Important information. Here's how your trust benefits are changing.



We've made some changes to your trust benefits, which will apply when your benefits renew on or after 1 January 2024.

This is a summary of some of the main changes. Please read it alongside your Bupa Select guide for trusts, registration certificate and any confirmation of special conditions, together these set out the full terms and conditions of your benefits. We've included the relevant sections to make it easy for you to find them in your guide or registration certificate.

Registration certificate

Here's how your registration certificate has changed.

Further details

How a child dependant's benefits can end

We've updated the further details section of the registration certificate. A child dependant's benefits will no longer end when they get married. A child dependant's benefits will still automatically end at the renewal after they reach the age stated on your registration certificate.

Trust guide

We've improved the trust guide to make it easier to understand because we know health benefits can be hard to follow. We've used clearer language and improved the layout so it's easier to find information.

We've also made the following changes.

HealthLine services

Menopause HealthLine

Our new Menopause HealthLine is run by specially trained nurses who offer advice, guidance and support, even if you're unsure if you're menopausal. You, or anyone who is a beneficiary of the trust can use this service.

What is payable

Well Health benefits

We've introduced three new benefits, face to face GP, nutrition health and men's sexual function plan. We've called these benefits Well Health benefits. Cancer screening, out-patient fertility check and menopause plan are now also Well Health benefits.

Well Health benefits support healthier lifestyles and pro-active management of health and wellbeing. Your registration certificate will show if you have any of these benefits in the Well Health section.

Benefit 1.7 Well Health - cancer screening

Your registration certificate will show if this benefit is available to you. We have changed the name of this benefit from Bupa Health Check to Well Health – cancer screening and clarified what the check comprises.

Benefit 1.11 digital GP services

Your registration certificate will show if you have a digital GP services benefit. We've changed the name of this benefit from digital primary care services to digital GP services. There are no other changes.

Benefit 5 Mental health treatment

Your registration certificate will show if you have benefits for mental health treatment. If you do, your scheme now includes benefits for mental health treatment related to all conditions as set out in the trust guide, unless it relates to pre-existing, special or moratorium conditions if these exclusions apply to your benefits. Your scheme doesn't pay for treatment for dementia.

Cash benefits

Benefit CB2 Family cash benefit

Your registration certificate will show if you have Family cash benefit and will now show if a waiting period applies. Information about any waiting period no longer appears in the trust guide.

What isn't payable

Exclusion 10 Cosmetic, reconstructive or weight loss treatment

We've amended Exception 2 to remove the need for continuous cover for delayed reconstruction surgery following an accident, cancer surgery or prophylactic surgery. We cover these operations as long as the original treatment would have been covered and the condition is not excluded.

Exclusion 20 Learning difficulties, behavioural and developmental conditions

We've removed the exception to this exclusion which allowed cover for diagnostic tests to rule out ADHD and ASD when a mental health condition was suspected. Mental health benefits still include support for the mental health symptoms arising from learning difficulties, behavioural and developmental conditions.

We now cover the assessment of certain neurodiverse conditions under benefit 5.1.4 if your registration certificate shows you have this benefit.