Small business health insurance.
Better for business

Products at a glance

Quick guide to Bupa health insurance, dental insurance and cash plan

For new customers purchasing directly from Bupa

From 1 September 2026

This document gives a high level overview of our products we provide. Please read it along with the relevant policy guides to understand what is and isn't covered for each product.

Bupa Select health insurance – Select Key, Enhanced and Complete

Our healthcare options have been designed with the needs of small and medium businesses in mind. Choose the cover that's relevant to your work and budget.

	Select Comprehensive healthcare cover		
	Benefit allowances for each person covered on the policy		
Benefits	**Select Key** Our base level of cover	**Select Enhanced** Extra cover for added reassurance	**Select Complete** Our highest tier of cover
Facilities			
Facility access	over **300** partnership facilities nationwide or Guided Care[3]		over **600** participating facilities nationwide or Guided Care[3]
Outpatient consultations and treatment			
Outpatient consultations and diagnostic tests Outpatient therapies (eg physiotherapy) and charges related to Outpatient treatment Coaching support for neurodivergent conditions Available for ages 18 and over. One course of online coaching support in each person's lifetime for diagnosed eligible conditions	£1,000 a year[1]	£1,500 a year[1]	paid in full[1]
Outpatient complementary medicine treatment (acupuncture, chiropractic and osteopathy)	up to £250 within your outpatient benefit allowance above[1]	up to and within your outpatient benefit allowance above[1]	paid in full[1]
Outpatient MRI, CT and PET scans.	paid in full[1]		
Being treated in hospital as a day patient or inpatient			
Consultant fees and facility charges	paid in full[1]		
Cancer treatment			
Cancer cover	paid in full[1]		
NHS cancer cash benefit If you choose to have certain eligible cancer treatment under the NHS rather than privately	£100 each night for NHS inpatient treatment or £100 for each day you have NHS Outpatient, day patient or home treatment or £100 for each three-weekly course during which you take oral chemotherapy or oral anti-hormone therapy that isn't available from a GP		
Mental health treatment			
Business Mental Health Advantage Consultant and facility charges for day patient and inpatient care	paid in full up to 45 days each year[2]		
Medical consultations, advice and support			
Digital GP service Smartphone app for diagnosis, GP appointments and prescriptions	access to GP consultations via phone or video call, and private prescription writing. Medication and delivery costs are not included. Collection or delivery available from a chosen pharmacy		
Face-to-Face GP service In-person GP appointments at a Bupa Health Centre for diagnosis, advice and prescriptions for a minor illness or concern	access to face-to-face GP consultations at Bupa Health Centre and private prescription writing (Medication and delivery costs are not included. Collection or delivery available from a chosen pharmacy) No excess applies and the cost is not taken from any outpatient allowance. Some basic tests may be available as part of the appointment if recommended by the GP		

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Benefits	**Select Key** Our base level of cover	**Select Enhanced** Extra cover for added reassurance	**Select Complete** Our highest tier of cover
Bupa Anytime HealthLine Telephone service for medical advice from a qualified nurse	available all day and every day. Provides guidance to customers and their immediate family on any medical issue		
Bupa Family Mental HealthLine Telephone service for mental health support with a trained adviser	provides guidance to parents and carers who are concerned about their child's mental health or wellbeing. Lines are open from 8am to 6pm, Monday to Friday		
Bupa Menopause HealthLine Telephone service for clinical advice and support with a menopause trained nurse	provides guidance and support to anyone covered on the policy to help understand and manage menopause symptoms. Lines are open all day, everyday		
Personalised Health Benefits			
My Prevention Plan Available for members aged 18 and over who have held continuous Bupa cover for at least 12 months. If you have symptoms of, or have been diagnosed with, breast cancer, cardiovascular disease or type 2 diabetes, you won't be able to use the prevention pathway for that condition	Structured programmes designed to help assess your personal risk of developing breast cancer, cardiovascular disease and type 2 diabetes in the future. Includes a focused, in-person preventive assessment to understand your current health, once in each policy year. Where clinically needed, we'll provide access to genetic testing and targeted preventive interventions. You will need to pay a £100 contribution to Bupa Occupational Health Limited, each time you have a preventive assessment.		
Medication Check Available for members aged 18 and over who are taking regular medication. One test is available in each person's lifetime.	Medication Check is a pharmacogenomic test that analyses your DNA to identify genetic differences that can affect how you respond to more than 100 medicines. This can help you and your healthcare professional make more informed decisions about which medicines may work best for you, which may be more likely to cause side effects, and the most appropriate dosage. The service includes the option to discuss your results with a Bupa GP. There's no excess to pay and outpatient allowances don't apply. Medication costs aren't included.		
Dental benefits			
Dental Allowance Dental appointments at a Bupa Dental Care practice	one dental appointment (routine check-up, a new-patient examination, or an emergency appointment) and one dental hygiene appointment each year at Bupa Dental Care practice. There's no excess to pay and the cost is not taken from any outpatient allowance.		
Additional benefits			
Members First Mental health talking therapies under the care of a Bupa Centre	you won't pay an excess and outpatient allowances won't apply when you have counselling, cognitive behavioural therapy (CBT), psychology or psychotherapy provided by the Bupa Talking Therapies team (for phone or video treatment) or a Mindplace (for in person treatment).		
Direct Access No GP referral needed for certain conditions	you can contact us about cancer symptoms, mental health, or muscle, bone and joint conditions, without a GP referral. We'll provide support, advice and a referral for consultations, tests and treatment if you need them*		
Home nursing When immediately following private eligible inpatient treatment	£2,000 each year for medical treatment carried out under the supervision of your consultant. Our written agreement is needed before treatment starts. Eligibility criteria apply – see policy guide for details		
Ambulance cover When related to private eligible inpatient, day patient treatment	up to £80 each single trip – no annual limits		
NHS cash benefit If you choose to have inpatient treatment under the NHS rather than privately	£50 a night for up to 35 nights a year for treatment that would have otherwise been covered for private inpatient treatment		
Procedure-specific NHS cash benefit If you choose to have certain eligible treatment under the NHS rather than privately	applies to treatment that would otherwise have been covered under your benefits. The amount we pay depends on the procedure you are having. Call us or go to **bupa.co.uk/pscb** for more information		
Options to enhance cover (additional premiums apply)			
Island cover	for residents of Jersey, Guernsey or the Isle of Man only – includes travel to UK mainland. This option cannot be selected with the Guided Care option		

	Select Comprehensive healthcare cover		
	Benefit allowances for each person covered on the policy		
Benefits	**Select Key** Our base level of cover	**Select Enhanced** Extra cover for added reassurance	**Select Complete** Our highest tier of cover
Options to manage costs			
Excess options	you can choose from £0, £100, £150, £200 or £500		
Fixed rate	this option allows you to fix the rate you pay for each person covered for two years at an extra cost. However, these rates aren't protected from any changes the Government makes to Insurance Premium Tax. If you make any membership changes during the two-year period, this won't affect the fixed rate, but may affect the price of the policy after renewal. Please note that we may not be able to approve every request for this option. **Need to know:** you may be unable to change your cover options at your first renewal if you choose this option		
Key notes – Select			
What isn't covered	Here's a list of the main types of treatments, services and charges which aren't covered.		
	▪ Accident and emergency treatment ▪ Ageing, menopause or puberty ▪ Allergies, allergic disorders or food intolerances ▪ Birth control, conception or sexual problems ▪ Chronic conditions ▪ Convalescence, rehabilitation or general nursing care ▪ Cosmetic, reconstructive or weight loss treatment ▪ Deafness ▪ Dementia ▪ Dialysis ▪ Eyesight ▪ Gender dysphoria or gender affirmation ▪ Learning, behavioural and developmental conditions ▪ Physical aids and devices ▪ Pregnancy and childbirth ▪ Screening, monitoring and preventative treatment ▪ Sleep problems ▪ Speech disorders		

[1] **Check your Facility Access to see if the Guided Care option has been chosen:**
- **If the Guided Care option has not been chosen –** the benefit limit is for eligible treatment on your core health insurance when you use a Bupa recognised consultant or therapist or complementary medicine practitioner and a healthcare facility within the Bupa network that applies to your policy.
- **If the Guided Care option has been chosen –** the benefit limit is for eligible treatment on your core health insurance when you use a consultant in our list of Open Referral Network consultants or a Bupa recognised therapist or complementary medicine practitioner, and a healthcare facility within our participating facility network.

For Coaching support for neurodivergent conditions, you must use the neurodiversity coach we guide you to.

[2] **Check your Facility Access to see if the Guided Care option has been chosen:**
- **If the Guided Care option has not been chosen –** when we say benefits are paid in full, this is for eligible treatment on your core health insurance when you use a healthcare facility within your chosen Bupa network using a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.
- **If the Guided Care option has been chosen –** when we say benefits are paid in full, this is for eligible treatment on your core health insurance when you use a healthcare facility within our Participating facility network using a consultant in our list of Open Referral Network consultants who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.

[3] **With the Guided Care option:** participating facility is the network of recognised facilities for which you are covered under your benefits; and the Open Referral service applies to your benefits. This means that you must be referred to a consultant or to treatment either by our Direct Access service (if it is available for your condition), or by obtaining an open referral letter from a GP. This is a referral that details the care you need but is not addressed to a named consultant or healthcare practitioner. You then must call us to pre-authorise your consultation or treatment and use a consultant in our list of Open Referral Network consultants that applies to your benefits, or a Bupa recognised practitioner (as relevant), from the choice we give you. There are no extra bills for treatment provided by the surgeons or anaesthetists we offer you. Excess and benefit limits still apply. The Open Referral service doesn't apply to children aged 17 or under.

*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. For example, if your cover excludes conditions you had before your cover started, we may ask for further information from your GP. Please check your guide and certificate for further details or contact us to check your eligibility.

Bupa Dental Plan

This table describes the benefit allowances each person covered can claim up to in a policy year.

Worldwide preventative and restorative benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
Worldwide preventative dental treatment					
New patient examination *one visit in each policy year*	£60	£70	£90	£100	£130
Only with Bupa. New patient examination is fully covered so there's nothing extra for you to pay when visiting a Bupa Dental Care practice. The benefit allowances shown above apply when you visit a non-Bupa owned practice.					
Routine examination check-up *every time you visit*	£40	£60	£80	£90	£110
Only with Bupa. Your routine examination is fully covered so there's nothing extra for you to pay when visiting a Bupa Dental Care practice. The benefit allowances shown above apply when you visit a non-Bupa owned practice.					
Scale and polish *every time you visit*	£50	£70	£100	£110	£130
Only with Bupa. Scale and polish is fully covered so there's nothing extra for you to pay when visiting a Bupa Dental Care practice. The benefit allowances shown above apply when you visit a non-Bupa owned practice.					
Dental X-rays and scans *for each policy year*	£40	£50	£80	£90	£100
Virtual examination *for each policy year*	£20	£20	£20	£20	£20
Worldwide restorative dental treatment					
Fillings, composite bonding, fissure sealant and topical fluoride *for each policy year*	£175	£275	£330	£375	£400
Major restorative dental treatment *for each policy year*	we contribute 80% towards the cost of your major restorative treatment costs up to				
	£325	£500	£800	£2,000	£3,000

Other dental benefits

	Level 1	Level 2	Level 3	Level 4	Level 5
Orthodontic treatment UK only *for each policy year*	£300	£400	£500	£600	£700
Emergency dental treatment Worldwide cover	£1,000 for each policy year made up of four emergencies, up to £250 each				
Dental injury treatment Worldwide cover	£5,000 for each policy year				
Oral cancer treatment UK only	paid in full to diagnose and to treat oral cancer when using a fee-assured consultant in a partnership facility				

For full details of what is and isn't covered, please refer to the membership guide.

We have a nationwide network of Bupa owned and Bupa approved dental practices. It aims to offer our dental insurance customers hassle-free access to quality care and discounts on treatment.

Up to 20% discount† is available on general dental treatment costs at selected Bupa-owned and approved network dental practices. Please note, not all Bupa Dental Care practices are part of the Bupa Dental Insurance Network.

†You must inform the dentist you have Bupa dental insurance and give your membership number before to your appointment to benefit from this offer. 10% or 20% discounts are available depending on the practice and the dentist you are seeing. To find the selected Bupa-owned and approved network dental practices where this offer is available visit **finder.bupa.co.uk** and search Bupa Insurance Network. Discount excludes laboratory fees and specialist treatment and cannot be used against NHS and Bupa Essentials services.

Cash Plan

Because health expenses are often unplanned, you can't always budget for them. If you knew you could claim cash back for everyday expenses such as dental and optical bills, it could make life a little easier.

Bupa Wellbeing Health Expenses

This product will cover your employees for a range of everyday healthcare treatments, goods or services, alongside providing money back towards the costs of specialist therapies and consultations. There is also the option, where available, for your employees to upgrade their cover at an additional cost.

This table outlines what's available on Bupa Wellbeing Health Expenses. Refer to the benefits listed on the left and then across for the amount your employees can claim for from your chosen membership type and level per member per benefit year.

Membership type	Individual plus or Family*		
Membership level	Level 1	Level 2	Level 3
Dental	up to £60	up to £120	up to £200
Dental injury	up to £200	up to £300	up to £400
Optical	up to £60	up to £120	up to £200
Hospital inpatient (nights) Hospital day-case (days)	up to £20 per day or night up to a maximum of 20 days or nights per benefit year	up to £30 per day or night up to a maximum of 20 days or nights per benefit year	up to £40 per day or night up to a maximum of 20 days or nights per benefit year
Therapies (includes physiotherapy, osteopathy, chiropractic, acupuncture and chiropody/podiatry)	up to £150	up to £300	up to £500
Consultations and diagnostic tests or scans	up to £200	up to £300	up to £500
Prescriptions/flu jabs/vaccinations	up to £25	up to £35	up to £45
Bupa health benefits all members aged 18 and over	up to £100	up to £150	up to £200
Bupa Employee Assistance Programme (EAP)† all members aged 16 and over	✔	✔	✔
Bupa Anytime HealthLine Dependants under the age of 16 must be accompanied by a parent or guardian.	✔	✔	✔

*Individual plus membership is for the main member and up to four child dependants. Family membership is for the main member, their partner and up to four child dependants.

†EAP Key and EAP Premier options available. The option chosen will determine the benefits available to your employees and will also affect your premium. Please see the applicable Bupa Wellbeing Health Expenses table of cover for more information.

All benefit limits represent the maximum amount that we will pay for each benefit under the cash plan during each benefit year. Pre-existing conditions are covered for all benefits. You will be required to provide any information or proof to support your claim if we make a reasonable request for you to do so.

Terms and conditions apply. Please see the applicable Bupa Wellbeing Health Expenses table of cover and the Bupa Cash Plan policy guide for more information.

Helpful information

Consultant and facilities finder

Finder is an easy-to-use, online directory that allows employees to search for Bupa-recognised consultants, therapists and hospitals, as well as Bupa dentists, health centres and care homes. It helps teams make informed decisions about where to go and who to see for their treatment.

Tell your team to visit: **finder.bupa.co.uk**

Everyday Rewards by Bupa

We understand wellbeing goes far beyond healthcare. That's why we've created Rewards by Bupa. Designed to offer your people a helping hand through exclusive discounts to complete the full picture of health and wellbeing.

Please contact your Bupa representative for more information.

Privacy notice

Our privacy notice explains how we take care of your personal information and how we use it to provide your cover. A brief version of the notice can be found in your policy guide and the full version is online at **bupa.co.uk/privacy**

Helpful numbers

New business
03457 515 515

Existing business
03457 553 322 option 5

Member services for your health insurance
0345 604 0623

Company Business Partner Services
03457 553 322

Dental
For a quote:
03457 515 515

For customer service or to make a claim:
0800 237 777

Cash Plan
For a quote:
03457 515 515

For customer service or to make a claim:
03456 066 003

We may record or monitor our calls.

Everyday Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ.

Terms and conditions can be found at **bupa-rewards.bupa.co.uk/terms-conditions**

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