Your Bupa guide

Bupa Select Island Cover

This guide must be read together with the Bupa Select policy guide, your membership certificate and any confirmation of special conditions (if any).

Introduction

Your Select Island Cover

This guide contains the **benefits** of Bupa Select Island Cover. Your **membership certificate** shows if Island Cover is included in your policy. This guide must be read together with the Bupa Select policy guide, your **membership certificate** and any **confirmation of special conditions** (if any).

Need to know

The Island Cover guide only sets out your cover for travel costs between the **island** where you live and the **UK mainland** when you need **eligible treatment** that can't be provided on the **island**. For details of your other **benefits**, you need to refer to the Bupa Select policy guide and your **membership certificate**.

You are not covered for Bupa Select Island Cover if you or a **dependant** stops living on an **island**. Please tell us and your employer if you no longer live on an **island**.

Some words in this guide are in **bold** type. This is because they have a specific meaning which we explain on page 11. If the word doesn't appear on this list, the meaning is shown in the Bupa Select policy guide.

References to 'we', 'our' and 'us' mean Bupa Insurance Limited, registered in England and Wales with registration number 3956433 and registered office at 1 Angel Court, London EC2R 7HJ.

Always get in touch with us before you have any consultations, tests or **treatment** to check that they're covered by your policy.

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HealthLine and digital wellbeing services

These HealthLine services are available to all our customers and are free to use. Digital wellbeing services are available to customers aged 16 and over. We may record or monitor phone calls.

Bupa Anytime HealthLine

If you have any health questions or concerns you can call the confidential Bupa Anytime HealthLine on **0345 604 0537**.

You can speak to qualified **nurses** at anytime of the day or night. They have practical, professional experience and skills to help. This service is provided by Bupa Occupational Health Limited.



Family Mental HealthLine

If you're a parent or care for a young person and are concerned about their mental wellbeing, our confidential Family Mental HealthLine can provide advice, guidance and support. A trained adviser or mental health **nurse** will give you advice about what to do next.

You can call our Family Mental HealthLine on **0345 266 7938** between 8am and 6pm, Monday to Friday. You can use this service even if the young person isn't covered under your policy.

Menopause HealthLine

You, or anyone covered on the policy, can talk to a menopause-trained **nurse**. They'll offer advice, guidance, and support, even if you're not sure that you're menopausal. This includes support that you can give to a partner who may be going through the menopause.

You can call the Menopause HealthLine on **0345 608 9984** between 8am and 8pm, every day. This service is provided by Bupa Occupational Health Limited.

Digital wellbeing services

If you are in the **UK**, our digital wellbeing services on the My Bupa app can help you keep your body and mind healthy. These services provide ways to support your mental and physical health.

Download the My Bupa app to get started.



How to get in touch with us

We're always here for our customers and happy to help.

Bupa digital account

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** to create your account or download the My Bupa app.



Call

For answers to questions about your cover and to ask us to pre-authorise consultations, tests and **treatment**, please call us on the number on your **membership certificate**. We may record or monitor phone calls.



Webchat

For answers to general questions and to ask us to pre-authorise consultations, tests and **treatment**, you can chat with us using your online account, or by visiting **bupa.co.uk**.



If you have hearing, speech or sight difficulties

If you have hearing or speech difficulties

You can use the Relay UK service.

Visit **www.relayuk.bt.com** for more information.

If you have sight difficulties

We have documents in Braille, large print or audio.

Please let us know if you'd like us to send your documents in any of these formats.



Write

You can write to us at **Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**.

What to do if you need treatment on the UK mainland

Step 1	Contact us
	Contact us before arranging any consultations, tests, **treatment** or travel. You can call the number on your **membership certificate** or use our webchat service.

Step 2	Get confirmation that your treatment is covered
	We'll check your cover and let you know what you need to do next. Please refer to the 'How to get treatment and claim' section of the Bupa Select policy guide for more details. We'll check your **benefits** for your travel to the **UK mainland** and explain the cover available to you. You must tell us if: ▪ you need to travel with a **nurse**, or accompanying relative, or ▪ your child is having **treatment** and you're accompanying them.

Step 3	Make your travel arrangements
	If we confirm that your travel costs are covered you can make your travel arrangements.

Step 4	Send us the receipts for your travel costs and nursing care
	Keep all your bills and receipts and send them with a covering letter including your membership number to **Bupa, Island Travel Desk, Bupa Place, 102 The Quays, Salford M50 3SP**.

What is covered

Need to know

Benefits IC.1 to IC.4 are additional **benefits** to those contained in the Bupa Select policy guide and set out your cover for travel costs and nursing care on your journey between the **island** where you live and the **UK mainland**.

If you have an excess or a co-insurance, this will also apply to the cover in this guide.

Benefit IC.1 Patient travel costs

We'll repay your travel costs to the **UK mainland** to receive **eligible treatment** as long as:

- you need private **day-patient treatment** or **inpatient treatment** which you're covered for by your policy, and
- your **consultant** has confirmed to us in writing that the **eligible treatment** isn't available on the **island** where you live and that it's medically necessary for you to travel to the **UK mainland** to receive your **eligible treatment**.

If your travel costs are covered we'll repay you for:

- standard rate air fares between the **island** and the **UK mainland**
- standard rate train, underground and bus fares, and
- taxi fares - limited to £20 for each single trip

up to £240 combined total for each time you need to travel to the **UK mainland** and back for **treatment** covered by your policy.

Benefit IC.2 Parent travel costs

We'll repay travel costs for a parent to travel to the **UK mainland** with their child for that child to receive **eligible treatment** as long as:

- the child is aged 17 or under and covered under the policy
- the child needs private **day-patient treatment** or **inpatient treatment** which is covered under their policy, and
- the child's **consultant** has confirmed to us in writing that the **eligible treatment** isn't available on the **island** where the child lives and that it's medically necessary for the child to travel to the **UK mainland** to receive the **eligible treatment**.

If the travel costs are covered, we'll repay for one parent's:

- standard rate air fares between the **island** and the **UK mainland**
- standard rate train, underground and bus fares, and
- taxi fares - limited to £20 for each single trip

up to £240 combined total for each time a parent needs to travel with their child to the **UK mainland** and back for **treatment** covered by the child's policy.

This benefit applies to the child's cover and any costs are payable from the child's policy.

Benefit IC.3 Travel costs for accompanying nurse or relative

We'll repay you towards the cost of:

- a **nurse**, or
- a relative or carer

to accompany you when you need to receive **eligible treatment** on the **UK mainland** as long as:

- you need private **day-patient treatment** or **inpatient treatment** which is covered under your policy
- your **consultant** has confirmed to us in writing that your **eligible treatment** isn't available on the **island** where you live and that it's medically necessary for you to travel to the **UK mainland** to receive your **eligible treatment**
- your **consultant** has advised us in writing that, for medical reasons, you can't travel without a **nurse**, relative or carer in attendance, and
- we've agreed before you travel and have **treatment** that we'll contribute towards the cost of a **nurse**, relative or carer to accompany you.

Your policy only covers costs for the period of time that the **nurse**, relative or carer accompanies you while you're travelling. It doesn't cover any costs that relate to a period of time during which you're receiving the **treatment** for which you needed them to accompany you.

If you're covered under this policy we'll repay you for:

- nursing care provided by the **nurse** during your journey, and
- travel costs for your **nurse**, relative or carer for:
  - standard rate air fares between the **island** and the **UK mainland**
  - standard rate train, underground and bus fares, and
  - taxi fares - limited to £20 for each single trip

up to £240 combined total for a **nurse**, or relative, or carer's travel costs to accompany you to travel to the **UK mainland** and back for **treatment** covered by your policy and up to £100 for a **nurse** to provide nursing care for each single journey between the **island** and the **UK mainland**.

Need to know
You can't make a claim for travel costs under Benefit IC.3 if you are also claiming for the same travel costs under Benefit IC.2.

Benefit IC.4 Travel costs for a preoperative or postoperative consultation

We'll repay your travel costs to the **UK mainland** for a preoperative or postoperative consultation carried out as **outpatient treatment** with your **consultant**. We only pay if the consultation:

- is immediately before or immediately after and is directly related to the **day-patient treatment** or **inpatient treatment** for which you're covered under your policy, and
- the consultation can't for medical reasons be carried out by a **consultant** on the **island** where you live.

If your travel costs are covered we'll repay you for:

- standard rate air fares between the **island** and the **UK mainland**
- standard rate train, underground and bus fares, and
- taxi fares - limited to £20 for each single trip

up to £240 combined total for each time you need to travel to the **UK mainland** and back for **treatment** covered by your policy.

What isn't covered

Your policy doesn't cover:

- any travel costs when:
  - your **eligible treatment** can be carried out on the **island** where you live
  - you're travelling to receive **outpatient treatment** except where your travel is for an **outpatient** consultation as set out in Benefit IC.4
  - you're travelling to receive **treatment** which isn't covered under your policy, or
  - you're travelling to receive **treatment** that hasn't been recommended by your **consultant**
- any travel costs that are above the standard rate fares for the type of transport you use, or
- any costs that aren't directly for travel: for example, hotel accommodation or meals while you're travelling, except costs for nursing care as set out in Benefit IC.3.

What some of the words and phrases in this guide mean

Need to know

Words in **bold** type in this Bupa Select Island Cover guide are listed below with their meanings. If they they're not listed below they have the meanings set out in the Bupa Select policy guide.

Word or phrase	Meaning
Benefits	The benefits listed on your **membership certificate** and explained in this Island Cover guide which you are covered for as an individual. These are subject to all the terms and conditions that apply to your cover in the Bupa Select policy guide and this Bupa Select Island Cover guide including all exclusions.
Island	The **UK** islands of ■ Guernsey ■ Jersey ■ the Isle of Man.
Island Cover	The Bupa Select Island Cover subject to the terms and conditions of the **agreement**.
UK mainland	Great Britain and Northern Ireland.

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 or the full version is online at **bupa.co.uk/privacy**.

Bupa Anytime HealthLine, Menopause HealthLine and Family Mental HealthLine are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa Anytime HealthLine and Menopause HealthLine are provided by:
Bupa Occupational Health Limited. Registered in England and Wales with registration number 631336.

Registered office: 1 Angel Court, London EC2R 7HJ

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. Financial Services registration number 203332.

Bupa insurance policies are arranged and administered by:

Bupa Insurance Services Limited. Registered in England and Wales with registration number 3829851. Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services registration number 312526.

You can check the Financial Services Register by visiting: https://register.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered office: 1 Angel Court, London EC2R 7HJ

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