

Notification of Change.

Important information.

Here's how your trust benefits are changing.



We've made some changes to your trust benefits, which will apply when your benefits renew on or after 1 January 2026.

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

Trust guide

Here's how your Trust guide has changed.

What is payable

1.9 Assessments for neurodivergent conditions

Your registration certificate shows if this benefit is included under your trust benefits. 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 payable

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 payable 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 benefits may pay for 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 pay for 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 pay for 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 pay for 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 trust guide mean

Cancer

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