



Bupa Balance health insurance.

**Health cover just became
more scalable.**

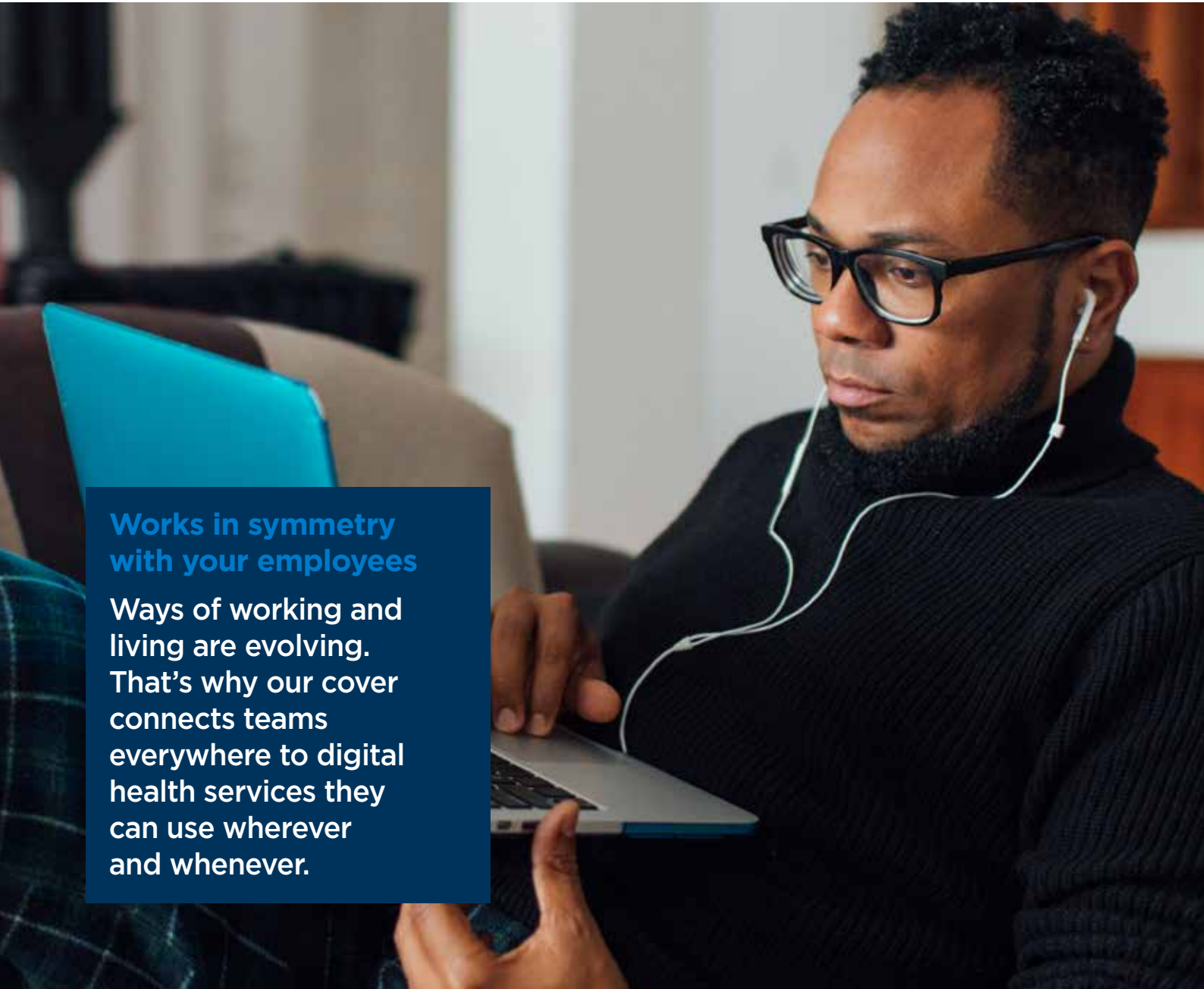
**New
product
for 2021**

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 specific health checks to help spot the most common types of cancer, to remote access to GPs and nurses 24/7 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.



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

A specific male or female health check will 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. July 2020.

What's included?

Specific health checks.

Testicular and Prostate Health

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



Recommended for:
Men aged 18 and over



Doctor time
30 minutes

What's included?

- Full review of medical history relating to prostate and testicular cancer
- PSA blood test*
- Prostate and testicular examination*
- Onward referral during the appointment or once the PSA results are in, if needed



**Nearly
48,500**

**men are diagnosed
with prostate cancer
every year – that's
130 men every day.**

Source: Cancer Research UK.

*Examinations and tests may only be provided if considered clinically appropriate by the doctor, depending on risk factors and medical history.

Breast and Cervical Health

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



Recommended for:
Women aged 18
and over



Doctor time
30 minutes

What's included?

- Full review of medical history relating to cervical and breast health
- Breast and pelvic examination* if clinically indicated
- A cervical smear test (if clinically indicated) to look for high risk human papillomavirus (HPV)^



23%
**of breast cancer
cases in the UK
are preventable.**

Source: Cancer Research UK.

*Examinations and tests may only be provided if considered clinically appropriate by the doctor, depending on risk factors and medical history.

^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.



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

[†]Diagnosis for cancer is covered on an out-patient basis but ongoing treatment isn't covered.

27.8 million sick days

Muscle, bone and joint conditions are one of the top reasons for both short and long-term work absences¹, costing businesses 27.8 million sick days in 2018 alone².

¹CIPD health and well being at work, 2020.

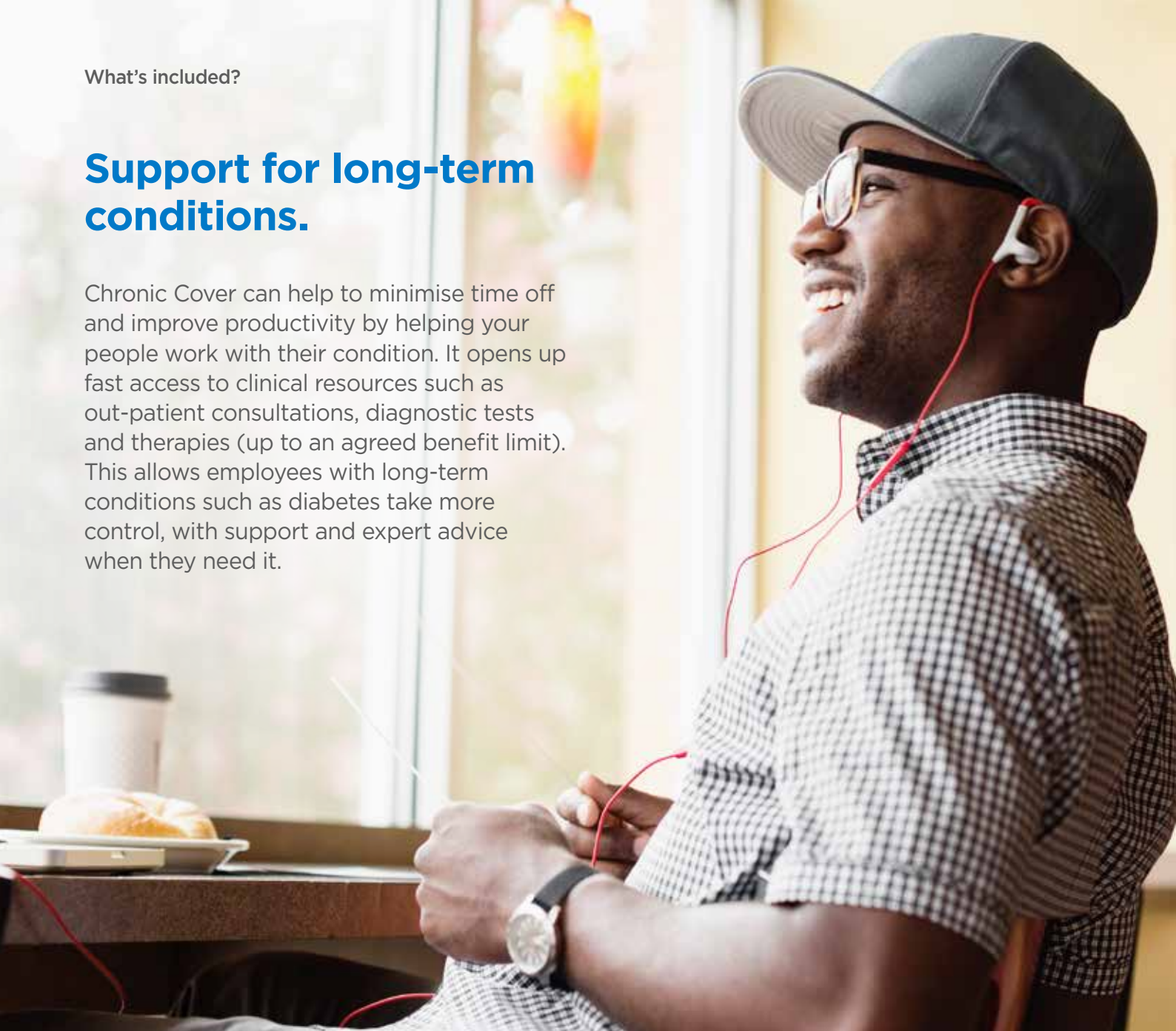
²Sickness absence in the UK labour market: 2018.

*Direct Access telephone services are available as long as the symptoms are covered under the scheme. If employees' cover excludes conditions they had before their policy 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 date their policy started (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 must always call us first to check they're eligible.

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 limit). This allows employees with long-term conditions such as diabetes take more control, with support and expert advice when they need it.



40% by 2030

It's estimated that 40% of the working age population will have a long-term condition¹.

¹Public Health England. Understanding the relationship between health, work and worklessness. 2016.

Highest absence

Workers who report having a long-term health condition have the highest sickness absence rate across all groups².

²Office for National Statistics. Report. Sickness absence in the UK labour market: 2016.

What's included?

Balanced benefits for work and home life.



Quick, unlimited appointments with Digital GP

To minimise time off and long waits to see a doctor, your employees can videocall Digital GP in partnership with Babylon. It's open round the clock, seven days a week with appointments available normally within two hours.



Family Mental HealthLine

Our Family Mental HealthLine is here round the clock to help parents, carers or guardians worried about a young person's emotional wellbeing.



24/7 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.



Everyday Rewards

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

What's not included?

- Day-patient and in-patient hospital treatment
- Cancer treatment†
- Cash benefits

†Diagnosis for cancer is covered on an out-patient basis but ongoing treatment isn't covered.

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

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