



What makes us **Bupa**

Consumer Intermediaries' guide to our standout services.

How to use this guide

Consider this guide your go-to handbook that explains what makes Bupa, Bupa. It contains our key health insurance benefits you can reference when talking about Bupa services with your clients.

Take the time to read through this guide and become familiar with the things that make us stand out. It's been designed and written in a way that makes it easy to refer back to, so you can help clients understand the true value of what Bupa health insurance can offer.

You can navigate our standout services by clicking below.



Why Bupa?



Why Bupa

Access

Cancer

Mental health

Muscle and joints

Guided Care

Support

This is health

Healthcare. It's what we do. We're here for the big things, little things, and the everyday things. We're as much about helping customers live better today as we are about helping customers live better tomorrow. We've been doing it for over 75 years and we've no plans to stop. Because health always matters.

Driving healthcare forward

We have no shareholders. Our priority is looking after you through our care homes, health insurance, health centres and dental centres. Bupa. Our focus is your health.

Unrivalled quality

We're the only insurer to have our medically run helplines approved by the Care Quality Commission. This means your client can expect high quality in care and safety. But don't just take our word for it. We're rated Great on Trustpilot and we also won the 2023 UK Health Protection Awards.

3M+

Bupa UK Insurance has over 3.1m customers across health insurance, health trusts, dental and cash plan.

As of January 2023

£1.3 billion

spent on claims for our customers in 2022.

Bupa UK Insurance

Our customers rate us **'Great'**



December 2023

Trustpilot scores are continually updated, for our latest score please visit uk.trustpilot.com and search 'Bupa UK Insurance'

Inspected and rated

Good



THE UK HEALTH PROTECTION AWARDS 2023

in association with Allianz @ Partners

WINNER

Best Individual Health Insurance Provider



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We go further for families

Family health cover

Family life is fast and loud and full of drama. There's ups and downs and twists and turns. It's different for every family. But we're here for all of it. From checking symptoms and support for every stage of family life, to getting treatment and help around the clock, we'll always be there for families.

Your clients are looking for great value and compelling offers that save them money. With our healthcare, you can give them both from a name they trust.

Two exclusive offers for families with Family+

All kids covered for the price of one

When your client pays for their eldest child, up to 20 years old..

10% off health insurance

If your client's family sign up together, when compared to buying individual policies for each person.

Our families

On-the-go families

Age 35-45 | Young children | +50k income

They want a constant point of reassurance: someone they can turn to for advice, as well as fast access to treatment if they have any concerns.

Grown-up families

Age: 46-54 | Older children | +50K income

They're looking for deep, credible support for their specific health triggers, like the menopause and teenage mental health.

And, the reassurance of access to care when they have big or small worries.

94%

say the health and wellbeing of their family is a priority.

88%

have at least one health and wellbeing concern.



Access



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Come to us direct for clear advice on next steps

If our customers are worried about cancer, mental health, or muscle and joint symptoms, they can call us straight away. We'll check their symptoms over the phone and give them clear advice on what to do next. That could mean seeing a GP, or we could refer them to a consultant on the call, as long as the symptoms are covered by their policy. Helping customers get the right answers on their health.



Cancer

If a customer thinks they have cancer symptoms, they can speak to a dedicated adviser and be referred to a specialist there and then if they meet the criteria. 80% of customers using this service are referred to a specialist; which they end up seeing in an average of six days of calling Bupa.



Mental health

For stress, anxiety or any other mental health concerns, we're here to listen. If a client's symptoms are covered, we'll offer them the option of either telephone counselling, online CBT or a referral to an approved therapist.



Muscle and joints

From a bad back to a niggling knee, your client can give us a call. We'll arrange for them to discuss their symptoms with a senior physiotherapist. The physio can refer face-to-face, virtual or home exercises; or to a consultant if needed.



Healthcare on our customers' terms

Your client should have more control of their healthcare. That's why we look for ways to make accessing the right support faster and more convenient.



Bupa Blua Health

Our simple, convenient digital GP service app.

- Speak to a GP, nurse, mental health nurse or pharmacist at a time that's most convenient.
- Have an MSK triage with Blua Health physios
- See the same GP each time.
- Get prescriptions delivered to home or pick up from a local pharmacy.



Bupa Touch

Access policy documents claims history and more with the Bupa Touch app.

- Manage and view policy details.
- View claims and request treatment.
- Easy navigation to the services your client needs.



Finder

An online directory of Bupa recognised consultants, therapists, healthcare services, hospitals and clinics.

- Find the right healthcare professional for their needs.
- Bupa recognition means quality, trustworthy care. And with our Platinum consultants, customers won't receive any unexpected bills, as long as their policy covers their care.
- Over 24,000 recognised consultants covering a range of disciplines.
- Appointments can be booked directly with some consultants.



Anytime HealthLine

Fast, nurse-led advice from our Anytime HealthLine.

- Available any time day and night.
- Doesn't impact excess or out-patient allowance.
- For any health concerns your client may have about their or their families health.

475,000

Digital GP appointments took place in 2022.

Over 40,000

calls were taken by our Anytime HealthLine nurses in 2022.



Reassurance, delivered

For some issues, we bring the support customers need straight to their door. No unnecessary hospital visits, just fast reassurance from home.

Rapid cardiac assessment

If a member is worried about heart symptoms, such as palpitations or chest pain, we'll do all we can to help.

This includes arranging a video consultation with a cardiologist within two working days and, where appropriate, an ECG monitor or blood test kit being sent to their home. They will then be able to discuss their test results with the cardiologist.

Remote skin assessment

Over half of users received the all-clear within three working days of calling us. 10% received an urgent referral, which means a GP calls the member to explain the results and we follow up with a call to arrange an in-person appointment with a dermatologist within one working day.

2.7k

customers accessed the cardiac pathway in 2022.

2.7k

customers used the Remote skin assessment service in 2022.

Customers can expect a consultation with a cardiologist within two working days.



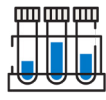
Unrushed, face-to-face GP appointments

Quick access to a doctor, when people need it most. Our customers can talk through any health concerns in detail, including complex or chronic conditions. Your clients can use this service if they have a Bupa By You Comprehensive policy with unlimited out-patient cover. Access a 15-minute face-to-face GP appointment at one of our Bupa Health Centres, for just £20.



Quality GP time

An in-depth, face-to-face consultation with a GP for whatever is on their mind. If a follow up discussion is required with the GP or more time is needed, another appointment will be required at a cost of £20..



Same day tests

If anything needs investigating, a wide range of tests can be carried out at the same centre, often on the same day.



Helpful next steps

The GP may suggest further tests, a private prescription or a referral to a specialist. They'll always discuss options with your clients.

This service doesn't count as a claim and won't affect clients' no claims discount or low claims bonus.

GP appointment health centre locations

Bupa health centres

- | | | |
|---------------|-----------------------|---------------------------|
| 1. Ashford | London* | 28. Manchester Marble St. |
| 2. Beverley | 20. Basinghall* | 29. Manchester South |
| 3. Brighton | 21. Chancery Lane* | 30. Milton Keynes |
| 4. Bristol | 22. Chelsea* | 31. Norwich |
| 5. Cambridge | 23. Crossrail* | 32. Nottingham |
| 6. Cardiff | 24. Euston* | 33. Oxford |
| 7. Chelmsford | 25. South Kensington* | 34. Preston |
| 8. Crawley | 26. Wandsworth* | 35. Reading |
| 9. Croydon | 27. West End* | 36. Ringwood |
| 10. Durham | | 37. Sevenoaks |
| 11. Edinburgh | | 38. Sheffield |
| 12. Exeter | | 39. Solihull |
| 13. Fareham | | 40. Southampton |
| 14. Glasgow | | 41. Southend |
| 15. Guildford | | 42. Tarporely |
| 16. Ipswich | | 43. Worcester |
| 17. Leeds | | |
| 18. Leicester | | |
| 19. Liverpool | | |

*Indicates all 8 clinics located within London



Cancer



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What makes Bupa unique?

It's never easy being told you've got cancer. That's why we offer full cancer cover as standard. This means that when your clients' treatment is covered, all costs will be paid in full with no financial or time limits. That's our **Cancer Promise**.



Breakthrough drugs and treatment

- If a consultant recommends a drug or treatment that is not yet available on the NHS, we could provide it. As long as it's right for the customer and covered by their policy.
- Access to genetic and molecular testing from a Bupa recognised provider to find the most effective course of treatment.



Ongoing support

- We're by our customers' side for as long as it takes, with no financial or time limit on treatment.
- Specialist oncology nurses offer personalised treatment support. They're there to explain what a consultant said, talk about next steps or just to listen. This also includes a named nurse for complex cases.

10%

of our drug treatment funding is provided for drugs and therapies not yet available on the NHS.

Top 10

We covered the top 10 non-licensed cancer drugs at least a year before they were available from the NHS.

£388m

paid out for cancer treatment in 2022.

Bupa UK Insurance



Easing the worrying wait

Specialist centres for breast, bowel and prostate cancer

With cancer, every day can count. Under the care of some of the best clinicians and private hospitals, our members can expect fast access to cancer diagnosis and treatment in less than half the time of published national standards.



Saving weeks of uncertainty

- Initial tests can be done in one visit at Specialist Centres for Breast, Bowel and Prostate Cancer.
- Answers are available in days, not weeks. We can give the all-clear on breast cancer within two working days of calling Bupa.
- For all centres, treatment for cancer begins within 31 days.



All the experts needed

- All centres have a Care Quality Commission (CQC) rating of 'outstanding' or 'good.'
- Treatment planned by expert oncologists, radiologists and nurse specialists.
- Emotional support from our Oncology Specialist Support team and counsellors.

Breast cancer centres

We're committed to giving our members the all clear and any additional diagnostic tests within two working days of them first calling us about their symptoms.

Prostate cancer centres

We're committed to giving our members the all clear and any additional diagnostic tests within two working days of them first calling us about their symptoms. If needed, we can schedule a biopsy within a week.

Bowel cancer centres

We're committed to giving our members the all clear and any additional diagnostic tests within four working days of them first calling us about their symptoms. This gives the centre time to send the medicine our members need to prepare for their tests.



Mental health



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What makes Bupa different?

Our cover goes further for mental health conditions. Ongoing support, no time limits and coverage for more conditions than any other leading UK insurer.*

Expert mental health care

- If something doesn't feel right, your client can call us and we'll help them get the support they need from a mental health specialist.
- We may recommend counselling, an online CBT programme or a referral to a Bupa recognised therapist or psychiatrist^.
- They won't need a GP referral.

No time limit on support

- Our mental health support won't run out unexpectedly.
- Even if symptoms flare up and need further help, we'll be there for as long as your client needs us.

Most conditions covered

Nearly all conditions are covered. That includes one treatment programme for addictions to alcohol, drugs or gambling for the lifetime of the policy.

The only conditions we don't cover beyond a diagnosis are dementia and learning, behavioural and developmental conditions.

£69m

paid out on mental health treatment in 2022.

Bupa UK Insurance

More mental health conditions covered than any other UK insurer.*

Please note: Not all Bupa products cover mental health, please check the customers' policy.

*As of September 2023, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between 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. [See PDF How we compare: Individuals \(PDF 0.2MB\)](#)

^Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of the cover. For example, if cover excludes conditions the client had before cover started, we may ask for further information from their GP. Your client can check their guide and certificate for further details or contact us to check eligibility.



Everyday mental wellbeing

We understand that mental health changes and sometimes our customers just need help managing symptoms. So we'll be there whenever they or a loved one needs support.

Family Mental HealthLine

A parent or carer of a young person is closer to them than most. If they pick up on a worrying change in a child's mood or behaviour, they can pick up the phone and speak to us.

Our advisers are trained in children's mental and emotional wellbeing, and provide guidance and support.

This service is available to all adults with health insurance and there's no need for a child to be covered.

Over 770 people used our Family Mental HealthLine in 2022.

Managing mental health

Our **Mental Health Hub** is packed with resources, advice and guidance to help customers become more proactive about their mental wellbeing. It's completely free and using it won't impact their excess.

Your client will also have access to a range of online wellbeing programmes provided by SilverCloud health. These programmes help stop smaller worries turning into more serious issues. They cover:

- Stress
- Sleep
- Alcohol
- Money worries
- Resilience
- Body image



Menopause HealthLine

Our Menopause HealthLine nurses are here to listen when it comes to menopause concerns. They can help your client understand their symptoms and provide individual advice for anything on their mind.

- Advice on symptoms, health, mental wellbeing and potential treatment options.
- Available from 8am to 8pm, 365 days a year.
- No limit on the number of times a client can call.

These services don't count as a claim.

Muscles and joints



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What makes Bupa different?

Muscle and joint conditions are amongst the top reasons for short and long term work absence in the UK. They can be painful and a real inconvenience. That's why we help customers get the most appropriate care at the most effective time. Without the need for unnecessary surgery.

An expert, first time

Clients can call us first and speak with a senior physiotherapist[^]. This means they'll get the most appropriate support for their condition. This could include a digital home exercise plan, referral for physio sessions or to a specialist consultant.

Fast advice

Over 75% of customers in 2022 received a telephone appointment within 24 hours of calling us. Helping them on their way to pain-free movement quicker.

A second opinion

Surgery isn't always the right option. If a client is referred to a surgeon by their GP, our advanced physiotherapists can provide a 30 minute assessment. They may recommend exploring non-invasive treatments first.

+73 NPS

Clients can expect outstanding care at every stage of our MSK pathway.

Medallia, 2022

39%

of GP referrals to a surgeon are more appropriately guided to a non-surgical route.

(Data from Jan-Oct 2022)

[^]Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of the cover. For example, if the cover excludes conditions the client had before cover started, we may ask for further information from their GP. Please check the guide and certificate for further details or contact us to check eligibility.



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Guided care with our Open Referral Network

Our Open Referral network offers reassurance, convenience and value. Customers have access to a wide range of healthcare professionals, within their chosen hospital network, including over 19,500 consultants.

A client that opts for Guided Care will be given a choice of up to three consultants, so they can make an informed decision. If one of the consultants isn't available, your client can go to the next on the list instead of having to ask for another referral – saving time.

Your client won't usually need to see a GP first. They can use our Direct Access or Bupa Blue Health service to get referred to a specialist quickly.

With Guided Care, all consultants are fee-assured, so your client will never have to top up their fees. And it reduces their policy premium.

Costs covered in full

We guarantee your clients won't face any fee shortfalls from consultants (surgeons or anaesthetists) when they get an Open Referral or use Direct Access and call us to preauthorise their care.

93%

of customers who used Open Referral said the quality of care was 'excellent' or 'very good.'



How to use Guided Care

Step 1 Get a referral

For some conditions, customers can call our Direct Access[^] service without needing to see a GP first. Or they can ask their GP for an open referral letter.

Step 2 Get consultants' names

We'll offer your client the names of up to three consultants, all of whom are guaranteed fee-assured. This means your client won't face any additional costs for their consultation.

Step 3 Get a pre-authorisation

For GP referrals, we'll pre-authorise any necessary consultations, tests or treatments, including any anaesthetists, covered by your clients' policy.

Step 4 Get booked in

With some consultants, we can book an appointment for your client or email them a link so they can make the booking themselves.

If your clients have a GP referral to see a surgeon for certain muscle, bone or joint conditions, we'll offer them a telephone appointment with one of our Advanced Practice Physiotherapists who can explain their treatment options, including any that don't involve surgery.

This service is available to anyone aged 18 or over.

[^]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.

100,000

customers each year find the right healthcare professional for their needs.



Support



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Care that's built around customers

We make sure our customers have access to outstanding care at every stage of their journey, whatever that journey may be.

Platinum consultants

Platinum consultants have a proven track record. They're covered by all our healthcare policies and schemes, including Open Referral, they're fee assured and they've been rated 'good' or 'excellent' by 97% of their Bupa patients too. And there's 10,000 Platinum consultants for customers to choose from, so they can make an informed decision about their healthcare.

Personalised treatment support

Our specialist support teams are here to make things as easy as possible for customers. From talking through treatment options to nutritional advice.

Our specialist support teams include:

- gynaecology
- muscles and joints
- gastroenterology
- cardiac
- mental health

Oncology nurses

As part of our Live Well With Cancer programme, our oncology nurses help with the day to day challenges of living with cancer. They can provide emotional, practical and financial support when it matters most. They'll also speak with family members, because cancer affects loved ones too.

Platinum consultants were rated **'good'** or **'excellent'** by 97% of their Bupa patients.



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

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