

# Important information. Here's how your Bupa By You health insurance is changing.



We've made some changes to our health insurance, which will apply when your cover renews on or after 1 May 2025.

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

## **Bupa digital account**

My Bupa is the new name for Bupa Touch. My Bupa provides your own secure online account so you can see your Bupa policy documents and a personalised view of your cover in one place wherever you are.

Visit [bupa.co.uk](https://bupa.co.uk) to create your account or download the My Bupa app.

## **Policy guide**

Here's how your policy guide has changed.

### **What is covered**

#### **Dental Allowance**

We've added a new Dental Allowance for everyone covered on your policy. The dental allowance provides one dental appointment for everyone covered on your policy, each policy year at a Bupa Dental Care practice. It can be used for a new patient examination, a routine check-up or an emergency appointment. If the dentist recommends treatment to keep your teeth and gums healthy and free from pain, you'll have a £300 allowance to cover the cost of restorative treatment. This includes things like fillings, crowns and bridges.

### **What isn't covered**

#### **Exclusion 26 Speech and language disorders**

We've updated this exclusion to be clearer that treatment relating to developmental speech, language and communication difficulties, including stammering, isn't covered.

We've also added a new exception to this exclusion to explain that we cover up to 12 sessions of speech therapy for acute symptoms of glue ear which affect speech development.