



Healthcare that
**works
harder**
for small
business clients

Ready to give your clients the value they deserve?

Your clients are going the extra mile. So we think their healthcare should too.

With big new benefits like dental and face-to-face GP appointments – along with powerful new preventive healthcare – it's never been easier to prove the value of our health insurance to clients.

This brochure is here to give you a closer look, setting you up for confident client conversations. From the key updates to downloadable one-pagers, you'll find everything you need to make selling SME Bupa Select simple.



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We're redesigning small business healthcare

Conversations about care shouldn't start with price, they should start with value – and we're bringing more of it than ever

Keeping their people and business healthy

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

Bringing new benefits everyone will value

Healthcare their teams want and need, including **annual dental check-ups, face-to-face GP appointments and DNA testing.**

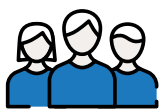
Helping keep healthcare costs in check

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

Designed to help your clients:



Reduce sick leave and keep their business working



Keep their 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 your clients don't have to

Easy and fast access to healthcare

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



Benefits that work harder for their team

Healthcare that teams actually want and need, including annual dental check-ups and either digital or face-to-face GP appointments



Groundbreaking personalised health benefits

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



Engaging and rewarding their team

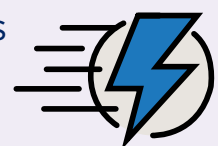
Access to thousands of classes, sleep and meditation support in the My Bupa app. They'll also get JAAQ at Work and Bupa Rewards, including up to 40% off gym passes*



*Offers subject to change.

Supercharging their business

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



What's new to SME Bupa Select?

Let's give your clients the value they deserve

Yearly dental allowance

One dental appointment and one hygiene appointment every year at a Bupa Dental Care practice.

Available to all customers from 2 August 2026



Face-to-face GP appointments

Because sometimes, a closer look just feels right. 15-minute appointments available at Bupa health centres across the UK.

Available to new and renewing customers from 1 August 2026*



Personalised Health Medication Check

A powerful, at-home DNA test that could help find more effective treatment at the right dosage by predicting a response to over 100 wide-ranging medicines.

Available to new and renewing customers from 1 June to 1 August 2026, and all customers from 2 August 2026



Personalised Health My Prevention Plan[†]

Groundbreaking, proactive programmes for assessing personal risk of developing breast cancer, type 2 diabetes and cardiovascular disease in the future.

Available to new and renewing customers from 1 September 2026,* 12-months' continuous Bupa cover required to access the plan



Members First

Mental health talking therapy[^] with no excess to pay or impact on outpatient allowance. Only when using Bupa's Talking Therapies team or Mindplace.

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



JAAQ at Work

Exclusive health and wellbeing video resources. For quick, easy access to mental health answers.

Available to all customers



*Different eligibility applies to customers on 2-year fixed rates.

[†]Customers need to pay a contribution of £100 when they attend their in-person preventive assessment at a Bupa health centre.

[^]Counselling, cognitive behavioural therapy (CBT), psychology and psychotherapy.

The key dates

With so many exciting changes to our cover, we thought it'd help to show you when everything's arriving. Here's when your clients will get the updates.

Customer policy start date	Benefits applied to new and renewing policies before 2 August 2026	Benefits applied to all policies as a mid-contract change on 2 August 2026	Benefits applied to new and renewing policies after 2 August 2026	Benefits applied to renewing policies in 2027
1 January to 2 March 2026 (inclusive)	JAAQ at Work	Medication Check Dental allowance	n/a	Members First Mental Health Face-to-face GP My Prevention Plan
From 30 March – new and renewing policies Members First Mental Health included				
30 March to 30 May 2026 (inclusive)	JAAQ at Work Members First Mental Health	Medication Check Dental allowance	n/a	Face-to-face GP My Prevention Plan
From 1 June – new and renewing policies Medication Check included				
1 June to 31 July 2026 (inclusive)	JAAQ at Work Members First Mental Health Medication Check	Dental allowance	n/a	Face-to-face GP My Prevention Plan
From 1 August – new and renewing policies Dental allowance and face-to-face GP included				
1 August to 2 August 2026 (inclusive)	JAAQ at Work Medication Check Members First Mental Health Dental allowance Face-to-face GP	n/a	n/a	My Prevention Plan
From 1 September – new and renewing policies My Prevention Plan included				
3 August to 31 August 2026 (inclusive)	n/a	Medication Check Dental allowance	JAAQ at Work Members First Mental Health Face-to-face GP	My Prevention Plan
From 1 September – new and renewing policies My Prevention Plan included				
On or after 1 September 2026 (inclusive)	n/a	Medication Check Dental allowance	JAAQ at Work Medication Check Members First Mental Health Dental allowance Face-to-face GP My Prevention Plan	

Important notes:

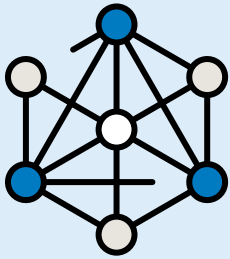
All mid-contract change benefits will automatically roll into renewal dates after 2 August 2026.

Eligibility

- Clients on a 2-year fixed policy will be eligible for the renewal benefits at the end of their 2-year fixed term – not at the 1-year renewal point. However, they will be eligible for the mid-contract change benefits regardless of where they are in their 2-year fixed policy.
- For My Prevention Plan, members must have had 12 months' continuous cover with a Bupa health insurance policy or health trust to use the plan.

Cost implication

- Use of these benefits (regardless of whether they have been introduced as part of renewal or as a mid-contract change) may impact the customer's claims experience.
- If a customer has Medication Check or dental allowance added as part of the mid-contract change only, there will be no price change to their current policy.



All made possible with ConnectedCare

Only Bupa can join up award-winning cover with quick, convenient care through our own provision

It's a unique approach that makes our small business upgrades possible. So your clients can contain the cost of claims and their people can find fast, flexible treatment. Better for them, better for the business.



1,900+
Bupa
clinicians



100+
Bupa health
centres



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 your clients manage claim costs

Address capacity challenges



Invest in services where demand is high

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



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



Remote physio
appointment
within **24
hours** through
Direct Access[‡]



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



[^]Between October 2025 and May 2026, over 90% of members were offered digital appointments with a mental health specialist through Blua within 24 hours.

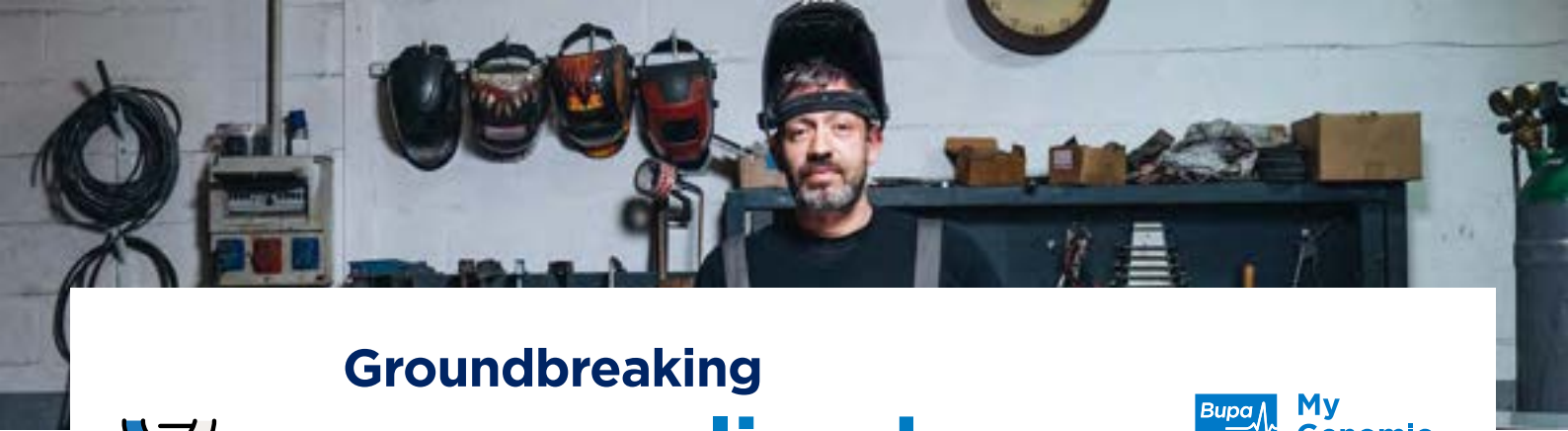
[†]For remote mental health treatment delivered by our talking therapies service, over 90% of customers were offered an initial appointment within 10 days Between February and May 2026.

[‡]Over 90% of members were offered a remote physio within 24 hours through Direct Access between July and October 2025.

^{††}Over 90% of customers offered an appointment within 2 days between June 2025 and March 2026. Access to specialist centres depends on your location and chosen hospital list.

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





Groundbreaking personalised health benefits



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

Instead of just treating illness, we're helping to predict and prevent it – so your clients and their 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**¹ to offer preventive healthcare as standard, using the power of DNA testing to unlock more effective treatment and tailored, preventive care for teams.

Included with all small business policies

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.

[Download client one-pager](#)



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

Through our structured programmes, employees can identify their risk of developing breast cancer, type 2 diabetes or cardiovascular disease in the future. Where clinically needed, they can even access DNA testing and targeted interventions, like risk-reducing surgery, preventive coaching, weight management support or medicine.

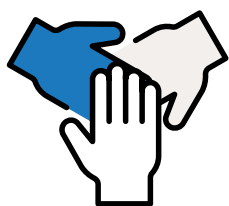
[Download client one-pager](#)



¹ Internal Bupa data 2026

[^] Medication Check available to new and renewing eligible customers from from 1 June to 1 August 2026, and all customers from 2 August 2026.

[†] My Prevention Plan available to new and renewing customers from 1 September 2026, 12 months' continuous Bupa cover required to access the plan. Customers need to pay a £100 contribution each time they have a preventive assessment. Different eligibility applies to customers on 2-year fixed rates.



Benefits that work harder for their team

Offering unique care and support the whole team will value

Our top priority is making sure our healthcare fits the diverse needs of your clients' teams. These new everyday health benefits, including dental care, help ensure a healthy, productive team.

Yearly dental allowance at Bupa Dental Care practices

Available at 360+ practices across the UK.

Annual dental check-ups can help your clients' teams 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.

Available to all customers from 2 August 2026.



[Download client one-pager](#)

Face-to-face GP appointments at Bupa health centres

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

We're giving all small business customers access to a GP to address any health issues holding them back. Employees can book 15-minute, face-to-face GP appointments at a Bupa health centre for focused time to discuss one acute minor illness or concern

Available to new and renewing customers from 1 August 2026.*



[Download client one-pager](#)

Don't forget about these important extras

Menopause

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



Neurodiversity

Our **Neurodiversity Benefit** includes one-to-one coaching and a hub for expert resources. So your clients can more easily support neurodivergent employees to feel comfortable and productive.



Mental health

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



*Different eligibility applies to customers on 2-year fixed rates.

[†]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 SME Bupa Select 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](#)



Easy and fast access to healthcare

Health worries don't have to hold teams back

ConnectedCare from Bupa joins up cover and care to give your clients and their teams 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 give teams 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 clients and their 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[^]

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Mental Health Advantage

Our extended mental health cover helps teams 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.

[†]Treatment for recurring conditions is covered where treatment remains clinically appropriate and effective

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



Engaging and rewarding their team

Help should be at your clients' fingertips. With Bupa health insurance, it is – whenever they need.

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.

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Rewards by Bupa for savings on brands they love



If you ask us, wellbeing isn't just about healthcare – it's doing more of the things we love. That's why we've created **Rewards by Bupa**. It gives your clients' people a wide range of **savings and deals** on household brands, as well as up to **40% off gym passes**.

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Support and advice, when their 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

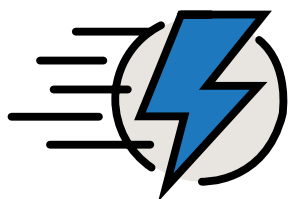
Employees can get clear, trusted 24/7 advice from qualified nurses via the **Anytime HealthLine**. Call the **Family Mental HealthLine** for support with a young person, or the **Menopause HealthLine** for expert guidance.



Digital health by Bupa

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

blua.



Supercharging their business

Running a business isn't easy. But your clients aren't in it alone.

That's why we include a wide range of expert support and helpful resources in their cover. So they can keep moving forward, even when things get bumpy.

Growth+

Access to specialist employment law and HR advice from WorkNest.[^] Plus, there's downloadable templates and guides to keep them moving in the right direction.

[Download client one-pager](#)



Bupa Connect

Our award-winning portal lets the policy owners in your clients' businesses manage their cover whenever it suits them.

They can quote, buy and renew in one place with simple, intuitive controls that keep them in control.



Small Business Academy

Free resources, videos and guides from Bupa clinician to help teams with their 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 their cover.



Benefits that work harder for your clients and their people

Here's a closer look at the **biggest new benefits included with SME Bupa Select.** You'll find all the information you need about how they help and how they work.



Yearly dental appointments included for everyone

Available to all customers from 2 August 2026

New

We're the only healthcare insurer to include a dental allowance as standard[^]

We know how much your clients and their people value dental care. After all, a healthy body starts with a healthy smile.

It's why we've upgraded our small business cover to include **yearly dental appointments** at a Bupa Dental Care practice as standard. Just another handy way of keeping their overall health in check at **over 360 practices** across the UK.

This benefit includes:

One dental appointment per year

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

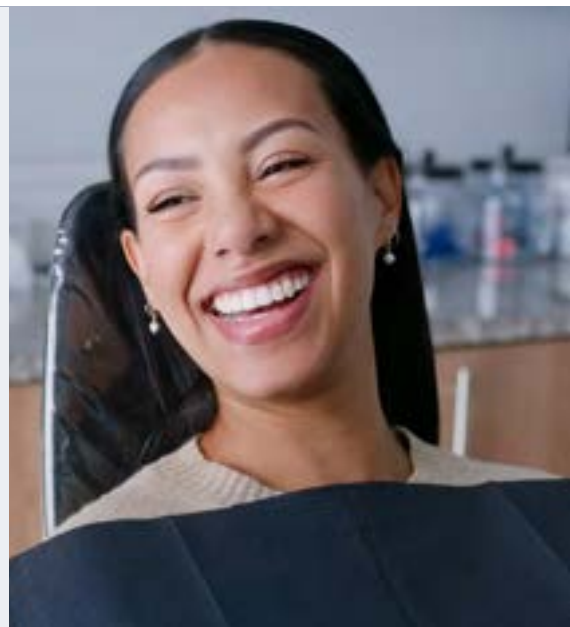
One hygiene appointment per year

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.
- Any small routine X-rays taken inside the mouth, such as bitewing or periapical X-rays are included in the 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.



1. There won't be any changes to the price your clients currently pay.

However, if they use these benefits they will be treated as a claim which may affect their future renewal pricing. We may also reflect the benefits in future rate reviews.

2. Important Information if your clients also have a Dental Plan or Dental Choice policy with us.

We have considered how our dental insurance products work alongside this new dental benefit.

If your clients have a Bupa dental insurance policy they will already have cover for check-ups and hygienist appointments, but they will also have additional cover for a number of other treatments including restorative treatment (like fillings and root canal) and they can use it at any dental practice in the UK.

We're here to help if your clients would like to discuss dental insurance options.

[^]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 clients and their teams to see a GP in person, giving them more flexibility than ever

Digital GP appointments are fast and convenient. But sometimes, seeing an expert in person just feels right. So we're giving all small business teams the option to book face-to-face GP appointments at 69 of our Bupa health centres across the UK.[†]

Through this benefit:

- 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.
- They 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. [†]Figures correct as of May 2026.

Personalised Health Medication Check

Available for new and renewing customers from 1 June to 1 August 2026, and all customers from 2 August 2026.

New

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

Your clients and their people can now order an at-home DNA test to determine which medicines are most likely to be effective or cause side effects. With the right medicine, at the right dose, employees can take control of their long-term health to perform at their best – and they can get more value from their cover.

Who can benefit?

If an employee takes regular medicine to manage a condition, 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 own GP.



Need to know



- Medication check is available to new and renewing eligible customers from 1 June to 1 August 2026, and all eligible customers from 2 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.
- There won't be any changes to the price your client currently pays. However, if they use this benefit it will be treated as a claim which may affect their future pricing. We may also reflect the benefits in future rate reviews.

Personalised Health

My Prevention Plan

for breast cancer, type 2 diabetes and cardiovascular disease

New

Available to new and renewing clients from 1 September 2026, 12 months' continuous Bupa cover required to access the plan

We're providing personalised pathways to assess employees' 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 structured programmes and clinical expertise, we can help employees **assess their risk** of developing breast cancer, type 2 diabetes or cardiovascular disease in the future.

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 risk profile.

Better prevention

Where clinically needed, employees can access **personalised healthcare** that could include risk-reducing surgery, preventive coaching, weight management support or medicine.

Need to know

- If an employee wants to assess their personal risk of developing breast cancer, type 2 diabetes and cardiovascular disease, they can start a Preventive Pathway through My Bupa.
- They'll then attend an in-person preventive assessment at a Bupa health centre, which includes a blood test and requires a £100 contribution from them.
- 12 months of continuous cover with Bupa is required to use My Prevention Plan.



Members First for mental health talking therapy

New

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

We're breaking down barriers to help teams get mental health support sooner

No one should have to worry about costs holding them back. So when your clients' people choose talking therapy provided by a Bupa service, **we'll remove any costs to them.**

This means they 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 the need, when they need it.

With Members First

- 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 client's cover includes mental health treatment, they'll gain access to Members First when they 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.

JAAQ at Work health and wellbeing resources

New

Available now – included with health cover



We're changing the way 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 clients' team, 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 clients' 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 your clients can **adapt how they support their employees** to manage their health and wellbeing in the workplace.

Need to know

- Employees covered through all small business policies 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.



Specialist health and HR support with Growth+

New

Available now until 31 December 2026

We're helping your clients look after their team, manage risk and save time

We know that running a business is a rollercoaster. So we're doing our bit to make sure your clients can focus on the areas that need their attention most.

We've teamed up with WorkNest, a provider of small business HR support, to bring everything they need to grow with confidence. From expert HR advice to downloadable templates and policies, it's specialist support that'll help promote greater employee health and wellbeing.

Specialist employment law and HR advice from WorkNest

- Expert advice on employee relations
- All from qualified HR professionals
- Via email or phone

Free HR Health Check from WorkNest*

- Quick and easy deep dive of 14 key HR areas
- 60-minute follow-up call with a WorkNest expert
- Personalised report including a unique risk score

Downloadable templates and policies

- A comprehensive library of HR resources
- Includes contracts, employee handbooks and recruitment guides
- Designed to help your clients build a healthier workplace

90-day eLearning access at no extra cost

- 10 CPD-certified eLearning course
- Aimed at both managers and employees
- Topics include diversity and inclusion and managing sickness

*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. Customers 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, customers should contact us after this date. Bupa reserves the right to cancel, suspend, amend or withdraw the service at any point without prior notice.

Your clients work hard. Their team's healthcare should too.

To learn more about any of our new small business healthcare benefits, **speak to your Bupa account manager today.**



Bupa Dental Care is a trading name of Oasis Dental Care Limited. Registered in England and Wales No: 00478127. Registered office: Bupa Dental Care, Vantage Office Park, Old Gloucester Road, Hambrook, Bristol, United Kingdom BS16 1GW.

Oasis Dental Care Limited has a number of trading names including Bupa Dental Care. For a list of all our different trading names please visit: bupa.co.uk/dental/dental-care/about-us/trading-names

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