Private Health Insurance

Insurance Product Information Document

Company: Bupa Insurance Limited **Product: Bupa Health Classic Policy**

Registered in England and Wales. Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 203332.

This is a summary of the insurance cover. Before purchase, further information can be found in your quote and policy guide. At your renewal, you will find full terms and conditions in your policy guide and on your membership certificate. We'll send a confirmation of special conditions to the main member or to the relevant dependant (if they're aged 16 or over), if any special conditions apply. It is important you read all of these documents carefully.

What is this type of insurance?

Private health insurance, which is designed to cover the costs of private healthcare, from diagnosis to treatment.

What is insured?

Inpatient and day-patient treatment

- ✓ Hospital treatment – paid in full.
- ✓ Diagnostic tests – paid in full.
- ✓ Scans (MRI, CT, PET) – paid in full.
- ✓ Radiotherapy and chemotherapy – paid in full.

Outpatient treatment

- ✓ Scans (MRI, CT, PET) – paid in full.
- ✓ Consultations, diagnostic tests and therapies (including mental health) – a combined allowance of £1,000 each person, each policy year.
- ✓ Radiotherapy and chemotherapy – paid in full.

When outpatient treatment is for eligible cancer treatment, benefit allowances don't apply.

Outpatient mental health therapy (e.g. counselling, CBT, psychology or psychotherapy) with Bupa Talking Therapies team (phone, video or Mindplace) does not reduce your outpatient allowance.

Other benefits:

- ✓ One dental appointment for a new patient examination, a routine check-up or an emergency appointment at a participating Bupa Dental Care practice for each person, each policy year
  - restorative dental treatment required following the appointment - £300 allowance for each person, each policy year.
- ✓ Face-to-Face GP service.
- ✓ Digital GP – unlimited access to telephone and video GP appointments.
- ✓ Anytime HealthLine – unlimited telephone consultations with our team of nurses and GPs.
- ✓ Family Mental HealthLine – 8am to 6pm Monday to Friday, advice, guidance and support from a trained adviser or mental health nurse about your child's mental wellbeing.
- ✓ Menopause HealthLine - 8am to 8pm every day.
- ✓ Staying in hospital with a child – to stay with a child member aged 17 or under, one parent each night.

- You can choose to pay an excess, which means you must pay part of the treatment costs covered by your policy, up to the excess amount. Once you've paid the full excess amount, you won't have to pay it for any more treatment you claim for during that policy year. Having an excess will reduce your premium. Choices of up to £2,000 are available. Your chosen option is shown in your membership certificate and your policy guide explains how it works.

Other benefits apply, see full terms and conditions.

What is not insured?

- ✗ Benefits that are not covered and/or are above your allowances.
- ✗ Complementary or alternative products, preparations or remedies.
- ✗ Consultants, healthcare professionals, hospitals and facilities which are not recognised by Bupa.
- ✗ Convalescence, rehabilitation and general nursing care.
- ✗ Drugs and dressings for outpatient or take home use other than for cancer.
- ✗ Excluded treatment or medical conditions.
- ✗ Health screening, routine tests, monitoring and preventive treatment other than certain cancer exceptions.
- ✗ Inpatient and day-patient mental health treatment.
- ✗ Medical exclusions (special conditions) as detailed on any confirmation of special conditions we send.
- ✗ Treatments that are unproven based on established medical practice.
- ✗ Unproven drugs which are not licenced.

Treatment of or relating to:

- ✗ Accident and emergency admissions.
- ✗ Birth control, conception and sexual problems.
- ✗ Complications from excluded conditions/treatment and unproven treatment.
- ✗ Deafness that is not due to an acute condition or injury.
- ✗ Drugs and dressings for outpatient or take home use treatment other than for cancer.
- ✗ Epidemic or pandemic disease.
- ✗ Eyesight correction that is not due to an acute condition or injury.
- ✗ Gender dysphoria or gender affirmation.
- ✗ Learning, behavioural and developmental conditions.
- ✗ Weight loss.

Are there any restrictions on cover?

- ! Benefit allowances apply for inpatient and day-patient consultant fees if they are not fee-assured consultants.
- ! Cancer treatment is only paid in full when you use a Bupa recognised facility (within your facility access) and a Bupa recognised consultant who agrees to charge within our rates (a fee-assured consultant).
- ! Treatment and scans must be in a Bupa recognised facility (within your facility access and recognised for the treatment or scan you need).
- ! Treatment must be provided by a consultant recognised by Bupa for the treatment you need.
- ! When you claim for eligible treatment costs under a benefit that has a benefit allowance, where applicable your excess amount will count towards your total allowance for that benefit.

Restrictions are continued on page 2

Are there any restrictions on cover? (continued)

Restrictions apply to treatment of the following:

! Chronic conditions (we pay for treatment of unexpected acute symptoms resulting from a flare-up).
! Cosmetic surgery to change or restore your appearance.
! Dental/oral treatment.
! Pre-existing conditions.
! Pregnancy and childbirth.
! Speech and language disorders.

Other restrictions

! Advanced therapies and specialist drugs.
! Allergies, allergic disorders or food intolerances.
! Contamination, wars, riots and terrorist acts.
! Critical and Intensive care.
! Dialysis.
! Leg varicose veins.
! Overseas treatment.
! Sleep problems.
! Supplying or fitting of physical aids and devices e.g. crutches, hearing aids.
! Temporary relief of symptoms.
! Treatment to relieve the symptoms of ageing, menopause and puberty.

Other restrictions apply, see full terms and conditions.

Where am I covered?

✓ UK, including Channel Islands and the Isle of Man.

What are my obligations?

Obligations at the start of the contract:

- You must pay your premiums on time.
- You must be a UK resident and registered with a GP.
- You must provide medical history (as required).

Obligations during the term of the contract:

- You must tell us of any changes in your or your dependants' address.

Obligations in the event that a claim is made:

- You must provide any information we require to assess your claim, including medical information.
- Your treatment must be with a consultant or healthcare professional recognised by Bupa and registered with the relevant professional body.
- You must pay any policy excess (where applicable).
- You must let us know if you have other insurance which also covers you.

When and how do I pay?

- Monthly by Direct Debit or annually by Direct Debit or debit/credit card unless otherwise agreed.

When does the cover start and end?

- You can find your policy start and end date on your membership certificate.
- The term of the contract is 12 calendar months, unless your policy is subject to a common renewal date.
- If your policy is part of a scheme which has a common renewal date, depending on the month in which you join the scheme, your initial period of cover may not be a full year and your premiums and benefits and those of your dependants may change at the common renewal date. Your membership certificate will show if you have a common renewal date.
- At renewal the term of the contract is 12 calendar months. Your policy will be renewed automatically and payment taken, unless you choose not to continue.

How do I cancel the contract?

- You can cancel your policy, or your dependants' cover, within 21 days of receiving your policy documents or the start date of your policy (whichever is later) and receive a full refund if no claims have been made. After this period you can cancel your policy, or your dependants' cover, at any time and we will refund any premiums you have paid relating to the period after your policy ends.
- To cancel call us on **0800 010 383**, we may record or monitor phone calls, write to us at **Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**, or email us at **consumer.cancellations@bupa.com**. Please be careful what you include as email may not always be secure.

For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit **www.relayuk.bt.com**. We also offer documents in Braille, large print or audio.

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