

Addendum

Important information

Your new Face-to-Face GP service



We've added a new benefit to your health insurance policy called the Face-to-Face GP service, which is available to anyone covered by your policy from the date it starts or renews.

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 your **group**. 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 the Face-to-Face GP service.

What's the new benefit?

- 15-minute appointments with a **GP** at a Bupa Health Centre. Each appointment gives you time with a Bupa **GP** to discuss one minor **acute condition** or concern. For example, a small health issue that has started recently.
- Your face-to-face GP appointment at a Bupa Health Centre includes some tests at the centre recommended by the **GP** during your visit relating to your minor **acute condition** or concern, such as blood tests, swabs or an ECG (electrocardiogram). These tests are usually done on the same day. Tests such as X-rays, ultrasound scans and echocardiograms (echo) aren't covered as part of the appointment.
- You don't need to pay an excess to use the Face-to-Face GP service. The cost of the service won't come from your **outpatient allowance** (where this applies to your policy), and any underwriting doesn't apply to this benefit.

How it works

- To book a face-to-face GP appointment, please visit bupa.co.uk/smebupafirst. You can find your nearest Bupa Health Centre at finder.bupa.co.uk, but appointments cannot be booked there.
- Appointments are usually available between 8am and 5pm, Monday to Friday. Some centres also offer Saturday and evening appointments.
- Face-to-face GP appointment availability may vary.
- Face-to-face GP appointments aren't suitable for medical emergencies, so if you need urgent medical care, please call 111 or 999 or visit your nearest Accident and Emergency department.
- We'll ask you to provide payment details to secure your booking, however we won't take any payment unless you:
 - don't attend your appointment,
 - cancel your appointment with less than 24 hours notice, or
 - book an appointment for something the service doesn't provide.

If any of these happen, payment will be taken from the credit or debit card you provided when you booked the appointment.

- The **GP** can provide you with a private prescription. You'll need to pay the pharmacy for the cost of any medication you may need and for any prescription delivery services.
- Your appointment doesn't include the cost of any onward **treatment**, for example if you need to see a **consultant**. If the **GP** refers you for a consultation, tests or **treatment**, you may be able to claim on your health insurance for them. It's important that you contact us so we can confirm what your policy covers.
- We may review the service to make sure it's being used appropriately and take steps to address any issues.
- The Face-to-Face GP service is provided by Bupa Occupational Health Limited.
- If you prefer a digital (telephone or video) **GP** appointment you can use the digital GP service that is part of your policy. Log into the My Bupa app to book a digital GP appointment.

Face-to-Face GP service

The following Face-to-Face GP service applies to the 'What is covered' section of your policy guide:

Description	Cover
Treatment provided under this benefit doesn't need to meet the definition of eligible treatment .	
15-minute appointments with a GP at a Bupa Health Centre. Each appointment gives you time with a Bupa GP to discuss one minor acute condition or concern. For example, a small health issue that has started recently. Appointments include tests at the centre recommended by the GP during your visit relating to your minor acute condition or concern, and are usually done on the same day at the centre. If the tests can't be done during the same appointment, we'll book another one for you. Tests include: ■ blood tests ■ ECGs (electrocardiograms, a test that records the electrical activity of your heart, including the rate and rhythm) ■ phlegm or mucus samples ■ stool samples ■ swabs, or ■ urine samples.	✓
Face-to-face GP appointments don't include or provide: ■ Referrals into NHS services, NHS prescriptions or fit notes for statutory sick pay ■ Prescriptions for certain medications including controlled drugs ■ Imaging, for example X-rays, MRI and ultrasound scans and echocardiograms (echo) ■ Chronic conditions or long-term condition management ■ Cosmetic or weight loss treatment ■ Medical reports or forms, including medical history forms, travel visa documents or forms required for participation in any activities ■ Antenatal or maternity care ■ Fertility or related testing ■ Drug and alcohol rehabilitation services ■ Immunisations and tests to confirm immunity or vaccinations ■ Blood tests for people who are under 16 ■ Treatment for medical emergencies such as chest pain, difficulty breathing, strokes, seizures or heavy bleeding ■ Minor injuries such as broken bones, sprains, cuts that require stitches, or minor burns ■ Nursing care such as simple wound review, dressings or suture removal ■ Minor surgery such as skin growth removal, biopsies and ingrown nail removal ■ Smear tests and HPV (human papillomavirus) screening ■ Dental issues ■ Appointments or diagnostic tests for something the service doesn't provide, including those that don't relate to an acute condition or for screening or monitoring of any condition ■ Appointments that are not clinically necessary.	✗
Any appointments that don't take place in a Bupa Health Centre aren't covered.	✗

The Bupa Face-to-Face GP service is provided by Bupa Occupational Health Limited. Registered in England and Wales registered with number 631336. Registered office: 1 Angel Court, London EC2R 7HJ

The Bupa Face-to-Face GP service is not regulated by the Financial Conduct Authority or the Prudential Regulation authority.

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