



**Small business health insurance.
Better for business**

Products at a glance

Quick guide to Bupa health insurance, dental insurance and cash plan

For clients of intermediaries

From 1 December 2025

This document gives a high level overview of our products. Please read it along with the relevant policy guides to understand what is and isn't covered for each product.

Bupa Select health insurance – Select Key, Enhanced, Complete and Custom

Our healthcare options have been designed with the needs of small and medium businesses in mind. Choose the cover that's relevant to your work and budget. You can also choose different levels of cover for each of your employees. If you'd like to customise your cover, please see Select Custom on page five.

| | | Select Comprehensive healthcare cover | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|--------------------------------------------------------------------------------|--|
| | | Benefit allowances for each person covered on the policy | | |
| Benefits | Select Key Our base level of cover | Select Enhanced Extra cover for added reassurance | Select Complete Our highest tier of cover | |
| Facilities | | | | |
| Facility access | over 300 partnership facilities nationwide or Guided Care ³ | | over 600 participating facilities nationwide or Guided Care ³ | |
| Outpatient consultations and treatment | | | | |
| Outpatient consultations and diagnostic tests | | | | |
| Outpatient therapies (eg physiotherapy) and charges related to outpatient treatment | | | | |
| Coaching support for neurodivergent conditions Available for ages 18 and over. One course of online coaching support in each person's lifetime for diagnosed eligible conditions | £1,000 a year ¹ | £1,500 a year ¹ | paid in full ¹ | |
| Outpatient complementary medicine treatment (acupuncture, chiropractic and osteopathy) | up to £250 within your outpatient benefit allowance above ¹ | up to and within your outpatient benefit allowance limit above ¹ | paid in full ¹ | |
| Outpatient MRI, CT and PET scans | paid in full ¹ | | | |
| Being treated in hospital as a day patient or inpatient | | | | |
| Consultant fees and facility charges | paid in full ² | | | |
| Cancer treatment | | | | |
| Cancer cover | paid in full ² | | | |
| NHS cancer cash benefit If you choose to have certain eligible cancer treatment under the NHS rather than privately | £100 each night for NHS inpatient treatment or £100 for each day you have NHS outpatient, day patient or home treatment or £100 for each three-weekly course during which you take oral chemotherapy or oral anti-hormone therapy that isn't available from a GP | | | |
| Mental health treatment | | | | |
| Business Mental Health Advantage Consultant and facility charges for day patient and inpatient care | paid in full up to 45 days each year ² | | | |
| Medical consultations, advice and support | | | | |
| Digital GP service Smartphone app for diagnosis, GP appointments and prescriptions | access to GP consultations via phone or video call, and private prescription writing. Medication and delivery costs are not included. Collection or delivery available from a chosen pharmacy | | | |

Select
Comprehensive healthcare cover

Benefit allowances for each person covered on the policy

| Benefits | Select Key Our base level of cover | Select Enhanced Extra cover for added reassurance | Select Complete Our highest tier of cover |
|------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|----------------------------------------------|
| Bupa Anytime HealthLine Telephone service for medical advice from a qualified nurse | available all day and every day. Provides guidance to customers and their immediate family on any medical issue | | |
| Bupa Family Mental HealthLine Telephone service for mental health support with a trained adviser | Provides guidance to parents and carers who are concerned about their child's mental health or wellbeing. Lines are open from 8am to 6pm, Monday to Friday | | |
| Bupa Menopause HealthLine Telephone service for clinical advice and support with a menopause trained nurse | Provides guidance and support to anyone covered on the policy to help understand and manage menopause symptoms. Lines are open from 8am to 8pm, everyday | | |
| Additional benefits | | | |
| Direct Access No GP referral needed for certain conditions | you can contact us about cancer symptoms, mental health, or muscle, bone and joint conditions, without a GP referral. We'll provide support, advice and a referral for consultations, tests and treatment if you need them* | | |
| Home nursing When immediately following private eligible inpatient treatment | £2,000 each year for medical treatment carried out under the supervision of your consultant. You need to have our written agreement before the treatment starts | | |
| Ambulance cover When related to private eligible inpatient, day patient treatment | up to £80 each single trip – no annual limits | | |
| NHS cash benefit If you choose to have inpatient treatment under the NHS rather than privately | £50 a night for up to 35 nights a year for treatment that would have otherwise been covered for private inpatient treatment | | |
| Procedure-specific NHS cash benefit If you choose to have certain eligible treatment under the NHS rather than privately | applies to treatment that would otherwise have been covered under your benefits. The amount we pay depends on the procedure you're having. Call us or go to bupa.co.uk/pscb for more information | | |
| Options to enhance cover (additional premiums apply) | | | |
| Island cover | for residents of Jersey, Guernsey or the Isle of Man only – includes travel to UK mainland. This option cannot be selected with the Guided Care option | | |
| Options to manage costs | | | |
| Excess options | You can choose from £0, £100, £150, £200 or £500 | | |
| Fixed rate | <p>this option allows you to fix the rate you pay for each person covered for two years at an extra cost. However, these rates aren't protected from any changes the Government makes to Insurance Premium Tax. If you make any membership changes during the two-year period, this won't affect the fixed rate, but may affect the price of the policy after renewal.</p> <p>Need to know: you may be unable to change your cover options at your first renewal if you choose this option</p> | | |
| Add-ons (optional benefits you can add to your cover, additional premiums apply) | | | |
| The following benefits are not available for anyone under 16 years old | | | |
| Optical cash benefit | up to £100 in any two year benefit period, when provided to or prescribed for you by a scheme recognised optician or consultant | | |
| Accidental dental injury cash benefit | up to £900 each year, with a scheme recognised dentist or orthodontist | | |
| Prescription cash benefit | up to £20 each year for eligible treatment | | |

Select
Comprehensive healthcare cover

Benefit allowances for each person covered on the policy

| Benefits | Select Key Our base level of cover | Select Enhanced Extra cover for added reassurance | Select Complete Our highest tier of cover |
|---------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|----------------------------------------------|
| What isn't covered | Here's a list of the main types of treatments, services and charges which aren't covered. | | |
| | <ul style="list-style-type: none"> ▪ Accident and emergency treatment ▪ Allergies, allergic disorders or food intolerances ▪ Birth control, conception or sexual problems ▪ Chronic conditions ▪ Convalescence, rehabilitation or general nursing care ▪ Cosmetic, reconstructive or weight loss treatment ▪ Deafness ▪ Dementia ▪ Dialysis ▪ Eyesight ▪ Gender dysphoria or gender affirmation ▪ Learning, behavioural and developmental conditions ▪ Physical aids and devices ▪ Pregnancy and childbirth ▪ Ageing, menopause and puberty ▪ Screening, monitoring and preventive treatment ▪ Sleep problems ▪ Speech disorders | | |

¹Check your Facility Access to see if the Guided Care option has been chosen:

- **If the Guided Care option has not been chosen** – the benefit limit is for eligible treatment on your core health insurance when you use a Bupa recognised consultant or therapist or complementary medicine practitioner and a healthcare facility within the Bupa network that applies to your policy.
- **If the Guided Care option has been chosen** – the benefit limit is for eligible treatment on your core health insurance when you use a consultant in our list of Open Referral Network consultants or a Bupa recognised therapist or complementary medicine practitioner, and a healthcare facility within our participating facility network.

For Coaching support for neurodivergent conditions, you must use the neurodiversity coach we guide you to.

²Check your Facility Access to see if the Guided Care option has been chosen:

- **If the Guided Care option has not been chosen** – when we say benefits are paid in full, this is for eligible treatment on your core health insurance when you use a healthcare facility within your chosen Bupa network using a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.
- **If the Guided Care option has been chosen** – when we say benefits are paid in full, this is for eligible treatment on your core health insurance when you use a healthcare facility within our Participating facility network using a consultant in our list of Open Referral Network consultants who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.

³**With the Guided Care option:** participating facility is the network of recognised facilities for which you are covered under your benefits; and the Open Referral service applies to your benefits. This means that you must be referred to a consultant or to treatment either by our Direct Access service (if it is available for your condition), or by obtaining an open referral letter from a GP. This is a referral that details the care you need but is not addressed to a named consultant or healthcare practitioner. You then must call us to pre-authorise your consultation or treatment and use a consultant in our list of Open Referral Network consultants that applies to your benefits, or a Bupa recognised practitioner (as relevant), from the choice we give you. There are no extra bills for treatment provided by the surgeons or anaesthetists we offer you. Excess and benefit limits still apply. The Open Referral service doesn't apply to children aged 17 or under.

*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. For example, if your cover excludes conditions you had before your cover started, we may ask for further information from your GP. Please check your guide and certificate for further details or contact us to check your eligibility.

Our levels of cover – Select Custom

Our healthcare options have been designed with your needs in mind. You can customise your cover to suit your work and budget.

| Select Comprehensive healthcare cover | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Benefit allowances for each person covered on the policy | |
| Benefits | Select Custom Choose customised cover with the right benefits for your team |
| Facilities | |
| Facility access | over 300 partnership facilities nationwide or over 600 participating facilities nationwide or Guided Care ³ |
| Outpatient consultations and treatment | |
| <p>Outpatient consultations and diagnostic tests, outpatient therapies (eg physiotherapy) and charges related to outpatient treatment, and outpatient complementary medicine treatment</p> <p>Coaching support for neurodivergent conditions Available for ages 18 and over. One course of online coaching support in each person's lifetime for diagnosed eligible conditions.</p> | <p>up to £250 combined allowance¹ or up to £500 combined allowance. Maximum of £250¹ for complementary medicine from combined allowance of £500 or up to £750 combined allowance¹. Maximum of £250¹ for complementary medicine from combined allowance of £750 or up to £1,000 combined allowance¹. Maximum of £250¹ for complementary medicine from combined allowance of £1,000 or £1,000 combined allowance¹. No limit¹ on complementary medicine within combined allowance of £1,000 or up to £1,500 combined allowance¹. No limit¹ on complementary medicine within combined allowance of £1,500 or Paid in full¹ (for outpatient cover) Paid in full¹ (for complementary therapies)</p> |
| Outpatient MRI, CT and PET scans | paid in full ¹ |
| Being treated in hospital as a day patient or inpatient | |
| Consultant fees and facility charges | paid in full ² |
| Cancer treatment | |
| Cancer cover | paid in full ² |
| <p>NHS cancer cash benefit If you choose to have certain eligible cancer treatment under the NHS rather than privately</p> | <p>£100 each night for NHS inpatient treatment or £100 for each day you have NHS outpatient, day patient or home treatment or £100 for each three-weekly course during which you take oral chemotherapy or oral anti-hormone therapy that isn't available from a GP</p> |

¹Check your Facility Access to see if the Guided Care option has been chosen:

- **If the Guided Care option has not been chosen** – If the Guided Care option has not been chosen – the benefit limit is for eligible treatment on your core health insurance when you use a Bupa recognised consultant or therapist or complementary medicine practitioner and a healthcare facility within the Bupa network that applies to your policy.
- **If the Guided Care option has been chosen** – the benefit limit is for eligible treatment on your core health insurance when you use a consultant in our list of Open Referral Network consultants or a Bupa recognised therapist or complementary medicine practitioner, and a healthcare facility within our participating facility network.

For Coaching support for neurodivergent conditions, you must use the neurodiversity coach we guide you to.

²Check your Facility Access to see if the Guided Care option has been chosen:

- **If the Guided Care option has not been chosen** – when we say benefits are paid in full, this is for eligible treatment on your core health insurance when you use a healthcare facility within your chosen Bupa network using a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.
- **If the Guided Care option has been chosen** – when we say benefits are paid in full, this is for eligible treatment on your core health insurance when you use a healthcare facility within our Participating facility network using a consultant in our list of Open Referral Network consultants who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.

Select
Comprehensive healthcare cover

Benefit allowances for each person covered on the policy

Benefits

Select Custom

Choose customised cover with the right benefits for your team

Medical consultations, advice and support

Digital GP service

Smartphone app for diagnosis, GP appointments and prescriptions

access to GP consultations via phone or video call, and private prescription writing. Medication and delivery costs are not included.
Collection or delivery available from a chosen pharmacy

Bupa Anytime HealthLine

Telephone service for medical advice from a qualified nurse

available all day and every day. Provides guidance to customers and their immediate family on any medical issue

Bupa Family Mental HealthLine

Telephone service for mental health support with a trained adviser

Provides guidance to parents and carers who are concerned about their child's mental health or wellbeing. Lines are open from 8am to 6pm, Monday to Friday

Bupa Menopause HealthLine

Telephone service for clinical advice and support with a menopause trained nurse

Provides guidance and support anyone covered on the policy to help understand and manage menopause symptoms. Lines are open from 8am to 8pm, everyday

Additional benefits

Direct Access

No GP referral needed for certain conditions

you can contact us about cancer symptoms, mental health, or muscle, bone and joint conditions, without a GP referral. We'll provide support, advice and a referral for consultations, tests and treatment if you need them.*

Home nursing

When immediately following private eligible inpatient treatment

£2,000 each year for medical treatment carried out under the supervision of your consultant. You need to have our written agreement before the treatment starts

Ambulance cover

When related to private eligible inpatient, day patient treatment

up to £80 each single trip – no annual limits

NHS cash benefit

If you choose to have inpatient treatment under the NHS rather than privately

£50 a night for up to 35 nights a year for treatment that would have otherwise been covered for private inpatient treatment

Procedure-specific NHS cash benefit

If you choose to have certain eligible treatment under the NHS rather than privately

applies to treatment that would otherwise have been covered under your benefits. The amount we pay depends on the procedure you're having. Call us or go to bupa.co.uk/pscb for more information

Add-ons (optional benefits you can add to your cover, additional premiums apply)

The following benefits are not available for anyone under 16 years old

Optical cash benefit

up to £100 in any two year benefit period, when provided to or prescribed for you by a scheme recognised optician or consultant

Accidental dental injury cash benefit

up to £900 each year, with a scheme recognised dentist or orthodontist

Prescription cash benefit

up to £20 each year for eligible treatment

Options to enhance cover (additional premiums apply)

Mental health treatment

Consultant and facility charges for day patient and inpatient care

paid in full up to 45 days each year²

Surgeon and Anaesthetist fees

paid in full for eligible outpatient, inpatient and day patient operations with a Bupa recognised consultant in a hospital on your facility access list. This option cannot be select with the Guided Care option

Island cover

for residents of Jersey, Guernsey or the Isle of Man only – includes travel to UK mainland. This option cannot be selected with the Guided Care option

Select
Comprehensive healthcare cover

Benefit allowances for each person covered on the policy

Benefits

Select Custom
Choose customised cover with the right benefits for your team

Options to manage costs

Excess options

You can choose from £0, £100, £150, £200 or £500

Fixed rate

this option allows you to fix the rate you pay for each person covered for two years at an extra cost. However, these rates aren't protected from any changes the Government makes to Insurance Premium Tax. If you make any membership changes during the two-year period, this won't affect the fixed rate, but may affect the price of the policy after renewal.
Need to know: you may be unable to change your cover options at your first renewal if you choose this option

The following option only applies to if we've classified your group as a sports club

Sports clubs

The following treatments aren't covered:

- Outpatient physiotherapy
- Complementary medicine
- MRI and CT scans
- Mental health treatment
- NHS cash benefits for NHS inpatient treatment

sports club exclusion package
or
sports clubs benefits not included

Key notes - Select

What isn't covered

Here's a list of the main types of treatments, services and charges which aren't covered

- | | |
|----------------------------------------------------------|------------------------------------------------------|
| ▪ Accident and emergency treatment | ▪ Dialysis |
| ▪ Allergies, allergic disorders or food intolerances | ▪ Eyesight |
| ▪ Birth control, conception or sexual problems | ▪ Gender dysphoria or gender affirmation |
| ▪ Chronic conditions | ▪ Learning, behavioural and developmental conditions |
| ▪ Chronic mental health conditions ⁴ | ▪ Physical aids and devices |
| ▪ Convalescence, rehabilitation and general nursing care | ▪ Pregnancy and childbirth |
| ▪ Cosmetic, reconstructive or weight loss treatment | ▪ Ageing, menopause and puberty |
| ▪ Deafness | ▪ Screening, monitoring and preventive treatment |
| ▪ Dementia | ▪ Sleep problems |
| | ▪ Speech disorders |

³**With the Guided Care option:** participating facility is the network of recognised facilities for which you are covered under your benefits; and the Open Referral service applies to your benefits. This means that you must be referred to a consultant or to treatment either by our Direct Access service (if it is available for your condition), or by obtaining an open referral letter from a GP. This is a referral that details the care you need but is not addressed to a named consultant or healthcare practitioner. You then must call us to pre-authorise your consultation or treatment and use a consultant in our list of Open Referral Network consultants that applies to your benefits, or a Bupa recognised practitioner (as relevant), from the choice we give you. There are no extra bills for treatment provided by the surgeons or anaesthetists we offer you. Excess and benefit limits still apply. The Open Referral service doesn't apply to children aged 17 or under.

⁴Does not apply if the Mental health treatment option is included.

*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. For example, if your cover excludes conditions you had before your cover started, we may ask for further information from your GP. Please check your guide and certificate for further details or contact us to check your eligibility.

Bupa Dental Plan

This table describes the benefit allowances each person covered can claim up to in a policy year.

We have a nationwide network of Bupa owned and Bupa approved dental practices. It aims to offer our dental insurance customers hassle-free access to quality care and discounts on treatment.

Worldwide preventative and restorative benefits

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|---------|---------|---------|---------|
| Worldwide preventative dental treatment | | | | | |
| New patient examination <i>one visit in each policy year</i> | £60 | £70 | £90 | £100 | £130 |
| Only with Bupa. New patient examination is fully covered so there's nothing extra for you to pay when visiting a Bupa Dental Care practice. The benefit allowances shown above apply when you visit a non-Bupa owned practice. | | | | | |
| Routine examination check-up <i>every time you visit</i> | £40 | £60 | £80 | £90 | £110 |
| Only with Bupa. Your routine examination is fully covered so there's nothing extra for you to pay when visiting a Bupa Dental Care practice. The benefit allowances shown above apply when you visit a non-Bupa owned practice. | | | | | |
| Scale and polish <i>every time you visit</i> | £50 | £70 | £100 | £110 | £130 |
| Only with Bupa. Scale and polish is fully covered so there's nothing extra for you to pay when visiting a Bupa Dental Care practice. The benefit allowances shown above apply when you visit a non-Bupa owned practice. | | | | | |
| Dental X-rays and scans <i>for each policy year</i> | £40 | £50 | £80 | £90 | £100 |
| Virtual examination <i>for each policy year</i> | £20 | £20 | £20 | £20 | £20 |
| Worldwide restorative dental treatment | | | | | |
| Fillings, composite bonding, fissure sealant and topical fluoride <i>for each policy year</i> | £175 | £275 | £330 | £375 | £400 |
| Major restorative dental treatment <i>for each policy year</i> | we contribute 80% towards the cost of your major restorative treatment costs up to | | | | |
| | £325 | £500 | £800 | £2,000 | £3,000 |

Other dental benefits

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 |
|------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|---------|---------|---------|---------|
| Orthodontic treatment UK only <i>for each policy year</i> | £300 | £400 | £500 | £600 | £700 |
| Emergency dental treatment Worldwide cover | £1,000 for each policy year made up of four emergencies, up to £250 each | | | | |
| Dental injury treatment Worldwide cover | £5,000 for each policy year | | | | |
| Oral cancer treatment UK only | paid in full to diagnose and to treat oral cancer when using a fee-assured consultant in a partnership facility | | | | |

For full details of what is and isn't covered, please refer to the policy guide.

We have a nationwide network of Bupa owned and Bupa approved dental practices. It aims to offer our dental insurance customers hassle-free access to quality care and discounts on treatment.

Up to 20% discount* is available on general dental treatment costs at selected Bupa-owned and approved network dental practices. Please note, not all Bupa Dental Care practices are part of the Bupa Dental Insurance Network.

*You must inform the dentist you have Bupa dental insurance and give your membership

Bupa Dental Choice

This table describes the benefit allowances each person covered can claim up to in a policy year.

Where we say for each course of treatment, we mean all visits needed to complete this treatment. This includes preparation, supply and fit for each tooth restoration and any associated laboratory costs needed for this.

Worldwide preventative benefits

| | Choice 1 | Choice 2 | Choice 3 | Choice 4 | Choice 5 |
|------------------------------------------------------------------------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|---------------------------------|
| Worldwide preventative dental treatment | | | | | |
| Dental examinations | | | | | |
| Routine examination Cover for unlimited visits a year | up to £30 for each visit | up to £40 for each visit | up to £50 for each visit | up to £60 for each visit | up to £70 for each visit |
| New patient examination or specialist consultation Cover for one visit a year | up to £50 for each visit | up to £60 for each visit | up to £70 for each visit | up to £80 for each visit | up to £100 for each visit |
| Dental X-rays | | | | | |
| Small X-ray including bitewing or intraoral Cover for unlimited visits a year | up to £6 each X-ray | up to £8 each X-ray | up to £10 each X-ray | up to £12 each X-ray | up to £15 each X-ray |
| Other dental X-rays or scans Cover for unlimited X-rays a year | up to £15 each X-ray or scan | up to £25 each X-ray or scan | up to £30 each X-ray or scan | up to £38 each X-ray or scan | up to £45 each X-ray or scan |
| Scale and polish | | | | | |
| Scale and polish (by your dentist or hygienist) Cover for unlimited visits a year | up to £30 for each visit | up to £45 for each visit | up to £55 for each visit | up to £65 for each visit | up to £110 for each visit |
| Periodontal treatment | | | | | |
| Periodontal treatment Cover for unlimited visits a year | up to £90 for each visit | up to £95 for each visit | up to £105 for each visit | up to £120 for each visit | up to £130 for each visit |

Worldwide restorative benefits

| | Choice 1 | Choice 2 | Choice 3 | Choice 4 | Choice 5 |
|-------------------------------------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Worldwide restorative dental treatment | | | | | |
| Fillings and composite bonding | up to £60 for each tooth | up to £85 for each tooth | up to £95 for each tooth | up to £120 for each tooth | up to £165 for each tooth |
| Fissure sealant | up to £20 for each tooth | up to £25 for each tooth | up to £30 for each tooth | up to £35 for each tooth | up to £40 for each tooth |
| Topical fluoride treatment | up to £35 for each tooth | up to £40 for each tooth | up to £45 for each tooth | up to £50 for each tooth | up to £55 for each tooth |
| Root canal treatment Cover for each course of treatment | up to £115 for each tooth | up to £160 for each tooth | up to £205 for each tooth | up to £305 for each tooth | up to £355 for each tooth |
| Extraction and surgical treatment | | | | | |
| Surgical implant | up to £425 a year | up to £600 a year | up to £850 a year | up to £1,000 a year | up to £1,300 a year |
| Extractions | up to £50 for each tooth | up to £55 for each tooth | up to £80 for each tooth | up to £100 for each tooth | up to £140 for each tooth |
| Restorative dental treatment | | | | | |
| Inlay/onlay Cover for each course of treatment | up to £125 for each tooth | up to £175 for each tooth | up to £260 for each tooth | up to £350 for each tooth | up to £375 for each tooth |

Worldwide restorative benefits (continued)

| | Choice 1 | Choice 2 | Choice 3 | Choice 4 | Choice 5 |
|-------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-------------------------------------------------|
| Worldwide restorative dental treatment (continued) | | | | | |
| Veneer Cover for each course of treatment | up to £215 for each tooth | up to £240 for each tooth | up to £270 for each tooth | up to £390 for each tooth | up to £425 for each tooth |
| Crown Cover for each course of treatment | up to £210 for each tooth | up to £250 for each tooth | up to £325 for each tooth | up to £480 for each tooth | up to £500 for each tooth |
| Bridge | up to £425 for each course of treatment | up to £600 for each course of treatment | up to £750 for each course of treatment | up to £900 for each course of treatment | up to £1,100 for each course of treatment |
| Repair of bridge or crown | up to £25 for each course of treatment | up to £30 for each course of treatment | up to £35 for each course of treatment | up to £55 for each course of treatment | up to £75 for each course of treatment |
| Post for crown (cast post and core, or prefabricated post and core) | up to £35 for each course of treatment | up to £56 for each course of treatment | up to £90 for each course of treatment | up to £110 for each course of treatment | up to £125 for each course of treatment |
| Denture | | | | | |
| Upper or lower denture (partial or full) Cover for each course of treatment | up to £360 for each denture | up to £450 for each denture | up to £500 for each denture | up to £650 for each denture | up to £800 for each denture |
| Repair or reline of a denture (partial or full) | up to £30 for each repair | up to £35 for each repair | up to £40 for each repair | up to £50 for each repair | up to £60 for each repair |
| Other treatment | | | | | |
| Mouthguard (partial or full) Cover for one mouthguard a year | up to £82 | up to £150 | up to £175 | up to £200 | up to £225 |
| Any other clinically necessary restorative dental treatment | up to £65 a year | up to £75 a year | up to £85 a year | up to £115 a year | up to £125 a year |

Other dental benefits

| | Choice 1 | Choice 2 | Choice 3 | Choice 4 | Choice 5 |
|---------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|----------------------|----------------------|----------------------|----------------------|
| Orthodontic treatment UK only | up to £425 a year | up to £500 a year | up to £580 a year | up to £660 a year | up to £750 a year |
| Intravenous and oral sedation Worldwide cover | up to £65 a year | up to £70 a year | up to £75 a year | up to £80 a year | up to £100 a year |
| Emergency dental treatment Worldwide cover | £1,000 for each policy year made up of four emergencies, up to £250 each | | | | |
| Dental injury treatment Worldwide cover | up to £5,000 for each policy year | | | | |
| Oral cancer treatment UK only | paid in full to diagnose and treat oral cancer when using a fee-assured consultant in a partnership facility | | | | |
| Cash benefit for hospital stay UK only | £100 for each night you stay in hospital up to £1,000 in each policy year | | | | |

For full details of what is and isn't covered, please refer to the policy guide.

We have a nationwide network of Bupa owned and Bupa approved dental practices. It aims to offer our dental insurance customers hassle-free access to quality care and discounts on treatment.

Up to 20% discount[†] is available on general dental treatment costs at selected Bupa-owned and approved network dental practices. Please note, not all Bupa Dental Care practices are part of the Bupa Dental Insurance Network.

[†]You must inform the dentist you have Bupa dental insurance and give your membership number before your appointment to benefit from this offer. 10% or 20% discounts are available depending on the practice and the dentist you are seeing. To find the selected Bupa-owned and approved network dental practices where this offer is available visit finder.bupa.co.uk and search Bupa Insurance Network. Discount excludes laboratory fees and specialist treatment and cannot be used against NHS and Bupa Essentials services.

Cash plan

Because health expenses are often unplanned, you can't always budget for them. If you knew you could claim cash back for everyday expenses such as dental and optical bills, it could make life a little easier.

Bupa Wellbeing Health Expenses

This product will cover your employees for a range of everyday healthcare expenses, goods or services, alongside providing money back towards the costs of specialist therapies and consultations. There is also the option, where available, for your employees to upgrade their cover at an additional cost.

This table outlines what's available on Bupa Wellbeing Health Expenses. Refer to the benefits listed on the left and then across for the amount your employees can claim for from your chosen membership type and level per benefit year.

| Membership type | Individual plus or Family* | | |
|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------|
| Membership level | Level 1 | Level 2 | Level 3 |
| Dental | up to £60 | up to £120 | up to £200 |
| Dental injury | up to £200 | up to £300 | up to £400 |
| Optical | up to £60 | up to £120 | up to £200 |
| Hospital inpatient (nights) | £20 per day/night up to 20 combined days/nights per benefit year | £30 per day/night up to 20 combined days/nights per benefit year | £40 per day/night up to 20 combined days/nights per benefit year |
| Hospital day-case (days) | | | |
| Therapies (includes physiotherapy, osteopathy, chiropractic, acupuncture and chiropractic/podiatry) | up to £150 | up to £300 | up to £500 |
| Consultations and diagnostic tests or scans | up to £200 | up to £300 | up to £500 |
| Prescriptions/flu jabs/vaccinations | up to £25 | up to £35 | up to £45 |
| Bupa health benefits all members aged 18 and over | up to £100 | up to £150 | up to £200 |
| Bupa Employee Assistance Programme (EAP)† all members aged 16 and over | ✓ | ✓ | ✓ |
| Bupa Anytime HealthLine Dependants under the age of 16 must be accompanied by a parent or guardian | ✓ | ✓ | ✓ |

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

†EAP Key and EAP Premier options available. The option chosen will determine the benefits available to your employees and will also affect your premium. Please see the applicable Bupa Wellbeing Health Expenses table of cover for more information.

All benefit limits represent the maximum amount that we will pay for each benefit under the cash plan during each benefit year. Pre-existing conditions are covered for all benefits. You will be required to provide any information or proof to support your claim if we make a reasonable request for you to do so.

Terms and conditions apply. Please see the applicable Bupa Wellbeing Health Expenses table of cover and the Bupa Cash Plan policy guide for more information.

Helpful information

Consultant and facilities finder

Finder is an easy-to-use, online directory that allows employees to search for Bupa-recognised consultants, therapists and hospitals, as well as Bupa dentists, health centres and care homes. It helps teams make informed decisions about where to go and who to see for their treatment.

Tell your team to visit:

finder.bupa.co.uk

For more information contact your intermediary partner

Everyday Rewards by Bupa

We understand wellbeing goes far beyond healthcare. That's why we've created Rewards by Bupa. Designed to offer your people a helping hand through exclusive discounts to complete the full picture of health and wellbeing.

Please contact your intermediary partner for more information.

Privacy notice

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

Everyday Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ.

Terms and conditions can be found at **bupa-rewards.bupa.co.uk/terms-conditions**

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Bupa Investments Limited will use your information for the purposes of the administration of Health and Wellbeing Rewards by Bupa. For details of how your information will be processed by Bupa, please visit: **bupa.co.uk/privacy**

Notes

Notes

Bupa Anytime HealthLine, Bupa Family Mental HealthLine, Bupa Employee Assistance Programmes, Bupa Health Assessments and Everyday Rewards by Bupa are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa Occupational Health Limited provides Online Mental Wellbeing Programmes by working together with SilverCloud Health Limited. Registered address: 1 Stephen Street Upper, Saint Peter's, Dublin 8, Ireland D08 DR9P. Bupa Occupational Health Limited will be the controller of your information for these purposes.

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