

Notification of Change. Important information. Here's how your Bupa Cash Plan insurance is changing.



We've made some changes to our Cash Plan insurance, which will apply when your cover renews on or after 1st December 2025.

Policy guide

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.

Overall look and feel of your policy guide has been refreshed and simplified to make using your policy easier.

All definitions, terms and conditions have been moved from the Table of Cover and can now be found in the Policy Guide.

Making a claim

3.2 Clause I. To add clarity, reimbursement of health insurance excess claim has been moved into each relevant benefit that has a claimable excess.

What is covered

3.4 Optical

This benefit has been enhanced to now cover glasses repair when provided by a qualified ophthalmic practitioner.

3.9 Consultations and diagnostic tests or scans

To remove claiming barriers, we have simplified the criteria around how and who can refer a member.

3.10 Prescriptions

This benefit has been enhanced to now include Flu Jab charges and Vaccination charges.

Clarity added that for prescription prepayment certificates, claim refunds are based on certificate start date.

3.11 Birth and adoption

We have removed the qualifying period for being able to claim on this benefit.

3.15 Bupa Health Benefits (previously Bupa Health Assessments)

This benefit has been enhanced from just face to face Health Assessments to now covering remote or in person Bupa health assessments, health checks and Bupa Menopause Plan, Period Plan and Men's Sexual Dysfunction Plan for main members and all dependants aged 18 and over.

Online Health Check

This benefit has been removed due to the enhancements within the Health Assessment benefit mentioned above.

What is not covered

3.3 Dental injury

To remove claiming barriers, the following exclusions have been removed:

- any dental injury treatment arising as result of an external impact which took place before the policy start date or the date the member joined (if later)
- any dental injury treatment arising as a result of an external impact which took place outside the UK, Channel Islands or Isle of Man.

3.14 Bupa Anytime HealthLine

To remove claiming barriers, cover is now available for dependants under the age of 16, however they must be accompanied by a parent or guardian.

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