

Understanding how your body responds to medicines - Medication Check Addendum.



You now have access to a service called Medication Check, a pharmacogenomic test which analyses your DNA to identify genetic differences that affect how you respond to more than 100 wide-ranging medicines. This can help you and your healthcare professional make more informed decisions about which medicines may work best for you, which ones may be more likely to cause side effects, and the best dosage for you. You can find a list of medicines we look into as part of the test at bupa.co.uk/medication-check-list

Medication Check isn't a test to diagnose, screen for, predict, or monitor a disease or health condition, and it doesn't cover any medication costs.

Who is Medication Check for?

To qualify you must be aged over 18 and taking regular medication, (this can include over-the-counter medications or those prescribed by a **GP** on an ongoing or repeat basis) for the management of a condition.

It isn't suitable if:

- you've had a blood transfusion up to four weeks beforehand, or
- you've ever had a bone marrow, stem cell, kidney or liver transplant.

You can use Medication Check once per lifetime per insured person unless your **membership certificate** says otherwise.

How much does Medication Check cost?

There is no contribution from you. Medication Check is a service you have access to at no additional cost, as part of your Bupa health insurance policy:

- it won't affect your **outpatient** benefit **allowance**, and
- an excess or co-payment won't apply to the cost of a Medication Check (if either applies to your policy), and
- it won't affect your no-claims discount or Low Claims Bonus (if these apply to your policy).

Please check your **membership certificate** for details of your specific cover.

Important information about the use of your genetic testing results

Medication Check is provided by Bupa Occupational Health Limited which is another company in the Bupa Group. You can review our privacy notice that sets out how we manage your information at bupa.co.uk/privacy

Bupa Insurance has signed up to the Association of British Insurers (ABI) Code on Genetic Testing and Insurance, for health insurance this means:

- We will not compel you to take any genetic test we offer.
- We will not ask for or use the results of a genetic test to increase your premium for health insurance.
- We will not change or deny cover based on your genetic test results.

You can view the ABI Code on Genetic Testing and Insurance by visiting abi.org.uk and search 'code on genetic testing and insurance'. Not all insurers sign up to the ABI Code of Conduct, and it only applies in the UK, so if you buy a health insurance policy with a new insurer not signed up to the ABI Code or you move overseas you may need to share any genetic testing results you have.

If you choose to share your genetic test results with us for another purpose (for example, as part of a separate claim), we will handle that information in line with our privacy notice.

How Medication Check works

You can request your Medication Check in the My Bupa app, by webchat bupa.co.uk/contact-us or call us on your Bupa helpline.

Contact us first so we can check if the test is available to you.

- If it is available, we'll arrange for a test kit to be posted to you.
- The test kit includes a funnel and sample tube for you to provide a saliva sample at home.
- Follow the instructions in the kit to return your sample.
- You'll receive your report by email. It will include a clear summary of your results and a more detailed section which we recommend you share with your **GP** or healthcare professional.

You'll also have the option to discuss your results in a video or phone appointment with a **GP**, at no extra cost. Medication Check results cannot be used in isolation and medicine choices need to be discussed with a healthcare professional, taking into consideration the interactions with other medicines, functions such as kidney and liver and personal choice.

Important information about how Medication Check interacts with other policy terms

Medication Check doesn't need to meet the definition of **eligible treatment** that is explained in your policy guide and the exclusions in the 'What isn't covered' section of your guide don't apply to this service.

However, any consultations, tests, **treatment** or medication you have as a result of the Medication Check service are subject to the **allowances, benefits** and exclusions of your cover. Please check your policy guide and **membership certificate** for details or contact us to check your cover.

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. If there is a conflict between this addendum and the policy guide, this addendum applies, but only in relation to Medication Check.

The Medication Check is supplied and provided by Bupa Occupational Health Limited. Registered in England and Wales with registration number 631336. Registered office 1 Angel Court, London EC2R 7HJ.

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