

Notification of Change. Important information. Here's how your Bupa Select health insurance is changing.



We've made some changes to our health insurance, which will apply when your cover renews on or after 1 January 2026.

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.

Policy guide

Here's how your policy guide has changed.

What is covered

1.9 Assessments for neurodivergent conditions

Your membership certificate shows if you are covered for this benefit and your allowances.

This benefit has now been moved to the Outpatient and Consultations Treatment section (Section 1, Benefit 1.9).

If you're diagnosed with a new neurodivergent condition, you'll also have access to online coaching support as part of this benefit. To access this support, you'll need to use the coach we guide you to, and your coaching must begin within 12 months of your diagnosis.

Cash benefits

CB6.5 Cash benefit for post-surgery bras

We have changed the name of this cash benefit from Cash benefit for mastectomy bras to Cash benefit for post-surgery bras. You can now claim this cash benefit following an eligible operation on your breast for cancer.

What isn't covered

Exclusion 2 Accident and Emergency treatment

We've updated the wording of this exclusion to make it clearer.

Hospital admissions or treatment received within 24 hours of admission are not covered if the admission follows, and is related to, a visit to an NHS or private A&E department, urgent care centre, walk-in clinic, or a GP consultation.

However, your policy may cover inpatient treatment after you've been in hospital for 24 hours.

Exclusion 3 Allergies, allergic disorders or food intolerance

We've changed the exception to this exclusion. We now cover tests to identify the exact allergen or food involved in the diagnosis of a suspected allergy or food intolerance.

Exclusion 5 Birth control, conception and sexual problems

We've added a new exception to this exclusion. We will now cover treatment of acute conditions that are causing pain or discomfort during sex.

Exclusion 10 Cosmetic, reconstructive or weight loss treatment

We've added a new exception to this exclusion. We will now cover the removal of healthy tissue when it is medically necessary and part of treatment for an acute condition. The treatment must follow clinical best practice in the UK.

What some of the words and phrases in the policy guide mean

Cancer

We have updated our definition of cancer to clarify that a diagnosis must be based on laboratory testing or radiological imaging.