

FAQs

Free mini health check



The Offer

What is the offer?

From 4 August to 30 September 2025, clients who get a quote and take out a new Bupa By You policy will qualify for a free mini health check worth £100*. This is available to both the main policyholder and their adult partner if covered on the policy (age 18+). The check includes a blood test kit, clinician time, and tests for lipid, HbA1c, liver, kidney, and thyroid profiles. It is not available for purchase outside this offer.

Where can clients access the offer?

The offer is available to all Bupa By You new business and Switch clients who either on a full underwriting or moratorium basis who take out cover via:

- Our telephony team
- An intermediary
- Our quote and buy channel online.

Existing clients can also receive the offer if they choose to be re-underwritten to join Bupa By You as a new client.

Are there any timeframes?

- Clients must receive a quote and have a start date between 4 August to 30 September 2025.
- They must complete two full months of cover to qualify.
- Clients have until 31 March 2026 to redeem their free mini health check.

Eligibility

Who is eligible?

The free mini health check is available to the main policyholder and their adult partner (18+), if covered on the policy and residing in mainland UK.

Redeemable once per person. [Full terms and conditions can be viewed here](#)

Who is not eligible?

- Dependants on the policy
- XGS clients
- Professional or semi-professional sportspeople
- Residents of Northern Ireland, the Channel Islands, Isle of Man or Isle of Wight

Why are some groups excluded?

- XGS clients must opt for new business cover to qualify.
- Due to clinic access and testing logistics, the offer is not suitable for clients in excluded regions.

Can the offer be transferred to a dependant?

No. The offer is only for the main policyholder and covered adult partner. It cannot be transferred.

Can dependants qualify separately?

Yes, dependants aged 18+ can take out their own Bupa By You policy and qualify.

(Note: they will not receive child-free cover or family discount.)

Do Health & Lifestyle or Affinity clients qualify?

Yes, clients who qualify for these discounts or groups are eligible.

The free mini health check – The details

When does the client receive the free mini health check invite?

After the client has completed two full months of cover, an email will be sent from Marketing to the main policyholder's email address. This will include all the information the client (and their covered adult partner, if applicable) needs to book their free mini health check(s).

Where can the free mini health check be carried out?

Clients can choose to attend a Bupa health centre or complete the mini health check remotely. Both options and instructions will be detailed in the email.

Can the free mini health check be carried out at any Bupa health centre?

Yes. All Bupa health centres are listed at: <https://www.bupa.co.uk/health/health-assessments/our-centres>

How will this be done remotely?

Clients will receive a simple finger-prick blood test kit with clear instructions and prepaid packaging to return the sample for testing.

What does the mini health check cover?

- HbA1c (diabetes marker)
- Cholesterol profile (lipids)
- Kidney function
- Liver function
- Thyroid function

Receiving and understanding results

How will a client get their results?

If results are abnormal, the client will receive:

- A pre-assessment questionnaire
- An explanatory email
- Instructions to book a follow-up consultation with a clinician (or a direct call depending on severity)
- If results are within normal ranges, the client will receive an email with their results.

*The mini health check has been valued at £100 to cover: blood test kit, clinician time, lipid, HbA1c, liver, kidney and thyroid profiles. It is not a product you can purchase outside of this offer.

What if a client wants to discuss normal results?

They can:

- Call the Bupa Anytime HealthLine.
- Book a Bupa digital GP appointment.
- Book a face-to-face GP appointment at a Bupa health centre (at their own cost).

Can the GP provide a referral if needed?

Yes, provided the condition is not excluded or pre-existing and is covered by the policy. The standard early claims process applies.

Operational Scenarios

Client gets a quote before the offer period and calls back after 4 August – should I requote?

Yes. You should inform the client that an offer is now running and provide the details. Offer to requote, ensuring the start date is between 4 August to 30 September 2025.

Client gets a quote on 25 September and calls back on 3 October – are they eligible?

Yes, if the original quote was within the qualifying period and the follow-up is within the 14-day validity. The start date must still fall between 4 August to 30 September 2025.

In this case, send the following to CIsales@bupa.com:

- Membership number
- Main member name
- Postcode
- Type of cover (single/couple)
- Quote date
- Start date

Client wants to backdate their start date before 4 August – are they eligible?

No. The start date must be between 4 August to 30 September 2025.

Client requests a start date of 1 October – are they eligible?

No. However, you can quote from their requested date. If they choose a start date within the offer window, they will qualify.

XGS client's scheme ends after 30 September – should we mention the offer?

No. If the start date is outside the offer window, do not proactively mention the offer. We should not encourage dual cover.

XGS client asks about the offer but their scheme ends after the campaign – what should I do?

Explain that the offer is for new clients underwritten to join Bupa By You with a start date between 4 August to 30 September 2025. If they choose to start within this window, they must accept dual cover and can only claim on one policy.

XGS client has a continuation quote within the offer window and calls to accept – should I mention the offer?

No, if they've chosen continuation of cover.

If they challenge the price or want to explore Bupa By You new business, then you can discuss the offer.

Adding a Partner Mid-Term

Client adds a partner within the first two months – is the partner eligible?

Yes, but only if both received quotes within the offer window and the start date is between 4 August to 30 September 2025. No additional action is needed; the email will explain eligibility.

When will they receive the free mini health check email?

After two full months of cover. The email will confirm that both the main policyholder and partner (if on cover) are eligible.

Redemption and Support

Client hasn't received their redemption email – what should I do?

They should receive it in their third month of cover. If they are in their fourth month and haven't received it:

- Check the email address is correct. If still unresolved, email CIsales@bupa.com with:
 - Membership number
 - Full name
 - Postcode

What if I have a question not covered in this FAQ?

Email the Consumer Intermediary Sales Team at CIsales@bupa.com.

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