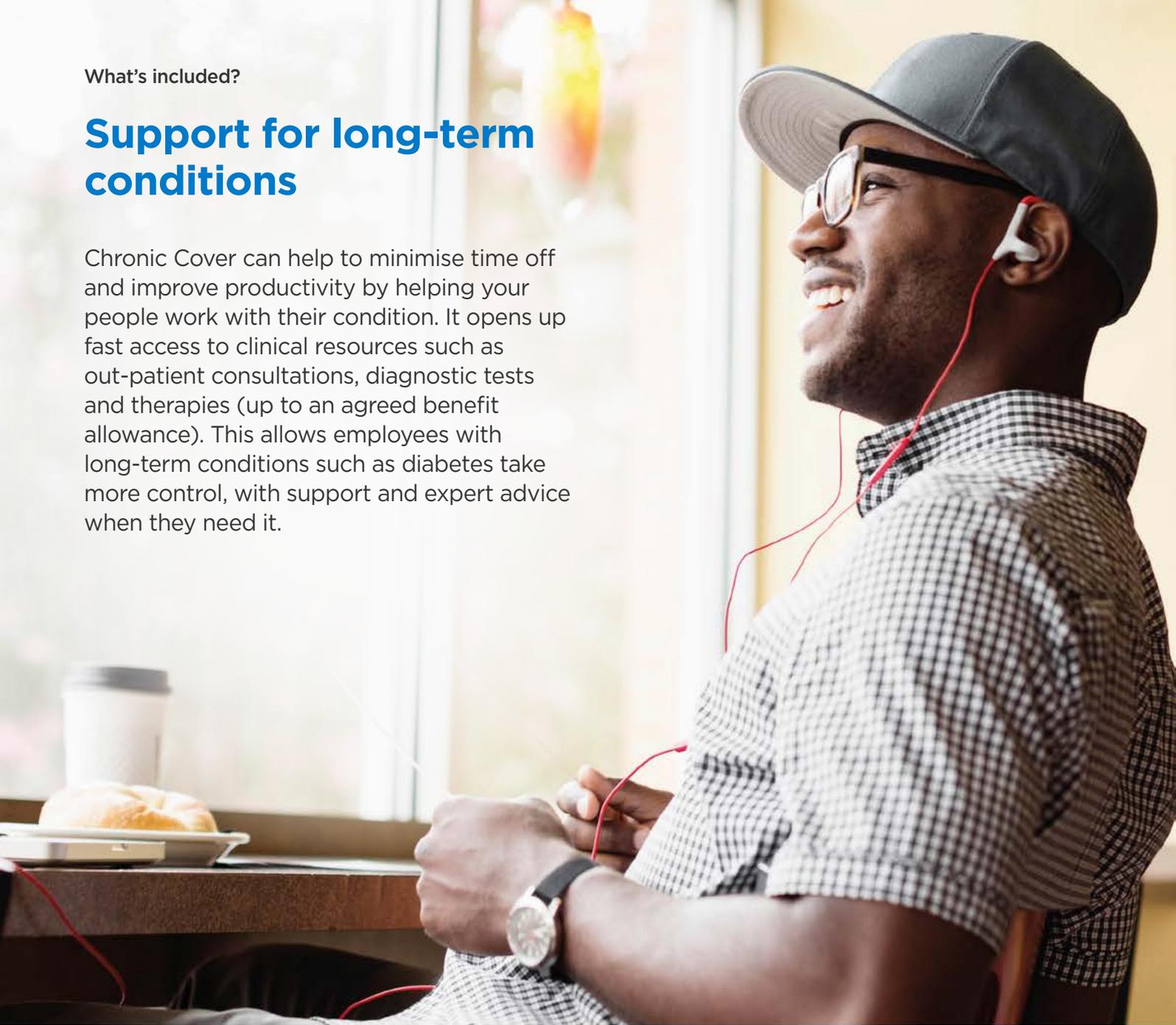
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*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. Please check your guide and certificate for further details or contact us to check your eligibility.

What's included?

Support for long-term conditions

Chronic Cover can help to minimise time off and improve productivity by helping your people work with their condition. It opens up fast access to clinical resources such as out-patient consultations, diagnostic tests and therapies (up to an agreed benefit allowance). This allows employees with long-term conditions such as diabetes take more control, with support and expert advice when they need it.



Highest absence

Workers who report having a long-term health condition have a higher sickness absence rate than those who do not report having such a condition.²

²Office for National Statistics. Report. Sickness absence in the UK labour market: 2021.

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What's included?

Balanced benefits for work and home life



Bupa Anytime HealthLine

If an employee, their children or family members are feeling unwell, Bupa Anytime HealthLine allows them to talk to a qualified nurse over the phone, any time of day or night.



Quick appointments with Digital GP

No more waiting times, hassle, and stress. Bupa's digital GP services lets your employees talk to a doctor by video or phone, from wherever they are.



Family Mental HealthLine

Our Family Mental HealthLine is here 8am to 6pm, Monday to Friday, to help parents, carers or guardians worried about a young person's emotional wellbeing.



Everyday Rewards by Bupa

Everyday Rewards by Bupa is home to offers from a range of health and wellbeing brands to help keep bodies fit, minds active and your people rewarded.



Menopause HealthLine

Our Menopause HealthLine allows employees to chat one-to-one with menopause-trained nurses, 8am-8pm, 365 days a year. They'll listen, offer individual advice and give employees all the guidance they need to feel confident managing symptoms.



My Bupa app

From meditation spaces to over 1,500 live and on-demand fitness classes, our digital wellbeing services keep you healthy from top to toe. Access in the My Bupa app for wellbeing that works for all levels, interests and abilities.



What's not included?

- Cancer treatment†
- Cash benefits
- Day-patient and In-patient treatment

Speak to your account manager or intermediary partner to find out more.

†Out-patient treatment to diagnose cancer is covered up to benefit allowances. Treatment for cancer isn't covered. Terms and conditions apply to all our benefits referred to in this brochure. Further details are available on request.

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