

WHOOP 5.0 Band

Broker FAQs



The Offer

What is happening?

From 19 January 2026 – 13 March 2026, clients who get a quote and take out a new Bupa By You policy will qualify for a WHOOP 5.0 Band with 12-months free membership. One band and membership available to the main policyholder. Must be aged 18 and above and a UK resident.

Where can clients access the offer?

This offer is available to all Bupa By You New Business and Switch clients who take out cover either:

- Directly with our telephony team
- Through an intermediary
- Via our quote and buy channel online

Existing clients can 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 between 19 January 2026 – 13 March 2026 and have a start date within these dates to qualify.
- The client must complete and pay for three full months of cover to receive the offer.
- Clients then have until 30 July 2026 to redeem the offer.

Eligibility

Who is eligible?

The WHOOP offer is available to the main policy holder who is a UK resident and aged 18 and above, one wearable per policy.

Who is not eligible?

The offer is not available to:

- Partners or dependants
- XGS clients (unless taking out a new business policy)
- Guided Care product options
- Sportspeople (included within the Intermediary Sports Person trial)

Can separate policies be set up for dependants?

Yes, dependants over the age of 18 can be set up in their own right and qualify for the offer.

(Make your client aware that this will mean they don't receive the child-free cover/family discount.)

Can Health & Lifestyle and Affinity clients get this offer?

Yes, clients who qualify for the Health & Lifestyle discount or one of our Affinity groups will also qualify for the offer.

WHOOP 5.0 – The Details

What is a WHOOP 5.0?

A WHOOP 5.0 is a screenless, wrist-worn fitness tracker that continuously monitors recovery, strain and sleep to provide personalised health insights. It acts as a 24/7 health coach, focusing on physiological data like heart rate variability (HRV) and resting heart rate to guide training and wellness. It uses a membership model, offering detailed reports on physical readiness, stress and sleep quality through its app.

When does the client receive the redemption email?

After the client has and paid for three full months of cover, an email will be sent to the main policy holder's email address with all the information on how to redeem their WHOOP.

What is the value of the offer?

£169

How does the 12-month membership work?

The client is automatically enrolled into the 12-month membership, and the redemption email will provide the details.

What happens at the end of the 12-month membership?

The client will be contacted directly by WHOOP at the end of their 12-month membership to ask if they wish to continue. The membership cancels automatically at the end of 12 months if they do not make alternative arrangements.

If a client wants to continue after 12 months, how much will it cost?

The current annual cost for a 12-month membership for WHOOP 5.0 is £169.

Who does the client contact if they have any issues with their WHOOP?

Your client can visit bupaincentives.com/contact

Can the client give their WHOOP band to another person on the policy?

The T&Cs state that the WHOOP Band and membership is for the main policy holder only, and all data captured will be for that person. See [here](#).

Does the client need to opt into Marketing to receive the offer?

No, the emails regarding this offer will be classed as Service communications.