

Your policy summary

Bupa Select Complete

Effective from 1 October 2023



Welcome to Bupa Select Complete. This policy summary contains key information. You should read this carefully and keep it in a safe place. Please note that it does not contain the full terms and conditions and exclusions of cover under the Agreement, which you will find in the Bupa Select policy guide.

About your cover

The insurer

The insurance is provided under an agreement (the Agreement) between Bupa Insurance Limited (Bupa, we, us, our) and the company or association that pays for your membership (the group). Your cover is subject to the terms and conditions of that Agreement.

There is no contractual agreement between you and Bupa covering your membership. If you are the main member and you contribute towards the cost of the premiums the group pays to us for you and any of your dependants, we refer to you in the policy guide as a 'Contributing member'. Contributing members have some legal rights under the Agreement. These rights are explained in the policy guide. Otherwise, only the group and Bupa have legal rights under the Agreement, although Bupa will allow anyone covered under the Agreement access to our complaints process.

The type of insurance provided

The policy offers health insurance which aims to fund eligible private medical treatment in the United Kingdom. Bupa Select contains a number of options. The Sponsor chooses those it wants to provide as part of your cover under the Agreement. Please read the Bupa Select policy guide together with your membership certificate to ensure the cover under the Agreement meets your needs.

The type of treatment covered

You are only covered for eligible treatment. This means treatment of:

- an acute condition, or
- a mental health condition (depending on your cover for mental health treatment under the Agreement)

together with the products and equipment used as an integral part of the treatment that:

- are consistent with generally accepted standards of medical practice and representative of best practices in the medical profession in the UK
- are clinically appropriate in terms of type, frequency, extent, duration and the facility or location where the services are provided, for example as specified by NICE (or equivalent bodies in Scotland) in its guidance on specific conditions or treatment where such guidance is available

- are demonstrated through scientific evidence to be effective in improving health outcomes
- are not provided or used primarily for the expediency of you or your consultant or other healthcare professional

and the treatment, services or charges are not excluded under the terms and conditions of the Agreement between the group and Bupa.

How to get treatment and claim

We're here to help.

If it's about:

- Cancer
- Muscles, bones and joints
- Mental health

use our Direct Access service.

This means you can call us about your symptoms without needing a referral from a GP. We'll provide support, advice, and a referral for consultations, tests or treatment if you need them.

You can find more information on the next page.

If you prefer, see a digital GP or your own GP.

If it's about anything else:

You'll first need to book one of our free digital GP appointments or see your own GP. If you need a consultation, tests or treatment, ask the GP for an open referral and contact us. We can then help you find a consultant or healthcare professional covered by your policy.

We may also accept referrals from other healthcare professionals, find out more at bupa.co.uk/referrals

How to get in touch with us

Call

0345 604 0623*

Webchat

bupa.co.uk/contact-us

Bupa digital account

Visit bupa.co.uk or use the Bupa Touch app.

*We may record or monitor our calls.

Direct Access to treatment and care

You don't always need to see a GP before contacting us. With our Direct Access service you can call us if you're worried about cancer, mental health or muscle bone and joint problems. We'll provide support, advice and a referral for consultations, tests or treatment if you need them.

If you have a GP referral, we may also offer you a phone or video assessment with a healthcare professional who specialises in your condition to explore all your treatment options.

If you have a Direct Access phone or video assessment you won't need to pay an excess for it and the cost won't be subtracted from your out-patient benefit allowance (if either of these apply to your policy). If our Direct Access service refers you for a consultation, tests or treatment you may be able to claim for that consultation, test or treatment and we'll explain how to do this after your assessment.

You can find more information about our Direct Access service at bupa.co.uk/direct-access

Open referral

If you see a GP and you need a consultation, tests or treatment, ask for an open referral. This means, your GP recommends the type of specialist you need to see instead of naming a specific specialist. When you contact us, we'll use your GP's speciality recommendation to help you choose a fee-assured consultant or healthcare professional covered by your policy.

Need to know

Your membership certificate will show if guided care applies to you in the group details section under facility access.

Customers with the guided care option need to follow these steps:

- ask for an open referral from a GP or our Direct Access service (if this is available for your condition), and
- contact us before arranging any consultations, tests or treatment for pre-authorisation, and
- if you need to see a consultant, they need to be in our open referral network - when you contact us, we'll help you find one.

For anyone aged 17 or under, please ask the GP for a named referral.

Before you arrange consultations, tests or treatment

Pre-authorisation

It's important that you contact us before arranging any consultations, tests or treatment or care so we can:

- confirm whether the consultation, test or treatment is eligible treatment and if it's covered by your policy, and
- confirm the consultants, healthcare professionals, hospitals or clinics covered by your policy, and
- let you know how to claim for NHS cash benefits or health expenses benefits, if these are covered, and
- give you a pre-authorisation number.

We may ask you for information about the history of your symptoms, including details from your GP or consultant.

You can then contact the consultant, healthcare professional, hospital or clinic to arrange an appointment. You'll need to give them your pre-authorisation number so we can pay them for your treatment covered by your policy. We will write to the main member or dependant having treatment (when aged 16 or over), when there is an amount for them to pay in relation to any claim (for example if they have an excess amount to pay) and who payment should be made to.

Need to know

If you don't get pre-authorisation from us, you'll be responsible for paying all treatment that we wouldn't have pre-authorised.

Cover for people aged 17 or under

We always need a named referral for a paediatric consultant. If someone aged 17 or under who is covered on your policy needs to see a consultant, please ask their GP for a named referral, and not an open referral. Some private hospitals don't provide services for children or have restricted services available, and treatment may be at an NHS hospital. Please visit finder.bupa.co.uk to see paediatric services available in your area and contact us before any consultations, tests or treatment so we can confirm that these are covered.

The consultants, healthcare professionals, hospitals and facilities that your policy covers

Your policy covers certain Bupa recognised consultants, healthcare professionals and recognised facilities:

- the recognised facility, consultant or the healthcare professional must be recognised by us for treating the medical condition you have, and for providing the type of treatment you need on the date you receive that treatment
- if you need in-patient treatment and/or day-patient treatment the recognised facility must be part of the facility access list which applies to your cover and is shown on your membership certificate
- the person who has overall responsibility for your treatment must be a consultant unless a GP or our Direct Access service refers you for out-patient treatment by a therapist, complementary medicine practitioner or mental health and wellbeing therapist.

Need to know

For customers with the guided care option - any consultant you see needs to be in our open referral network.

Summary of cover

This table sets out a high level summary of the type of charges for eligible treatment that are covered and the allowances available for certain benefits. It also shows certain options that are available for the group to select. For full details of your cover see your policy guide which shows the general terms and your membership certificate that shows the cover that your group has selected and is available to you. This means you may not have all the cover set out in the policy summary.

Unless otherwise specified, the amounts shown in the table are for each member.

Facility access

participating facilities
or
guided care

When you are not admitted to hospital

Type of treatment depending on your cover under the Agreement	Allowances depending on your cover under the Agreement
Out-patient consultations and treatment	
Out-patient consultations with a consultant	paid in full
Out-patient therapies and complementary medicine	
Facility or consultant charges for out-patient diagnostic tests on consultant referral	
MRI, CT and PET scans	paid in full

When you are admitted to hospital

Type of treatment depending on your cover under the Agreement	Allowances depending on your cover under the Agreement
Out-patient surgical operations, day-patient or in-patient treatment	
Consultants' fees for surgical and medical hospital treatment	<p>If the guided care option has not been chosen</p> <ul style="list-style-type: none"> consultants who are fee-assured consultants: paid in full recognised consultants who are not fee-assured consultants: up to the rates of the Bupa schedule of procedures <p>If the guided care option has been chosen</p> <ul style="list-style-type: none"> fee-assured consultants in our list of Open Referral Network consultants: paid in full consultants in our list of Open Referral Network consultants who are not fee-assured consultants: up to the rates of the Bupa schedule of procedures
Facility charges for: accommodation, theatre charges, nursing care, drugs and dressings (when needed as an essential part of your day-patient or in-patient treatment), intensive care, diagnostic tests and MRI, CT and PET scans, therapies, prostheses and appliances	paid in full
Staying in hospital with a child	
Treatment at home - instead of in-patient treatment, day-patient treatment or out-patient chemotherapy	paid in full with a recognised treatment provider

Additional benefits

Type of treatment depending on your cover under the Agreement	Allowances depending on your cover under the Agreement
Private ambulance (when medically necessary and related to private eligible day-patient or in-patient treatment)	up to £80 each single trip
Home nursing (when immediately following private eligible in-patient treatment)	up to £2,000 each year

Cash benefits

Type of treatment depending on your cover under the Agreement	Allowances depending on your cover under the Agreement
NHS cash benefit for NHS in-patient treatment	£50 a night for up to 35 nights a year
NHS cash benefit for NHS in-patient treatment for cancer	£100 each night
NHS cash benefit for NHS out-patient or day-patient treatment or NHS home treatment for cancer	<ul style="list-style-type: none"> ▪ £100 for each day you receive radiotherapy ▪ £100 for each day you receive chemotherapy other than oral chemotherapy ▪ £100 on the day of your surgical operation
NHS cash benefit for oral drug treatment for cancer	£100 for each three-weekly interval
Cash benefit for wigs or hairpieces related to cancer	£100 per cancer occurrence
Cash benefit for mastectomy bras	£200 paid once per mastectomy procedure
Procedure Specific NHS cash benefit	available for certain eligible treatments. Contact us or go to bupa.co.uk/pscb for more information

Cancer treatment

Type of treatment depending on your cover under the Agreement	Allowances depending on your cover under the Agreement
Cancer treatment after a diagnosis of cancer has been confirmed:	
Out-patient consultations with a consultant and out-patient therapies and complementary medicine	paid in full
Hospital or consultant charges for out-patient diagnostic tests on consultant referral	paid in full
Hospital charges for out-patient cancer drugs when unavailable from a GP, or an initial small supply is provided by the recognised facility on discharge to enable you to start your treatment straight away	paid in full
Consultants' fees for surgical and medical hospital treatment	<p>If the guided care option has not been chosen</p> <ul style="list-style-type: none"> ▪ consultants who are fee-assured consultants: paid in full ▪ recognised consultants who are not fee-assured consultants: up to the rates of the Bupa schedule of procedures <p>If the guided care option has been chosen</p> <ul style="list-style-type: none"> ▪ fee-assured consultants in our list of Open Referral Network consultants: paid in full ▪ consultants in our list of Open Referral Network consultants who are not fee-assured consultants: up to the rates of the Bupa schedule of procedures

Cancer treatment

Type of treatment depending on your cover under the Agreement	Allowances depending on your cover under the Agreement
Cancer treatment after a diagnosis of cancer has been confirmed:	
Facility charges for cancer treatment for: accommodation, theatre charges, nursing care, drugs and dressings (when needed as an essential part of your day-patient or in-patient treatment), intensive care, diagnostic tests and MRI, CT and PET scans, therapies, prostheses and appliances	paid in full

Mental health treatment

Type of treatment depending on your cover under the Agreement	Allowances depending on your cover under the Agreement
Mental health day-patient and in-patient treatment	up to a maximum of 45 days each policy year for mental health day-patient and in-patient treatment combined and not individually
Consultant psychiatrists' fees and mental health and wellbeing therapists' fees for out-patient treatment	paid in full
Facility charges for out-patient tests and investigations on consultant referral	
Consultant psychiatrists' fees for day-patient and in-patient treatment	<p>If the guided care option has not been chosen</p> <ul style="list-style-type: none"> ■ consultants who are fee-assured consultants: paid in full ■ recognised consultants who are not fee-assured consultants: up to the rates of the Bupa schedule of procedures <p>If the guided care option has been chosen</p> <ul style="list-style-type: none"> ■ fee-assured consultants in our list of Open Referral Network consultants: paid in full ■ consultants in our list of Open Referral Network consultants who are not fee-assured consultants: up to the rates of the Bupa schedule of procedures <p>up to a maximum of 45 days each membership year for mental health day-patient and in-patient treatment combined and not individually</p>
Facility charges for day-patient and in-patient treatment	paid in full up to a maximum of 45 days each year for mental health day-patient and in-patient treatment combined and not individually

Add-on – family cash benefit (available when purchased via an insurance intermediary, or to customers whose policy was purchased direct from Bupa and already includes it)

Type of treatment depending on your cover under the Agreement	Allowances depending on your cover under the Agreement
Family cash benefit (this cover applies to the main member only)	£200 for each birth or adoption

Add-on – optical, accidental dental injury, prescription cash benefit

Type of treatment depending on your cover under the Agreement	Allowances depending on your cover under the Agreement
The following benefits are not available for members aged 16 or under (see the Cash Benefit section in the Bupa Select policy guide for details)	
Optical cash benefit	up to £100 in any two year benefit period
Accidental dental injury cash benefit	up to £900 each year
Prescription cash benefit	up to £20 each year

Options to enhance cover (additional subscriptions apply)

Type of treatment depending on your cover under the Agreement	Allowances depending on your cover under the Agreement
Island cover – for residents of Jersey, Guernsey or the Isle of Man only. This can't be selected together with the guided care option	
Consultants' fees for eligible day-patient and in-patient operations	paid in full
Travel costs to the UK mainland for you to receive eligible treatment	up to £240 for a return trip
Travel costs to the UK mainland for a parent, nurse or relative to accompany you when medically necessary	up to £240 for a return trip
Nursing care by a qualified nurse during your journey	up to £100 for a single trip

Options to manage costs

Name of option	Choice available
Policy excess	£0, £100, £150, £200 or £500
<p>Six week scheme</p> <ul style="list-style-type: none"> ▪ if the NHS can provide day-patient or in-patient treatment (including diagnostic procedures) within six weeks of the date the consultant recommends the treatment or diagnostic procedures, then treatment or diagnostic procedures are with the NHS. If not, the treatment or diagnostic procedures will be covered by Bupa ▪ selecting this option removes cover for NHS cash benefits for NHS in-patient treatment 	<p>six week scheme not selected (default) or six week scheme selected</p>
<p>Fixed rate</p> <p>the fixed rate option allows you to fix the rates you pay per member for two years at an extra cost. However, this is not protected from any increases in Insurance Premium Tax (IPT) when your policy is next renewed. Changes to membership made during the two-year fixed rate period will not affect the fixed rates but may affect the price you pay for the policy after renewal. Examples of membership changes include (but are not limited to): adding or removing members from the policy, babies that are previously covered free of charge becoming paid-for child dependants at their first renewal, and child dependants reaching the age of 24 during the first fixed year who would then be required to pay the adult rate in the second year. Please note, you may not be able to amend your benefit options at your first renewal when choosing this option</p>	<p>two-year fixed rate option not selected (default) or two-year fixed rate option selected</p>

What your policy does not cover

There are certain medical conditions and treatments that you're not covered for. There are some exceptions to some exclusions. The Bupa Select policy guide and your membership certificate together provide the details of your cover.

The excluded medical conditions and treatments include:

- ageing, menopause and puberty
- accident and emergency treatment
- advanced therapies and specialist drugs
- allergies, allergic disorders or food intolerances
- benefits that are not covered and/or are above your benefit allowances
- birth control, conception and sexual problems
- chronic conditions
- contamination, wars, riots and some terrorist acts
- convalescence, rehabilitation and general nursing care
- cosmetic, reconstructive or weight loss treatment
- deafness
- dental/oral treatment
- dialysis
- gender dysphoria or gender affirmation
- excluded treatment or medical conditions
- eyesight
- intensive care (other than routinely needed after private day-patient treatment or in-patient treatment)
- learning difficulties, behavioural and developmental conditions
- leg varicose veins
- moratorium conditions for moratorium members: any disease, illness or injury which existed in the five years before cover started, unless after two years continuous membership, you haven't received medication, advice or treatment or experienced symptoms of that disease, illness or injury
- out-patient drugs, dressings, complementary and alternative products
- overseas treatment
- pandemic or epidemic disease
- physical aids and devices
- pre-existing conditions for underwritten members: by underwritten members we mean a member who as part of his/her application to join, was required to provide details of his/her medical history to us for the purpose of underwriting
- pregnancy and childbirth
- screening, monitoring and preventive treatment
- sleep problems and disorders
- special conditions

- speech disorders
- temporary relief of symptoms
- treatment or medical conditions that are not covered, and their complications
- treatment in a treatment facility that is not a recognised facility
- unproven drugs and treatment
- unrecognised healthcare professionals, hospitals and clinics.

How long your cover will last

The Agreement is an annual one. Your cover is dependent on the group covering you under the Agreement, so your cover will generally last for 12 months but this may change depending on the group.

Changing your mind

You or your group can end your membership or the membership of any of your dependants at any time by writing to us. If your membership ends, the membership of all your dependants will also end.

How to get in touch with us

Call

0345 604 0623*

Webchat

bupa.co.uk/contact-us

Bupa digital account

Visit bupa.co.uk or use the Bupa Touch app.

Lines are open between 8am and 8pm Monday to Friday and 8am to 1pm Saturday.

Write to us at: **Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**

If you have hearing or speech difficulties

You can use the Relay UK service, visit www.relayuk.bt.com for more information.

If you have sight difficulties

We have documents in braille, large print or audio.

Please let us know if you'd like us to send you some.

*We may record or monitor our calls.

Making a complaint

We work hard to give our customers great service. Occasionally things go wrong and when this happens we'll do our best to put things right quickly.

How to get in touch

Call us: using your Bupa helpline number, which you can find on your membership certificate or call our Customer Relations team on **0345 606 6739***

Chat to us online: **bupa.co.uk/complaints**

Email us: **customerrelations@bupa.com**

If you need to send us sensitive information you can email us securely using Egress. For more information and to sign up for a free Egress account, go to **<https://switch.egress.com>**. You won't be charged for sending secure emails to a Bupa email address using the Egress service.

Write to us: **Customer Relations, Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**

If we can't resolve your complaint straight away, we'll email or write to you within five business days to explain the next steps.

You may be able to refer your complaint to the Financial Ombudsman Service for a free, independent and impartial review.

You can:

- visit **financial-ombudsman.org.uk**
- call them on **0800 023 4567**
- email them at **complaint.info@financial-ombudsman.org.uk**

If you refer your complaint to the Financial Ombudsman Service, they will ask for your permission to access information about you and your complaint. We will only give them what is necessary to investigate your complaint and this may include medical information. If you're concerned about this, please contact us.

The Financial Services Compensation Scheme (FSCS)

In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim.

The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation. Further information about compensation scheme arrangements is available from the FSCS on **0800 678 1100** or **020 7741 4100** or on its website at: **www.fscs.org.uk**

*We may record or monitor our calls. For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit **www.relayuk.bt.com**

Privacy notice

Our privacy notice explains how we take care of your personal information and how we use it to provide your cover. An in brief version of the notice can be found in your policy guide or the full version online at bupa.co.uk/privacy

Notes

Notes

Notes

Bupa health insurance is provided by:
Bupa Insurance Limited. Registered in England and Wales with registration number 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Arranged and administered by:

Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales with registration number 3829851.

Registered office: 1 Angel Court,
London EC2R 7HJ

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[bupa.co.uk](https://www.bupa.co.uk)