

A woman with long dark hair is riding a blue folding bicycle on a paved path. She is wearing a pink blazer over a white top, black pants, and black shoes. She has a black backpack on her back. The background features a concrete wall and lush green trees with sunlight filtering through the leaves. The image is framed by a blue border on the left and top, and a white border on the right.

What makes us **Bupa**

The consumer intermediary 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?

**“My clients get quality cover and care
from a name they know and trust”**



Why Bupa

Our audience

Access

Cancer

Mental health

Muscles 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, so the only thing we need to focus on is our customers and their health. Whether it’s at our care homes, health centres or dental centres, looking after them is always our priority.

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 ‘Excellent’ on Trustpilot and have won at the UK Health & Protection Awards three years in a row.

3M+

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

As of September 2025

£2.4 billion

spent on claims for our customers.

Bupa UK Insurance, data from October 2024-September 2025

Our customers rate us ‘Excellent’



February 2026
Trustpilot scores are continually updated, for our latest score please visit [uk.trustpilot.com](#) and search ‘Bupa UK Insurance’

Inspected and rated

Good



Our audience

“There are benefits and services that are perfect for every kind of client”



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Meet our audience

We’re all different. Careers, families, budgets – no two clients look the same.

But health insurance can offer support at every stage. Whether you’re talking to an ambitious career climber or a couple planning a comfortable retirement, there really is something for everyone.

Here’s a closer look at how we think about our audience. Because confident conversations start with understanding their unique needs.

					
Rising Professionals 25-34 Typically no children “I don’t have any serious health concerns and try to do all I can myself to treat minor complaints.”	Singles and Couples 35-54 No children in household “The NHS is becoming more unreliable and once I find myself in a more stable position financially, I have promised myself that I would look into PMI.”	On-the-go Families 35-44 With children “It’s reassuring to know that I can get medical care for myself and my family without having to wait in long NHS queues.”	Growing-up Families 45-54 With children “I feel that at my age and with the NHS how it is it would be a good idea to have private healthcare to protect myself.”	Live Life Now 55-64 No children in household “I’ll be 60 next birthday. Want to nip any health issues in the bud without having to go through my GP or the NHS.”	Active Retirees 65+ No children in household “At my age and medical history, private health insurance would be prohibitively expensive.”

*Figures exclude 18-24 year olds and relate to UK Consumer PMI only.

Access

“I know their physical, mental and dental health are taken care of”



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Consumer intermediary discount guide

Couples save 5%

Your clients with a partner can get a discount, too. When they take out insurance on the same policy, they'll save 5% compared to buying cover separately. They just need to live at the same address.

✓ **New business customer** ✓ **Switch customer** ✓ **XGS customer**

Families save 10%

Clients covering their families pay 10% less compared to the price of having separate policies for each family member. This applies to families with at least one adult and child.

✓ **New business customer** ✓ **Switch customer** ✓ **XGS customer**

Family+

Your clients can cover all their kids for the price of one. When adding more than one child under 20 to their policy, they'll only pay for the eldest, no matter how many more children they add. The children don't have to live at the same address as the policyholder, but children aged 20 or over cannot receive free cover or count as an eldest child for this offer. Your clients will still receive our 10% family discount. [Click here for the key details.](#)

✓ **New business customer** ✓ **Switch customer**

10% Health and Lifestyle discount

All your clients have to do is answer three simple questions about their wellbeing – if the answers suggest a healthy lifestyle we'll give them 10% discount. [Click here for the key details.](#)

Full T&Cs apply.

✓ **New business customer** ✓ **Switch customer**

Doctors and dentists save 15%

They work hard for their patients, so we work hard for them. GMC registered doctors and GDC registered dentists get 15% off Bupa By You health insurance.

✓ **New business customer**

A 15% saving will be applied to customers who are registered with the GMC (General Medical Council) and are able to provide their reference number or the GDC (General Dental Council) and are able to provide their registration number. Bupa reserves the right to withdraw the 15% saving where this information is not provided. The doctor /dentist must be the main member on the policy, but the saving will also apply to all dependants covered on the policy.

Rewards by Bupa

As well as these policy discounts, customers get access to more health and wellbeing discounts.

- Free GP consultation and 10% off our Weight Management Plan to help them lose weight safely and effectively.
- 20% off Bupa health assessments for a full picture of their health.
- 40% off Hush multi-gym memberships, giving them access to thousands of gyms, pools and spas across the UK.

Rewards by Bupa is not regulated by the Financial Conduct Authority and Prudential Regulation Authority. Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London, EC2R 7HJ.

Everyday rewards

That's not all. With Bupa, your clients can also bag hundreds of discounts on big-name brands like Apple, Adidas, IKEA and Tesco.

From discounts on dining to deals on days out, there are tons of savings – all for the taking.

To learn more about our rewards, [click here.](#)



Our provision

Insuring your clients is great – but we go even further.

Because there's a huge range of Bupa-owned provision, we're able to seamlessly connect cover and care. That means a smooth, joined-up experience for your clients at every step of their health journey.

Hospitals

We're always working to make the journey from primary to secondary care as simple and streamlined as possible.

It's why we have our own hospitals in London. They allow us to provide more Bupa services directly to our clients, making it easier for your clients to move from diagnosis to treatment.

As well as the internationally-renowned Cromwell Hospital, we recently acquired the New Victoria Hospital and King Edward VII's Hospital.

Health centres

We've got health centres across the UK that offer a wide range of health and wellbeing services.

From GP and physio appointments to pay-as-you-go health assessments and plans, they're another example of how we're bringing in-person care to your clients.

Bupa Dental Care practices

We're here for your clients' physical and mental health – but we're here for their dental health, too.

With over 360 practices across the UK and an 'Excellent' rating on Trustpilot, a healthy smile is never far away.

For more about the dental allowance included with our cover, see page 13.

Mindplace

We believe that caring for your mind should feel as natural as caring for your body.

It's why we recently launched Mindplace, our dedicated mental health centres where your clients can get a range of support and treatment.

As of 2026, we've opened 20 centres across the UK, and plan to have 70 by the end of 2027.

To find your client's nearest Mindplace centre, click [here](#).

From consultants to clinics, our finder tool shows you all of our facilities. Click [here](#) to use it."

To learn more about our Specialist Centres for cancer, head to page 15.



Quick, convenient care

We're here for your clients' whole health – not just the highlights.

So we offer customers specialist support for a wide range of physical and mental health conditions. They might even be able to come straight to us without seeing a GP first.



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.



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

Whether it's a bad back or 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.



Heart health

If a member is worried about heart symptoms, like palpitations or chest pain, we'll do all we can to help. They'll be able to see a cardiologist as soon as possible, who then may recommend blood tests and an ECG (electrocardiogram) monitor.



Skin support

Spots, bumps, blotches and blemishes don't just knock our confidence – they can be a sign of something more serious. It's why we offer remote skin assessments, as well as urgent referrals if needed.

5.1k

customers accessed the cardiac pathway in 2025.

7.6k

customers used the remote skin assessment service in 2025.

Members First

We’re helping our customers’ cover go further than ever.

Members First is a new treatment option available to your clients. When they get help through a Bupa service for selected conditions, we’ll remove any extra costs and outpatient allowances won’t be impacted.

What it’s for

To start, we’re launching Members First to support your clients with mental health talking therapies.

We plan to share more news about further treatment options soon.

Who it’s for

It will be included as standard for consumer and SME clients, as well as corporate clients on the Bupa Evolve Master Trust.

How it works

Members First is available for counselling, cognitive behavioural therapy (CBT), psychology and psychotherapy.

Appointments can be over the phone or video with our Talking Therapies team, or in person at a Mindplace, our mental health centres.

How it helps

It’s more than fast access to expert care.

With Members First, there’ll be no excess or co-payment and no impact on your clients’ outpatient allowance, low claims bonus or no claims discount if they have one.

Your clients can book and manage their care at the touch of a button with the My Bupa app.

Excess and outpatient allowances can be confusing. So we’re making sure costs don’t hold your clients back.

Healthcare on our customers' terms

Your clients should have more control of their healthcare. That's why Blua digital healthcare makes it faster and more convenient for them to get the support they need.



Our on-demand digital services are all ready to go in the My Bupa app. All your clients have to do is log in.



Digital appointments with healthcare experts

Speak to GPs, physios, therapists and mental health specialists quickly and conveniently.



On-demand fitness and wellbeing

Exercise classes, meditations, wellbeing guides and so much more, whenever customers need it.



Health records

Customers can access their documents and health assessment reports securely, no matter where they are. They just log in through the My Bupa app.

944,000

digital GP appointments took place in 2025.

Over 34,000

calls were taken by our Anytime HealthLine nurses in 2025.

Medication Check

One simple test is all it takes to discover the medicines that work best for your clients. That could mean fewer side effects and the right dose first time.

What is a Medication Check?

It's a powerful at-home DNA test that analyses your clients' unique response to over 100 wide-ranging medicines.*

So if they take regular medicine to manage a condition - like diabetes, cardiovascular disease or their mental health - it could help them find a more effective treatment.†

That means no more wasted time or money on less efficient prescriptions.

*For members aged 18 and over.
Once per lifetime benefit.

†These tests cannot be used in isolation and medicine choices need to be discussed with a healthcare profession taking into consideration the wider clinical picture for e.g. interactions with other medicines, kidney, liver functions, and personal choice

How does it work?

1. Order with My Bupa

We'll ask them a few questions to make sure the test is right for them.

2. Complete an oral sample

We'll send them a DNA test kit. Collect a cheek swab sample using the tube provided and return it in our prepaid packaging.

3. Get the results

They'll receive a full report with their results within four to six weeks.

4. Talk to a Bupa GP

If they'd like to talk through their results, they can book a digital GP appointment, that's included in the service.

How does it help?

One simple test

A simple cheek swab sample is all it takes to unlock the answers in their DNA.

Clear results

With a full report of our findings, they can get answers their health professional can act on - and a prescription that's truly personal.

Included in their cover

There's nothing extra for your clients to pay when they order a Medication Check. It won't impact their outpatient benefit allowance, no claims bonus or low claims discount, if they have one. No excess or co-payment will apply.

Almost 99% of us have at least one genetic variation that impacts our response to certain medicines.

Bupa My Genomic Health data 2025

The Medication Check is just the start of Personalised Health by Bupa - our commitment to groundbreaking preventive care.



Cared for, from their teeth to their toes

Our policies include a dedicated dental allowance and face-to-face GP appointments, so everyday health is all taken care of.



Added dental care for healthy smiles

- An appointment at a Bupa Dental Care practice, every policy year.
- A £300 allowance towards restorative treatment like crowns and fillings, if needed.
- Allowance and annual appointment for everyone on the policy, including children.
- Over 360 [Bupa Dental Care practices](#) across the UK.
- Quality care your clients can trust, proven by our 'Excellent' Trustpilot rating.



Quick access to a doctor, when people need it most

Clients with a personal Bupa health insurance policy can access 15-minute face-to-face GP appointments at our participating Bupa health centres.

- **Quality GP time:** customers get focused time with a Bupa GP to discuss one acute minor illness or concern.
- **Same-day tests:** if anything needs investigating, a wide range of tests such as blood tests, swabs or an ECG (electrocardiogram) 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.
- **Available across the UK:** your clients can find their nearest Bupa health centre at finder.bupa.co.uk.

These services don't count as a claim and won't affect clients' no claims discount or low claims bonus.

Oral health and overall health are closely linked.

We're here to help your clients take care of both.



Cancer

“If my clients ever need expert care, it’s right there waiting”



Why Bupa

Our audience

Access

Cancer

Mental health

Muscles and joints

Guided Care

Support

What makes us different?

From diagnosis to treatment, we walk the whole journey with our members. And for as long as they receive care from our recommended consultants, hospitals and clinics, there won't be any time or financial limits on their cover. **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 evidence-based 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.

We fund drugs that are not routinely available on the NHS, such as Enhertu for breast cancer.

£560m

paid out for cancer treatment in 2025.

Bupa UK Insurance



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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.



Saving weeks of uncertainty

- Initial tests can be done in one visit at Specialist Centres for breast, bowel and prostate cancer.
- Your clients will get easy access to a fast diagnosis, as well as support for them and their family along the way.



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.
- Practical advice and guidance from our trained Oncology Support Team.

10.7k

customers used our cancer Specialist Centres in 2025.

96%

of customers are given the all-clear.

As of September 2025.

Whether our members are worried about symptoms or facing treatment, we'll walk the whole journey with them.



Mental health

“It’s the support my clients have been searching for”



Why Bupa

Our audience

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Support

What makes us different?

Our cover goes further for mental health conditions. Ongoing support, no time limits as long as treatment is effective 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 cognitive behavioural therapy (CBT) programme or a referral to a Bupa-recognised therapist or psychiatrist^

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 a treatment programme for a range of addictions including alcohol, drugs and gambling, for the lifetime of the policy.

Just note that we don't cover dementia beyond a diagnosis. We don't cover the diagnosis or treatment of learning and behavioural conditions, either.

A place for whatever's on their mind

We believe caring for your mind should feel as natural as caring for your body. That's why we've created Mindplace: dedicated mental health spaces for people to access professional therapy.

Please note: not all Bupa products cover mental health. Please check your client's policy.

£131m

paid out on mental health treatment 2025.

Bupa UK Insurance

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

*As of March 2026, 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.



Why Bupa

Our audience

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We're always a quick call away

It's normal for our physical and mental health to change. It's just as normal to need a little help managing and understanding symptoms. Our dedicated support lines mean there's always someone your clients can call for reassurance.

Family Mental HealthLine

A parent or carer of a young person is closer to them than most. If they notice 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 1000 people used Family Mental HealthLine in 2025.

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.

Anytime HealthLine

We know that sometimes, reassurance can't wait. So your clients can give us a call for fast, expert advice from a trained nurse.

- 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 family's health.

These services don't count as a claim.



Muscles and joints

**“Fast, flexible physio and further
treatment are there for my clients”**



Why Bupa

Our audience

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Muscles and joints

Guided Care

Support

What makes us different?

Muscle and joint conditions are amongst the top reasons for short and long term work absence in the UK.¹ 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.

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.

Fast and flexible

Depending on what the issue is, our experts might recommend an exercise plan your clients can do from their phone. Plus, we've got over 1,500 classes and guides through Blua in the My Bupa app to keep their muscles, bones and joints happy.



1. Source: CIPD's Health and Wellbeing at Work Report, 2025

[^]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.

+79 NPS

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

Medallia, 2025



Guided Care

“My clients can choose fast, simple support from experts”



Why Bupa

Our audience

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Guided Care

Support

Guided Care means reassurance, convenience and value

If your clients choose to add Guided Care, they'll have access to a wide range of healthcare professionals – including over 19,500 consultants – from our Open Referral Network. In fact, they'll be given a choice of up to 3 consultants so they can make an informed decision. And if one isn't available, your client can save time by choosing the next one without having to ask for another referral.

They can call us or use our digital GP service to get referred to a specialist quickly. And we guarantee your client won't face any fee shortfalls from consultants (surgeons or anaesthetists.) They just need to call us and preauthorise their care.

Step 1 Get a referral

For some conditions, customers can come straight to us without needing to see a GP first.[^]

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 client's 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.**

We've helped

100,000

customers find the right healthcare professional for their needs.

Data from Guided Journeys' data, Aug 2025

[^]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.



Why Bupa

Meet our six segments

Access

Cancer

Mental health

Muscles and joints

Guided Care

Support

Support

“It’s not just cover – it’s care at every step”



Why Bupa

Our audience

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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.

If your clients are keen to see a Platinum consultant, they'll just need to look out for the blue banner under their details on finder.bupa.co.uk.

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 99% of their Bupa patients.





Everyday Rewards is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ and administered by Parliament Hill Limited, Britannia House, 21 Station St, Brighton BN14D.

By signing up, you acknowledge that the Everyday Rewards portal is operated and managed by Parliament Hill Limited and their Terms and Conditions and Privacy Notice apply. For details on how your personal information will be processed, please visit: parliament-hill.co.uk/privacy-policy.

My Bupa, Face-to-face GP services, Digital GP Services, Anytime HealthLine, Bupa Family Mental HealthLine and Menopause HealthLine are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Most Bupa health centres can see patients of all ages. We recommend checking with the bookings team first to see if this is the case at your local centre. The bookings team may ask for proof of date of birth or ID.

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