



# Your table of cover

## Cash Plan 100

This table of cover, together with your policy guide, welcome letter (or email) and premium table, sets out the full terms of your cover.

## Table of benefits

This table shows the **benefits** that are available on your **cash plan**.

Each **benefit** row shows the maximum cash amount you can claim for on your chosen **membership level** for each **benefit year**. You can find details of the **benefits** in the Benefit descriptions section of this document which explains what is and isn't covered. Medical conditions you had before your **cash plan** started are covered for all **benefits**.

Some words and phrases in this document are in bold type and italics because they have a specific meaning which we explain in the Definitions section of this document.

Membership type	Individual*			Family**			Eligibility	% of benefit paid
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3		
<b>Dental</b>	up to £50	up to £100	up to £150	up to £50	up to £100	up to £150	for each <b>member</b> covered	100%
<b>Optical</b>	up to £50	up to £100	up to £150	up to £50	up to £100	up to £150	for each <b>member</b> covered	100%
<b>Hospital in-patient (nights)</b>	£15 for each <b>member</b> per day or night	£30 for each <b>member</b> per day or night	£45 for each <b>member</b> per day or night	£15 for each <b>member</b> per day or night	£30 for each <b>member</b> per day or night	£45 for each <b>member</b> per day or night	for each <b>member</b> covered	up to 20 days or nights in total per <b>benefit year</b>
<b>Hospital day-case (days)</b>								
<b>Therapies</b> Includes physiotherapy, osteopathy, chiropractic and acupuncture	up to £100	up to £200	up to £300	up to £100	up to £200	up to £300	for each <b>member</b> covered	100%
<b>Chiropody/podiatry</b>	up to £50	up to £100	up to £150	up to £50	up to £100	up to £150	for each <b>member</b> covered	100%
<b>Consultations</b>	up to £75	up to £150	up to £225	up to £75	up to £150	up to £225	for each <b>member</b> covered	100%
<b>Birth and adoption</b>	£100	£200	£300	£100	£200	£300	<b>main member</b> only, for each child born or adopted. Six month <b>qualifying period</b> applies	100%
<b>Prescriptions</b>	up to £20	up to £25	up to £30	up to £20 collectively for all <b>members</b>	up to £25 collectively for all <b>members</b>	up to £30 collectively for all <b>members</b>	Individual* – <b>main member</b> only Family** – collectively for all <b>members</b>	100%
<b>Bupa Cash Plan Helpline</b>	✓	✓	✓	✓	✓	✓	all <b>members</b> aged 16 and over	-

\*Individual membership is for the **main member** only.

\*\*Family membership is for the **main member**, their **partner** and up to four **child dependants**.

## Benefit descriptions

Below are descriptions of the **benefits** listed in the table of benefits on page 2. Here we explain what each **benefit** means, what is and isn't covered and any additional information you may need to get the most out of your **cash plan**.

Benefit	Benefit description
<b>Acupuncture</b>	Cash back for treatment or services provided by an <b>acupuncturist</b> .
<b>Birth and adoption</b>	<p>Cash benefits for each new child born to or adopted by the <b>main member</b>, up to your <b>benefit allowance</b> depending on your <b>membership level</b> and subject to the six month <b>qualifying period</b>. This is explained in the qualifying periods section 2.7 of your <b>policy guide</b>.</p> <p>When claiming for a birth, please send a full copy of the birth certificate issued by the registry office with your claim form. The <b>main member's</b> name must be on the birth certificate.</p> <p>When claiming for adoption, please send an adoption certificate with your claim form. The <b>main member's</b> name must be on the adoption certificate. The adoption <b>benefit</b> can only be claimed for children aged 15 and under.</p>
<b>Bupa Cash Plan Helpline</b>	<p>Call the <b>Bupa Cash Plan Helpline</b> on <b>0345 600 4989</b> for:</p> <ul style="list-style-type: none"> <li>24-hour telephone information and guidance on almost any health issue, from symptom advice and travel vaccinations to first aid queries and lifestyle changes. Our team of experienced, specially trained nurses are on hand to help. This service is available every day of the year to the <b>main member</b> and all <b>named dependants</b> aged 16 and over. Calls may be recorded and to maintain the quality of our service a nursing manager may monitor some calls always respecting confidentiality</li> <li>Legal advice and assistance on personal matters, through a third-party <b>legal advice service provider</b></li> <li>24-hour counselling advice and assistance. Confidential helpline support available to the <b>main member</b> and all <b>named dependants</b> aged 16 and over. Qualified <b>counsellors</b> provide immediate emotional support for a range of problems. The helpline is available every day of the year. If something is upsetting you or causing you stress, our qualified <b>counsellors</b> will listen, suggest ways to resolve the problem or point you in the right direction for support. Some of the things they can help with include: relationship worries, difficulties at work, bereavement, coping with change, stress, anxiety, depression, emotional problems and substance misuse. Calls may be recorded and to maintain the quality of our service we may monitor some calls always respecting confidentiality. Our <b>counsellors</b> will explain our confidentiality policy to you when you call.</li> </ul> <p>For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit <b>www.relayuk.bt.com</b>. We also offer documents in Braille, large print, or audio.</p>
<b>Chiropody or podiatry</b>	<p>Cash back for:</p> <ul style="list-style-type: none"> <li>chiropody or podiatry treatment or services provided by a <b>chiropodist or podiatrist</b></li> <li>any items recommended or prescribed by a <b>chiropodist or podiatrist</b> (excluding medication).</li> </ul> <p>When claiming for items recommended or prescribed, we need written confirmation from the <b>chiropodist or podiatrist</b> for us to be able to confirm if your claim can be paid. If these items are purchased online, they must be bought from a <b>UK</b>, Channel Islands or Isle of Man based and registered company (regardless of web domain registration), and invoices must be in pounds sterling.</p> <p>Cash back isn't payable for</p> <ul style="list-style-type: none"> <li>any medication</li> <li>any items including insoles that have not been recommended or prescribed by a <b>chiropodist or podiatrist</b>.</li> </ul>
<b>Chiropractic</b>	Cash back towards treatment or services provided by a <b>chiropractor</b> .
<b>Consultations</b>	<p>Cash back for:</p> <ul style="list-style-type: none"> <li><b>consultations</b> with a <b>consultant</b></li> <li><b>consultations</b> with a <b>dietitian or occupational therapist</b></li> <li>diagnostic tests or scans for conditions specifically linked with, or related to, fertility treatment.</li> </ul> <p>Cash back isn't payable for:</p> <ul style="list-style-type: none"> <li>any other diagnostic tests or scans</li> <li>any radiologist's fees or appointments with a <b>general practitioner (GP)</b>, even if you have a receipt, or <b>consultations</b> provided by a medical or dental professional who isn't a <b>consultant</b></li> <li>non-health related consultations.</li> </ul>
<b>Dental</b>	<p>Cash back for:</p> <ul style="list-style-type: none"> <li>dental treatment provided by a dental professional</li> <li>home use materials and kits bought from a dental professional for example mouth guards and toothpastes.</li> </ul> <p>Cash back isn't payable for:</p> <ul style="list-style-type: none"> <li>any medications (prescribed or non-prescribed). Medication prescribed by a dental professional is covered by the prescription <b>benefit</b> (if this applies to your <b>cash plan</b>)</li> <li>home use materials and kits bought independently and not from a dental professional.</li> </ul>

Benefit	Benefit description
<b>Hospital day-case (days)</b>	<p>Cash benefit, for up to 20 days within each <b>benefit year</b>, for <b>hospital day-case</b> admissions for treatment or investigation, including where the <b>member</b> has cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or <b>gender reassignment surgery</b> arising from <b>gender dysphoria</b>.</p> <p>The total 20 day or night allowance for each <b>benefit year</b> is a combined allowance with the <b>hospital in-patient benefit</b>. Night means each night a <b>member</b> is admitted as a hospital in-patient. Day means each day a <b>member</b> is admitted as a <b>hospital day-case</b>.</p> <p>Cash benefit isn't payable for:</p> <ul style="list-style-type: none"> <li>cosmetic or reconstructive surgery for cosmetic reasons</li> <li>going to <b>hospital</b> for casualty or emergency treatment, which doesn't need a formal admission to a <b>hospital</b> bed</li> <li>any admissions that aren't classed as <b>hospital day-case</b> e.g. treatment not delivered in a <b>hospital</b>, respite care, out-patient check-ups or out-patient scans</li> <li>claims for laser eye surgery, which can be claimed under the optical <b>benefit</b> only (if available on your <b>cash plan</b>).</li> </ul>
<b>Hospital in-patient (nights)</b>	<p>Cash benefit for:</p> <ul style="list-style-type: none"> <li>up to 20 nights for each <b>benefit year</b> for <b>hospital in-patient</b> admissions, including where the <b>member</b> has cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or <b>gender affirmation surgery</b> arising from <b>gender dysphoria</b></li> <li>parental stays if the <b>main member</b> or their <b>partner</b> (if covered) stays overnight in <b>hospital</b> with a <b>child dependant</b>, under age 16, whilst the child has <b>hospital in-patient</b> treatment. Parental stays, when eligible, are paid from the <b>benefits</b> of the <b>main member</b> or <b>partner</b>.</li> </ul> <p>The total 20 day or night allowance for each <b>benefit year</b> is a combined allowance with the <b>hospital in-patient benefit</b>. Night means each night a <b>member</b> is admitted as a <b>hospital in-patient</b>. Day means each day a <b>member</b> is admitted as a <b>hospital day-case</b>.</p> <p>Cash benefit isn't payable for:</p> <ul style="list-style-type: none"> <li>cosmetic or reconstructive surgery for cosmetic reasons</li> <li>going to <b>hospital</b> for casualty or emergency treatment which doesn't need a formal admission to a <b>hospital</b> bed</li> <li><b>hospital in-patient</b> treatment which isn't provided by a <b>consultant</b> or where there isn't a <b>consultant</b> in overall charge</li> <li><b>hospital</b> admissions arranged for social or domestic reasons</li> <li>the first 10 nights of a <b>member's</b> maternity <b>hospital in-patient</b> stay. This means any <b>hospital in-patient</b> stay during which a <b>member</b> gives birth. <b>Members</b> can claim from the 11th night of their maternity <b>hospital in-patient</b> stay</li> <li>geriatric care</li> <li>convalescence care or rehabilitation</li> <li>addictive conditions.</li> </ul>
<b>Optical</b>	<p>Cash back for:</p> <ul style="list-style-type: none"> <li>glasses with prescribed lenses, prescribed contact lenses and routine sight tests when provided by a qualified ophthalmic practitioner</li> <li>corrective laser eye treatment carried out by an ophthalmic surgeon who is a <b>consultant</b>.</li> </ul> <p>Where prescribed glasses or contact lenses are purchased online, they must be bought from a <b>UK</b>, Channel Islands or Isle of Man based and registered company (regardless of web domain registration), and invoices must be in pounds sterling.</p> <p>Cash back isn't payable for items including (but not limited to) solutions, chains or cases.</p>
<b>Osteopathy</b>	Cash back for treatment or services provided by an <b>osteopath</b> .
<b>Physiotherapy</b>	Cash back for treatment or services provided by a <b>physiotherapist</b> .
<b>Prescriptions</b>	<p>Cash back for:</p> <ul style="list-style-type: none"> <li>charges paid for a prescription provided by a <b>general practitioner (GP)</b>, <b>dental professional</b> or <b>consultant</b></li> <li>prescription prepayment certificates.</li> </ul>

## Definitions

Some words and phrases we use in this document are in bold type and italics. This is because they have a specific meaning which we explain below.

Defined term	Definition
<b>Acupuncturist</b>	Means an acupuncturist who is recognised by us and can be found on our online directory <a href="https://finder.bupa.co.uk">finder.bupa.co.uk</a> , or registered as a Member or Fellow of the British Acupuncture Council (MBACc or FBACc), British Medical Acupuncture Society (BMAS), or Acupuncture Association of Chartered Physiotherapists (AACP), when you have your treatment. Visit these organisations' websites <a href="https://www.aacp.org.uk">www.aacp.org.uk</a> (AACP), <a href="https://www.medical-acupuncture.co.uk">www.medical-acupuncture.co.uk</a> (BMAS) or <a href="https://www.acupuncture.org.uk">www.acupuncture.org.uk</a> (BACc) to see if a practitioner is registered.
<b>Agreement</b>	Means the agreement between <b>Bupa</b> and the <b>main member</b> or the <b>group</b> which provides the terms of your cover (please see your <b>policy guide</b> for the definition specific to your policy).
<b>Benefit or Benefits</b>	Means each of the <b>benefits</b> set out in this table of cover, which you can claim for as a <b>member</b> of the policy.
<b>Benefit allowance</b>	Means the maximum amount available for each <b>benefit</b> of the <b>cash plan</b> during each <b>benefit year</b> . You can find the allowances for each <b>benefit</b> on this table of cover.
<b>Benefit year</b>	Means a 12-month period starting on the <b>main member's start date</b> or anniversary of that <b>start date</b> . This applies to all <b>members</b> .
<b>Bupa</b>	Means Bupa Insurance Limited, which is the company that provides the insurance cover. Registered in England and Wales with registration number 3956433. Registered office: 1 Angel Court, London EC2R 7HJ. Bupa may act through Bupa Insurance Services Limited, and the term Bupa may also refer to other companies in the Bupa group, where indicated in the <b>agreement</b> .
<b>Cash plan</b>	Means the <b>benefits</b> provided and shown on this table of cover, subject to the terms and conditions of the <b>agreement</b> .
<b>Child dependant</b>	Means any child of the <b>main member</b> or their <b>partner</b> , including any child for whom the <b>main member</b> or their <b>partner</b> is a legal guardian or foster parent. See section 2.2 of your <b>policy guide</b> for more details.
<b>Chiroprapist</b>	Means a chiroprapist who is recognised by us and can be found on our online directory <a href="https://finder.bupa.co.uk">finder.bupa.co.uk</a> , or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <a href="https://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Chiropractor</b>	Means a chiropractor who is recognised by us and can be found on our online directory <a href="https://finder.bupa.co.uk">finder.bupa.co.uk</a> , or registered as a member of the General Chiropractic Council (GCC) when you have your treatment. Visit the GCC website <a href="https://www.gcc-uk.org">www.gcc-uk.org</a> to see if a practitioner is registered. The GCC is governed by the Professional Standards Authority (PSA).
<b>Consultant</b>	Means a specialist who is licensed and registered with the General Medical Council (GMC) or General Dental Council (GDC). Visit the GMC website <a href="https://www.gmc-uk.org">www.gmc-uk.org</a> or the GDC website <a href="https://www.gdc-uk.org">www.gdc-uk.org</a> to see if a consultant is registered. There is a requirement for a consultant to hold a license from 18 November 2009 in addition to their GMC registration. The licence is managed by the GMC.
<b>Consultation</b>	Means a meeting with a <b>consultant</b> , <b>dietitian</b> or <b>occupational therapist</b> to assess your health.
<b>Counsellor</b>	Means a counsellor who is employed by <b>Bupa</b> or recognised by us and can be found on our online directory <a href="https://finder.bupa.co.uk">finder.bupa.co.uk</a> , and registered with the British Psychological Society (BPS), the British Association for Counselling and Psychotherapy (BACP) or the UK Council for Psychotherapists (UKCP). Visit the BPS website <a href="https://www.bps.org.uk">https://www.bps.org.uk</a> or the BACP website <a href="https://www.bacp.co.uk">https://www.bacp.co.uk</a> or the UKCP website <a href="https://www.psychotherapy.org.uk">www.psychotherapy.org.uk</a> to see if a therapist is registered.
<b>Dietitian</b>	Means a dietitian who is recognised by us and can be found on our online directory <a href="https://finder.bupa.co.uk">finder.bupa.co.uk</a> , or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <a href="https://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Gender dysphoria</b>	Means when someone has a sense of unease because of a mismatch between their biological sex and gender identity.
<b>Gender affirmation surgery</b>	Means genital surgery and bilateral mastectomy only.
<b>General practitioner (GP)</b>	Means a doctor who is on the UK General Medical Council's General Practitioner Register. Visit the GMC website <a href="https://www.gmc-uk.org">www.gmc-uk.org</a> to see if a GP is registered.
<b>Group</b>	Means the company, association or organisation with which <b>Bupa</b> has entered into an <b>agreement</b> to provide cover.
<b>Hospital</b>	Means any NHS or private hospital which has facilities for major surgery, or which exists mainly to provide treatment by <b>consultants</b> .
<b>Hospital day-case</b>	Means admission to a <b>hospital</b> ward (with discharge before midnight on the same day), where the <b>member</b> needs to stay in <b>hospital</b> for one day for treatment or investigation.
<b>Hospital in-patient</b>	Means admission to a <b>hospital</b> ward (before midnight) where the <b>member</b> needs to stay in <b>hospital</b> overnight or longer for medical reasons.
<b>Legal advice service provider</b>	Means SLATER AND GORDON UK LIMITED a company incorporated under the laws of England and Wales with registered number 07931918 whose registered office is 58 Mosley Street, Manchester M2 3HZ ("Slater and Gordon"). This provider may change from time to time.
<b>Main member</b>	Means the person who is covered by the <b>agreement</b> because they're eligible in their own right, and not a <b>named dependant</b> .

Defined term	Definition
<b>Member</b>	Means the <b>main member</b> of the policy and/or any <b>named dependant</b> covered under the policy.
<b>Membership level</b>	Means the level of cover chosen by you or the <b>group</b> . This determines your <b>benefit allowances</b> . Your welcome letter shows your membership level.
<b>Named dependant</b>	Means your <b>partner</b> and any <b>child dependants</b> you let us know about who are named as <b>members</b> of the policy.
<b>Occupational therapist</b>	Means an occupational therapist who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website at <b>www.hcpc-uk.org</b> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Osteopath</b>	Means an osteopath who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered as a member of the General Osteopathic Council (GOC) when you have your treatment. Visit the GOC website <b>www.osteopathy.org.uk</b> to see if a practitioner is registered. The GOC is governed by the Professional Standards Authority (PSA).
<b>Partner</b>	Means the <b>main member's</b> husband, wife, civil partner or the person they live with in a relationship similar to that of a marriage or civil partnership.
<b>Physiotherapist</b>	Means a physiotherapist who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <b>www.hcpc-uk.org</b> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Podiatrist</b>	Means a podiatrist who is recognised by us and can be found on our online directory <b>finder.bupa.co.uk</b> , or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website <b>www.hcpc-uk.org</b> to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Policy guide</b>	Means the document that sets out the general terms and conditions of your membership, including, but not limited to, sections explaining how your membership works, how to claim, your right to cancel and how to make a complaint.
<b>Premium table</b>	Means the document we send you that sets out the monthly and yearly premium for each <b>membership level</b> available on your policy.
<b>Qualifying period</b>	Means a specific period of time that must pass before we'll accept and pay claims for particular <b>benefits</b> . If something happens during this period (for example, a birth or adoption), the <b>benefit</b> won't be payable. This applies to each <b>member</b> , starting from the date they joined the policy or from the date they increased their <b>benefit allowances</b> .
<b>Start date</b>	Means the date your membership is effective from. You can find this in the <b>welcome letter</b> we sent you when your membership started.
<b>Welcome letter</b>	Means the letter we send you confirming your <b>membership level</b> and your <b>start date</b> . We'll send you a welcome letter at the start of your membership, and subsequent letters confirming changes to your cover if we or you make any.

## Notes

Bupa Cash Plan Helpline is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa Cash Plan Helpline is provided by:

Bupa Occupational Health Limited. Registered in England and Wales with registration number 631336.

Registered office: 1 Angel Court, London EC2R 7HJ.

Legal advice and assistance are provided by a third party.

Bupa cash plan 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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