

Better for business.



**Mental health.
The direct
route to help**

Helping you help your people

More and more employees in the UK are facing mental health problems. Whether caused by stress, addiction, an underlying condition or long-term illness, it's a fact that the number of people claiming for mental health treatment has increased.* We're here to help.

Connect with more support

To meet this growing need, we provide your employees with the most comprehensive mental health cover in the market.^ Then we make sure the right support for them is just a phone call away using our Direct Access service.

A big impact

In 2024/25, stress, depression and anxiety accounted for over half of all work-related ill health and 22.1 million lost working days.



Source: [Health and safety at work Summary statistics for Great Britain 2025](#). HSE. 2025.

The cost of poor mental health is calculated at **£300 billion a year** in England.

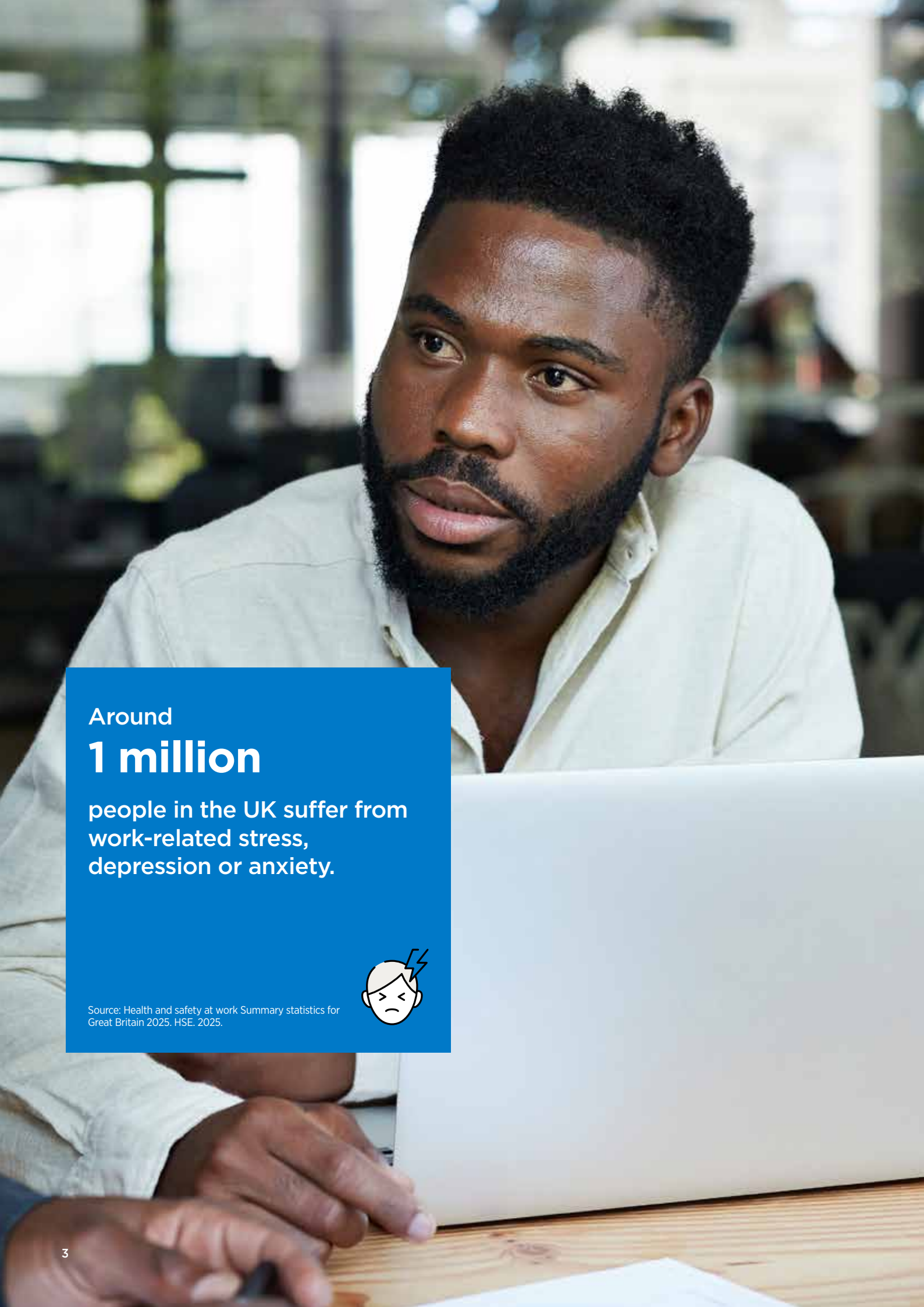


Source: [The Big Mental Health Report. Mind. 2025](#).

*Source: Bupa internal data 2025.

^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 the Bupa's Corporate Select 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. For more information, visit here - <https://www.bupa.co.uk/-/media/files/mms/bins-02825.pdf>

<https://www.bupa.co.uk/-/media/Files/MMS/bins-02825.pdf>



Around
1 million

people in the UK suffer from
work-related stress,
depression or anxiety.



Source: Health and safety at work Summary statistics for
Great Britain 2025. HSE, 2025.

Why Direct Access?

Direct Access[†] for mental health offers valuable benefits – beyond just helping your people to look after their minds. It allows your employees to get fast access to onward care usually without the need for a GP referral, potentially reducing time away from work and speeding up recovery.



Early detection

Sometimes, the hardest part of dealing with a mental health issue is seeking help.

People may be unwilling to discuss problems or worries with a family doctor. In fact, less than half of men would seek medical advice for their mental health struggles.¹ And all of us can face long waits to see a GP and be referred on to the right mental health support.

With confidential help just a phone call away and without needing to see their GP, Direct Access lets employees reach out earlier. This can help them tackle problems before they have the chance to develop further, so they can get back to their best faster.

Support network

Direct Access improves the value of mental health care for customers as it means faster access to resources. Including Bupa's network of over 12,000 therapists² whose expertise is conveniently available to all your employees, wherever they are in the UK.

¹Bupa Wellbeing Index 2025: Lifting the Lid on Men's Health. Bupa. 2025.

[†]The Direct Access Service for mental health is available on an opt-in basis. Telephone assessments for mental health have a charge which is paid as a claim. This does not erode any outpatient allowances and customers do not pay an excess, but charges do apply to overall annual maximum benefit allowances where applicable. 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.

²Statistics corrects as of May 2026.

Over 10%

of working-age people report signs of poor mental health.



Source: Mental health trends among working-age people, The Health Foundation, 2025

8 in 10

people say their mental health has negatively impacted their employment in the last 12 months.

Source: The Big Mental Health Report, Mind, 2025

Life expectancy of people with a severe mental illness is about

15-20 years shorter than those without.

Source: Improving the physical health of people living with severe mental illness. NHS England. Date last updated: 23 September 2025.

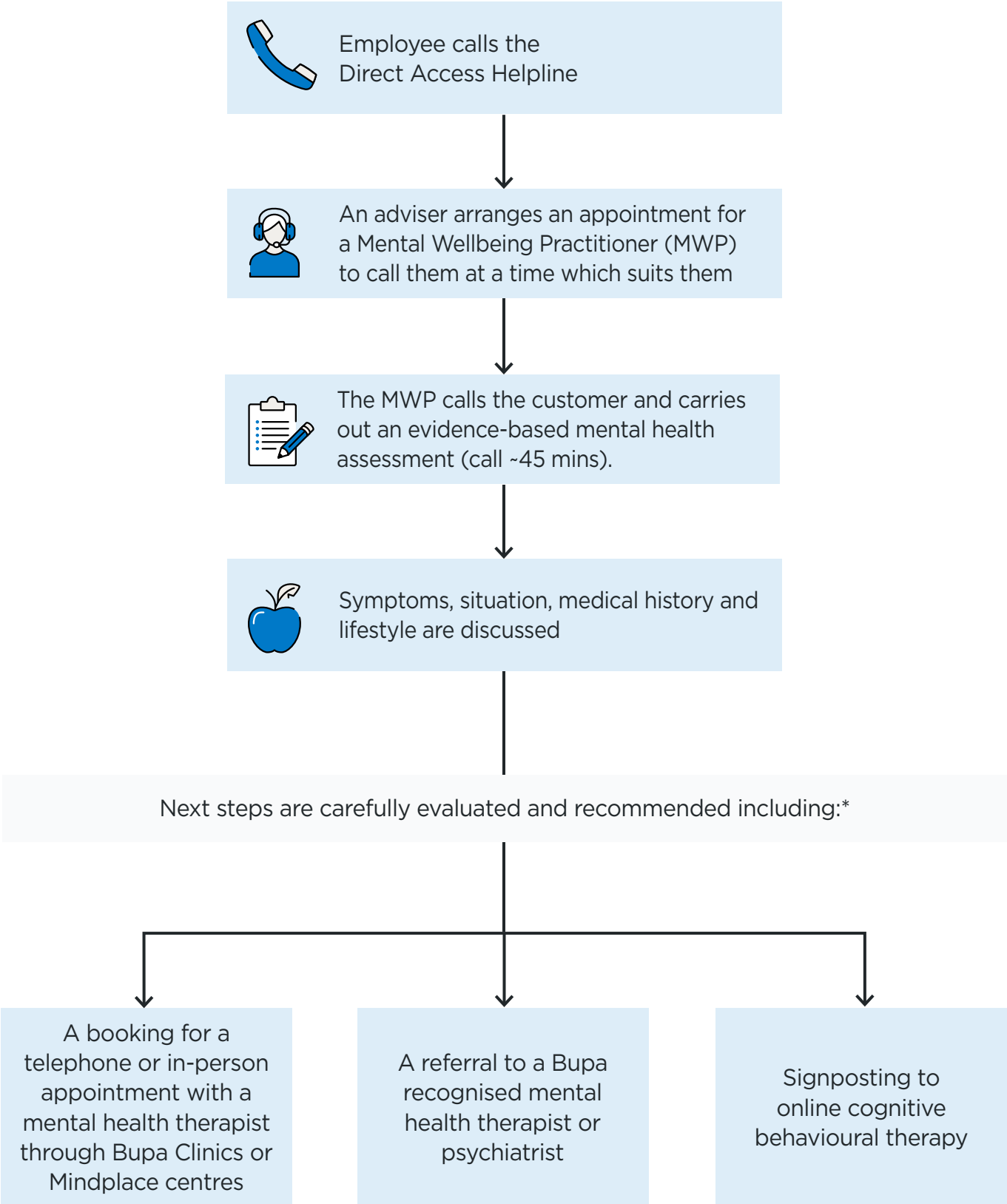
Over a third

of households report poor mental health due to their finances.



Source: The Financial Wellbeing of UK households, University of Bristol, 2025

Direct Access*: How it works



*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.

Connecting care with our integrated mental health journey

What is the mental health integrated pathway?

- Faster access to convenient virtual treatment through Bupa's Talking Therapies service.
- Appointments are booked on your employees' behalf, supporting easier access to the treatment they need.
- Talking therapies include: Counselling, Clinical Psychology, Psychotherapy and Cognitive Behavioural Therapy (CBT).

+84 NPS
in H2 2025



Fast access to treatment

For remote mental health treatment delivered by our talking therapies service, customers were offered an initial appointment within 10 days.¹

¹90% of customers were offered an initial appointment within 10 days between November 2025 and February 2026.



Connected journey

Supporting employees to access care.



Climate conscious

Increasing convenience and reducing unnecessary journeys as we aim towards net zero.²

² Bupa's ambition is to reach net zero by 2040.



Why Bupa

- Enabling fast, easy access to care
- Addresses national challenges in accessing mental health care
- ConnectedCare joins up insurance and our Bupa clinics.

Call on us, whatever the worry

We also provide other useful lifelines to help your employees put their minds at rest.

Family Mental HealthLine

Family Mental HealthLine is here to help parents, carers, guardians or extended family members worried about a young person's emotional wellbeing. Any of your employees covered by your health cover can call and speak to our team of specially trained advisers and mental health nurses, who will listen, advise on your next steps and guide to support.

24/7 Anytime HealthLine

If an employee, their children or family members are feeling unwell, fast access to medical help and advice is available from Bupa Anytime HealthLine. This lets them talk to a qualified nurse over the phone as soon as they feel unwell. They'll provide the information and advice they need and recommend the best course of action.



1 in 5

young people (aged 8–25)
reported living with a
probable mental health
problem.

Source: The Big Mental Health Report. Mind. 2025.

Bupa Family Mental HealthLine, Bupa Anytime HealthLine and health trusts are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority

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