

Members First Addendum.



We're making changes to how any excess or co-payment, **outpatient** benefit **allowance** and any no-claims discount or Low Claims Bonus that apply to your policy will work if you have mental health appointments with Bupa's Talking Therapies team under the care of a Bupa Centre; we're calling this Members First.

How Members First works

From the date your policy starts or renews, if you choose the Members First option for mental health appointments, you won't need to pay an excess or co-payment, and the cost won't be taken from your **outpatient** benefit **allowance**. Claims for these appointments won't affect your no-claims discount or Low Claims Bonus. Check your **membership certificate** to see if any of these apply to your cover.

The Members First option applies to the following types of talking therapies:

- counselling
- cognitive behavioural therapy (CBT)
- psychology
- psychotherapy.

Your appointment must be either:

- over the phone or video with Bupa's Talking Therapies team
- in person at a Mindplace (Bupa's mental health centres)

You'll need a referral from a healthcare professional before you book a Talking Therapies appointment. If you don't already have one, please contact us and we'll help you with this.

Once you have a referral, you can pre-authorise your treatment via the My Bupa app, webchat or call us on 0345 604 0623 between 8am and 8pm, Monday to Friday and 8am and 4pm on Saturdays. We may record or monitor phone calls.

If you need **treatment** that isn't one of the talking therapies listed above, for example, if you need to see a **consultant** psychiatrist, or if your **treatment** isn't under the care of one of the Bupa Centres listed above, any excess or co-payment and **outpatient** benefit **allowance** will apply as normal. If you have a no-claims discount or Low Claim Bonus, it could be affected. Your **membership certificate** will show whether these apply to your policy.

For **treatment** to be covered, the clinic, **consultant** or healthcare professional must be recognised by us for treating the medical condition you have, and for providing the type of **treatment** you need on the date you receive that **treatment**.

You can find your nearest Bupa Centre using finder.bupa.co.uk or we'll be happy to help you find the support you need.

Your health insurance agreement

This Addendum together with your **membership certificate**, policy guide and any **confirmation of special conditions** forms part of our health insurance **agreement** with you. Some words in this Addendum are in bold type. This is because they have a specific meaning which we explain in the 'What some of the words and phrases in this guide mean' section of your policy guide.



Scan the QR code to open or install the My Bupa app.

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