



Bupa



Healthcare that
works harder
for your small business

**Healthcare that
works harder
for you, your
people and
your business**



We're redesigning small business healthcare

We're shaking things up to bring you healthcare that works harder for you, your people and your business

Keeping your people and business healthy

Quick and easy access to high quality care for your people, plus expert advice and resources to keep your business moving forward

Bringing new benefits everyone will value

Healthcare your team wants and needs, including annual dental check-ups, face-to-face GP appointments and DNA testing

Helping keep healthcare costs in check

More personalised and preventive healthcare that can reduce the need for treatment and help control claims costs

Designed to help you:



Reduce sick leave and keep your business working



Keep your team productive and resilient



Attract and retain top talent

Around 150 million[^]

working days are lost to sickness absence each year in the UK

[^]Office for National Statistics 2025

22 extra working days yearly[†]

can be unlocked when small businesses offer faster access to diagnosis and treatment

[†]Bupa: Healthy workforce, Healthy Economy 2026

We work harder, so you don't have to

Easy and fast access to healthcare

ConnectedCare from Bupa joins up cover and care to give your team fast access to diagnosis, treatment and support



Benefits that work harder for your team

Healthcare your team wants and needs including annual dental check-ups and the choice of digital or face-to-face GP appointments



Groundbreaking personalised health benefits

DNA testing that helps employees take control of their future health with our Prevention Pathways and access to Medication Check to stay well for longer



Engaging and rewarding your team

Access to thousands of classes, sleep and meditation support in the My Bupa app. They'll also get JAAQ at Work and Bupa Rewards, including up to 40% off gym memberships



Supercharging your business

Working harder to support the health of your business with access to Bupa Connect, a dedicated account manager and free HR and legal support



What's new to SME Bupa Select?

Healthcare that works harder for your team

Yearly dental allowance

for an exam and hygiene appointment at a Bupa Dental Care practice

Available to all customers from 1 August 2026



Face-to-face GP appointments

for in-person care at a Bupa Health Centre

Available to new and renewing customers from 1 August 2026*



Personalised Health Medication Check

for DNA testing that helps predict response to 100+ wide ranging medicines

Available to new and renewing customers from 1 June 2026, and all customers from 1 August 2026



Personalised Health Prevention Pathways

for those at risk of breast cancer, type 2 diabetes and cardiovascular disease

Available to renewing customers from 1 September 2026*, 12-month waiting period applies to new customers



Members First

for mental health talking therapies, with no excess to pay or impact on your outpatient allowances

Available to new and renewing customers with mental health cover from 30 March 2026*



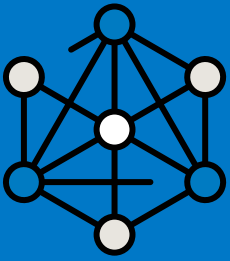
JAAQ at Work

for exclusive health and wellbeing video resources

Available to all customers



*Different eligibility applies to customers on 2-year fixed rates, please contact your account manager to confirm



ConnectedCare Only from Bupa

Only Bupa can join up award-winning health cover with healthcare through our own provision

Our unique approach is designed to help your people get **fast, convenient access** to treatment that delivers better outcomes for your people and contains the cost of claims for your business.



1,900+
Bupa
clinicians



100+
Bupa
clinics



40
Specialist
cancer centres



3
Bupa
hospitals



29
Mindplace Centres
opening in 2026



360+
Bupa Dental
Care practices

We are able to...

Set high standards for care



So we can...

Achieve better outcomes

Design our own pathways



Provide faster access to care

Use our scale to negotiate costs



Focus on cost-efficient outcomes

Adapt care to meet customer needs



Help you manage claims costs

Address capacity challenges



Invest in services where demand is high



Digital mental health assessments available **within 24 hours**[^]



Start talking therapy within an average of **10 days**[†]



Remote physio appointment within **24 hours**[‡]



Breast cancer appointment at a specialist centre just **2 days** after calling us^{††}

[^]Between May and October 2025, over 90% of members were offered digital appointments with a mental health specialist within 24 hours. [†]For remote mental health treatment delivered by our talking therapies service, over 90% of customers were offered an initial appointment within 10 days between November 2025 and February 2026. [‡]Over 90% of members were offered a remote physio within 24 hours between July to October 2025. ^{††}Over 90% of customers offered an appointment within 2 days between January and June 2025. Access to specialist centres depends on your location and chosen hospital list.

**How we're
making
healthcare
work harder**



Easy and fast access to healthcare

Don't let health worries hold your people back

ConnectedCare from Bupa joins up cover and care to give your team fast access to diagnosis, treatment and support.

Whether it's unlimited access to digital GP appointments, access to our 24/7 Anytime HealthLine or fast access to treatment for muscle, joint and bone pain - we're here to help your people get the help they need.

My Bupa



Through the My Bupa app, employees can book a GP or physio appointment or speak to a mental health specialist quickly and conveniently. Powered by Blua, digital health by Bupa.

Members First

For mental health talking therapies. When your people access talking therapies through a Bupa service, we make their cover go further with no excess to pay, and no impact on their outpatient allowance. They can access support through phone and video appointments with our Talking Therapies team, or in person at a Mindplace, our dedicated mental health centres^.

Mental Health Advantage



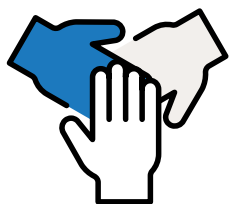
Our extended mental health cover helps your people get the support they need to maintain their wellbeing, including treatment for recurring conditions[†] up to their policy allowances. It also extends beyond the individual, with access to our Family Mental HealthLine for guidance and support when concerns affect those close to them.



Cancer Promise

As part of our cancer promise, employees with Bupa full cancer cover can access eligible cancer treatment without overall financial or time limits, for as long as they remain covered, in line with their policy terms. They can contact Bupa directly, without needing to see a GP first.

[†]Available to new and renewing customers with mental health cover from March 30th 2026. Different eligibility applies to customers on 2-year fixed rates, please contact your account manager to confirm.



Benefits that work harder for your team

Offering unique care and support your whole team will value

We ensure our healthcare is flexible and inclusive enough to meet the diverse needs of your whole team, while looking after their overall health. With our new everyday health benefits, including on-demand dental care, **we can ensure that everyone gets value from their cover.**

Yearly dental allowance at Bupa Dental Care practices



Available at 360+ practices across the UK

Annual dental check-ups can help your people identify issues earlier to avoid bigger treatments. Every person named on a policy now has access to preventive dental care - an annual dentist and hygiene appointment at a Bupa Dental Care practice. Because strong oral health is a foundation for overall wellbeing.

Face-to-face GP appointments at Bupa Health Centres



Accessed by customers at 69 centres across the UK[^]

We're giving your people access to a GP to address health issues that are holding them back. Your employees can book a **15-minute, face-to-face GP appointment at a Bupa Health Centre** for focused time to discuss one acute minor illness or concern.

Meet everyone's unique health needs



Menopause

Menopause can impact your people's physical and mental health, but they don't have to go it alone. Our **Menopause HealthLine** offers individual advice and guidance to help your team get the support they need.



Neurodiversity

Support neurodivergent employees to feel more comfortable and productive at work, with one-to-one coaching and a hub for expert resources through our **Neurodiversity Benefit.**



Mental health

We are proud to cover **more mental health conditions** than any other leading UK insurer[†], so your people can get the support they need to bring their best.

[^]Figures correct as of May 2026 [†]As of March 2026, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between Bupa By You health insurance and other health insurance products offering mental health cover. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. Cover comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison. [See PDF](#)



Groundbreaking personalised health benefits



Delivering preventive care innovations to help your people take control of their future health

Instead of just treating illness, we're helping to predict and prevent it – so your people can get ahead of potential health risks that could hold them back.

Through our **personalised health** benefits, we're the **first major health insurer** to offer preventive healthcare as standard, using the power of DNA testing to unlock more effective treatment and tailored, preventive care for your people.

Personalised Health | Medication Check[^]

A simple **at-home DNA test** to determine which medicines are most likely to be effective or cause side effects. This can help employees proactively look after their health by getting the right medication, at the right dose, first time.



Personalised Health | Prevention Pathways[†] for breast cancer, type 2 diabetes and cardiovascular disease

Through our advanced DNA screening and clinical expertise, employees can identify their risk of breast cancer, type 2 diabetes or cardiovascular disease, and employees with elevated risk can **get ahead with proactive, preventive care**. This can include access to preventive medications or risk-reducing surgery.



Weight Management Plan

We support your people on their weight management journeys by giving them a **discount on clinical and lifestyle support** they need to reach their goals. This includes GP consultations, personalised programmes, lifestyle coaching, and medication where appropriate.



[^]Medication Check available to new and renewing eligible customers from 1 June, and all eligible customers from 1 August. [†]Prevention Pathways available to renewing customers from 1 September 2026, 12-month waiting period applies to new customers. Different eligibility applies to customers on 2-year fixed rates, please contact your account manager to confirm.



Engaging and rewarding your team

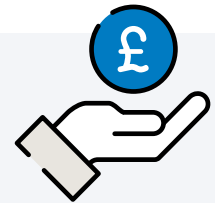
Supporting your people by putting expert resources and advice at their fingertips

JAAQ at Work health and wellbeing resources



Employees can feel more confident and supported at work with access to **clinically-backed video content** featuring advice from leading doctors, Bupa clinicians and wellbeing experts. Covering 70+ topics including mental health, diversity and inclusion, neurodiversity and leadership.

Rewards by Bupa for savings on brands they love



Your people's wellbeing goes far **beyond healthcare**. We've created Rewards by Bupa to give them more value from their cover and make their money go further, including up to 40% off gym memberships, plus discounts on fitness, food, holidays, tech and more.

Support and advice, when your people need it



Speak to a GP

Employees can speak to a GP with the choice of **in-person care or a digital appointment** via the My Bupa app.



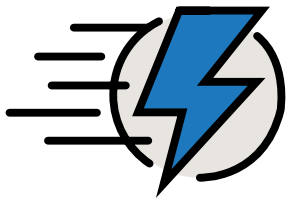
Health advice

Employees can get clear, trusted 24/7 advice from qualified nurses via the **Anytime HealthLine**. Call the **Family Mental HealthLine** for support with a young person, or the **Menopause HealthLine** for expert guidance.

blua.

Digital health by Bupa

Through the My Bupa app, employees can access exercise plans, classes and wellbeing resources designed to make them feel better.



Supercharging your business

Working harder to support the continued health of your business

Running a business isn't easy, that's why we include expert support and helpful resources in your cover with us.

We're here to help you keep moving forward, despite the ups and downs.

HR support and advice[^]

Access to free HR advice, policy templates and guides to keep you moving in the right direction.



Bupa Connect

Our award-winning portal lets you manage your policy whenever it suits you.

Quote, buy and renew in one place with simple, intuitive tools that keep you in control.



Small Business Academy

Access free resources, videos and guides from Bupa clinicians to help you support employee health, wellbeing, and workplace culture.



Account Manager

Every business has a dedicated account manager, offering ongoing guidance, renewal support and proactive help to get the most from your cover.



[^]Free HR support provided by WorkNest is available to UK registered small or medium sized corporate entities (including for example, companies, partnerships, and associations) covering between 2 and 249 members and you have access to support until 31 December 2026. The services are intended to be used by the group secretary, business owner or administrator of the PMI scheme within the organisation to support employees. This activation date may be extended, please contact us after this date. Bupa reserves the right to cancel, suspend, amend or withdraw the service at any point without prior notice.



Better for everyone, better for business

We're going beyond what's come before, redesigning small business healthcare to keep your team healthy and engaged so they can keep your business moving forward

We're working harder for...

You

With additional support to help you run your business day-to-day, from HR and legal advice[^] to tools that help you make the most of your cover.



Your people

So they have more ways than ever to take charge of their health. With fast access to high-quality, convenient and proactive care.



Your business

Giving you a genuine advantage when it comes to attracting and retaining talent, reducing absence, leveling up your productivity and keeping your costs in control.



[^]Free HR support provided by WorkNest is available to UK registered small or medium sized corporate entities (including for example, companies, partnerships, and associations) covering between 2 and 249 members and you have access to support until 31 December 2026. The services are intended to be used by the group secretary, business owner or administrator of the PMI scheme within the organisation to support employees. This activation date may be extended, please contact us after this date. Bupa reserves the right to cancel, suspend, amend or withdraw the service at any point without prior notice.

**New benefits
that work
harder for
your people**

Yearly dental allowance for routine care at Bupa Dental Care practices

New!

The only healthcare insurer to include a dental allowance as standard[^]

Available to all customers from 1 August 2026

We're giving your whole team access to routine dental care so everyone gets more value from your cover

We know that dental care is a highly valued benefit for your people, especially among younger employees that want to take a proactive approach to their health.

That's why we're including yearly dental appointments with Bupa Dental Care as standard, without the need for dental insurance, available at over **360 practices** across the UK. So, everyone in your team gets more value from their cover, while keeping their overall health in check.

This benefit includes:

One dental appointment per year

at a Bupa Dental Care practice, covered for each employee and any dependants on their policy.

One hygiene appointment per year

at a Bupa Dental Care practice, covered for each employee and any dependants on their policy.

Need to know



- The dental appointment covered through the yearly allowance can be for a routine check-up, new patient examination, or an emergency appointment
- An emergency appointment is for when an employee is in severe pain, can't eat or their condition needs to be treated immediately.
- An emergency appointment is their first appointment with the dental professional for a particular issue.
- Any small routine X-rays taken inside the mouth, such as bitewing or periapical X-rays are included in the appointment.



[^]As of May 2026, this comparison to other SME health insurance products in the UK market is based on Bupa's and Defaqto's interpretation of the differences between Bupa's SME Select health insurance and other health insurance products in the market. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. Cover comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison. [See pdf](#)

Face-to-face GP appointments at Bupa Health Centres

New!

Available to new and renewing customers from 1 August 2026[^]

We're making it easier for your people to see a GP in person, giving them more flexibility with how they access care

We know that digital GP appointments are important, but that sometimes people may want to see a GP in person for certain health worries. Now, we're giving your employees more choice in how they access care, with the option to book **face-to-face GP appointments** that can be accessed at 69 of Bupa's Health Centres across the UK[†].

Through this benefit:

- Your employees can book a **15-minute appointment** with a GP at a Bupa Health Centre. The appointment gives them focused time with a Bupa GP to discuss one acute minor illness or concern.
- This **includes in-centre tests** recommended by the doctor during their visit, such as blood tests or swabs. These tests are usually done on the same day at the centre.
- Employees don't need to pay any excess to use the face-to-face GP service – and the cost won't be taken from their outpatient allowance.

Need to know



- X-rays, ultrasound scans or echocardiograms (echo tests) aren't covered as part of a face-to-face GP appointment.
- Employees aren't covered for any private GP appointments that are not at a Bupa Health Centre.
- All employees still have access to digital GP appointments through our digital GP service, available to book through the My Bupa app.



[^]Different eligibility applies to customers on 2-year fixed rates, please contact your account manager to confirm. [†]Figures correct as of May 2026

Personalised Health

Medication Check

New!

Available for new and renewing customers from 1 June 2026, and all customers from 1 August 2026.

We're using the power of DNA testing to help your employees discover which medicines work best for them

Your people can now order an **at-home DNA test** to determine which medicines are **most likely to be effective or cause side effects**, helping them make proactive choices for their long-term health and giving you more value from your health cover. With the right medicine, at the right dose, employees can take control of their long-term health to perform at their best.

Who can benefit?

If an employee takes medicine for a long-term health concern, such as pain relief, cardiovascular disease or their mental health, our simple at-home DNA test can analyse their unique response to **over 100 wide-ranging medicines**.

What do they get?

After taking a test, employees will receive their report with a clear summary of their results. If there is anything they would like to discuss, we recommend they speak to a Bupa GP through the My Bupa app which is included. They can also share their report with their GP.



Need to know

- Medication check is available to new and renewing eligible customers from 1 June, and all eligible customers from 1 August in the My Bupa app, via webchat or phone.
- Employees must be aged over 18 and taking regular medicine for the management of a health condition. This can include over-the-counter medicines or those prescribed by a GP.
- These tests cannot be used in isolation and medicine choices need to be discussed with a healthcare professional.



Personalised Health

Prevention Pathways for breast cancer, type 2 diabetes and cardiovascular disease

New!

Available to renewing customers from 1 September 2026[^],
12-month waiting period applies for new customers

We're providing personalised treatment to protect your employees against their future health risks

We know that early intervention for health risks can help employees take control of their health, and hopefully avoid future claims. Through our advanced DNA screening and clinical expertise, we can help employees **assess their genetic risk** of developing breast cancer, type 2 diabetes or cardiovascular disease.

Unique to each employee

We're the **first major health insurer in the UK** to fund preventive treatment, offering proactive care tailored to each person's DNA profile.

Better prevention

If employees are at risk, they can access **personalised healthcare** that includes early interventions, tailored medicines or, if necessary, risk-reducing surgery.

Need to know



- If an employee thinks they may be at risk of breast cancer, type 2 diabetes or cardiovascular disease, they can start their preventive screening journey via MyBupa. They can also use our webchat service, or call us if they prefer. They'll then attend an in-person appointment at a Bupa health centre.
- If they are at high risk of breast cancer, they'll be able to access DNA testing to test for genes such as BRCA, as well as preventive treatment, including clinical guidance, support and, if appropriate, risk-reducing surgery.
- If they are at risk of diabetes or cardiovascular disease, we also provide Prevention Pathways that offer lifestyle and coaching support for these conditions and, if appropriate, access to Bupa's Weight Management Plan.



[^]Different eligibility applies to customers on 2-year fixed rates, please contact your account manager to confirm.

Members First for mental health talking therapy

New!

Available to new and renewing customers
with mental health cover from 30 March 2026[^]

We're giving your people more when they choose Bupa

With Members First, we're breaking down barriers to help your employees get mental health support sooner. When they choose talking therapy provided by a Bupa service, **we'll remove any extra costs to them.**

This means your team can quickly access talking therapies through Bupa services with no excess to pay and no impact on their outpatient allowance - helping them get the support they need, when they need it.

With Members First

- Your employees can get **fast access to talking therapies** through Bupa, including counselling, cognitive behavioural therapy (CBT), psychology and psychotherapy.
- We'll provide support where it suits them, either by phone or video with our Talking Therapies team, or in-person at one of our Mindplace centres.
- Employees can book and manage their care **all within the My Bupa app, powered by Blua, digital health by Bupa.**

Need to know



- If your cover includes mental health treatment, you'll gain access to Members First when you renew.
- When an employee chooses talking therapies provided by a Bupa service, we'll **waive their excess** and **leave their outpatient allowance untouched.**
- Members First **doesn't replace other options** under their cover. Employees can still choose to be treated by other therapists in our network, but **any excesses and allowances will apply.**



[^]Different eligibility applies to customers on 2-year fixed rates, please contact your account manager to confirm.

JAAQ at Work health and wellbeing resources

New!

Available now - included in your health cover



We're changing the way your employees engage with health and wellbeing in the workplace

The earlier that employees can get mental health support, the better. That's why we've partnered with JAAQ (Just Ask A Question) to put answers directly in the hands of your employees, with access to **clinically-backed video content** featuring advice from leading doctors, Bupa clinicians and wellbeing experts.

One million+ answers across 70+ topics

Whatever your people are facing, these resources can show them that there's someone else who understands what they're going through.

- Employees can connect to **thousands of exclusive short-form videos** for trusted answers on a huge range of health and wellbeing topics.
- They can get advice that works with and **adds more value** to your health cover.
- So you can **adapt how you support your employees** to manage their health and wellbeing in the workplace.

Need to know



- Employees covered through your policy are eligible for JAAQ at Work.
- Employees will receive an email from us with information on how to access JAAQ at Work via a secure link. JAAQ at Work will also be accessible via the My Bupa app as part of a phased roll out.



Your team works hard. Their healthcare should too.

To learn more about any of our new small business healthcare benefits, or to discuss what's available within your cover, **Speak to your Bupa account manager today.**



Bupa health insurance is provided by: Bupa Insurance Limited. Registered in England and Wales with registration number 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arranged and administered by: Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales with registration number 3829851. Registered office: 1 Angel Court, London EC2R 7HJ © Bupa 2026

BINS 23480 MAY26