

# Healthy lifestyle FAQs



## What if a client doesn't know their BMI?

If the client doesn't know their BMI, encourage the client to work this out using an online BMI calculator, alternatively enter their height, weight, age and sex into the NHS BMI calculator: NHS BMI Calculator. When taking the clients weight and height - if the client says I think, we can accept that answer. If they are unsure, please see below. Please note activity level does not change the BMI result.

If the client does not know their height and weight, explain to them based on their answer we may be able to provide a discount, would they like to find this information out and come back to you or proceed without this answer.

## What does prediabetes mean?

Prediabetes means that your blood sugars are higher than usual, but not high enough for you to be diagnosed with type 2 diabetes. It also means that you are at high risk of developing type 2 diabetes. You are unlikely to be experiencing any symptoms with prediabetes.

## If a client is eligible for both the Health and Lifestyle discount and an Affinity discount, can they have both?

No, clients can only have one discount applied to their policy.

If the client is eligible for an Affinity discount, do not ask the Health and Lifestyle questions and offer the Affinity discount.

## How do I explain to the client the reason for the Health and Lifestyle discount?

To explain the reason for the discount to eligible clients you can say something like "Your answers to our health and lifestyle questions indicate better health so Bupa can give you a 10% discount".

## When adding a dependant to a Health and Lifestyle discounted policy, do I need to ask them the questions?

Only if the dependant is over the age of 18.

## Can an existing client join again as new business to get the Health and Lifestyle discount?

Yes, existing eligible clients can choose to be underwritten and start a new Bupa By You membership to receive the Health and Lifestyle discount.

## What if the client starts smoking, gets diagnosed with diabetes, becomes prediabetic or has a BMI change?

Clients' answers are taken at the point of enrolment. If they change in the future, this will not impact the discount.

## Do all clients need to answer the questions favourably to be eligible for the discount?

For policies that start from the 5th January onwards the discount is applied individually. This means each adult on the policy gets their own 10% health and lifestyle discount if they meet the criteria.

## What if the client doesn't want to answer the BMI question?

Clients do not need to answer the Health and Lifestyle questions if they do not wish to however, they would not be eligible for the discount. In this scenario, move on to the next step in the process.

If the client ask why we are asking these questions, please explain that we need to take relevant medical information, there may be discounts based on your answers to certain health and lifestyle questions.

## What do I say if the client asks why we are asking these questions?

Explain that we need to take relevant medical information, there may be discounts based on your answers to certain health and lifestyle questions.

## Can I ask the client during a follow up conversation the Health and Lifestyle questions to see if they can get the discount?

Yes, after go live, the 10% discount is available to eligible clients. If the client said no to smoking tobacco products, you must ask the additional questions and offer the 10% discount where eligible.

See other questions for how to explain the discount to the client where relevant.

How do I answer the BMI question for someone who is currently pregnant?

In this scenario, ask the client for their BMI, using their pre-pregnancy weight and this answer should be submitted.

When asking the client, the prediabetes/diabetes questions, they informed me that they have gestational diabetes (diabetes during pregnancy). How do I answer this question?

If the client has gestational diabetes only, this question can be answered as a no.

If my client has been diagnosed with prediabetes/diabetes but is not receiving treatment, are they eligible for the Health and Lifestyle discount?

No, if diagnosed with prediabetes/diabetes they are not eligible for the discount, even if they're not receiving treatment.

Do members get asked the Health and Lifestyle questions at renewal?

No

Are clients eligible for Health and Lifestyle discount in conjunction with free child cover?

Yes

Are clients eligible for Health and Lifestyle discount and Dentists/Doctors discount?

No

Will the Health and Lifestyle discount get reflected on the client cert?

Yes

## Note: Intermediary use only

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