



A summary of your benefits.

Apple

Effective from 1 January 2025



You're in safe hands with Bupa.

Welcome to your health insurance policy, and to all the benefits and reassurance that we hope being with Bupa brings.

Illness can restrict your lifestyle, affect loved ones, and reduce your ability to work, so we know how important your health is to you – it's important to us too. That's why you can rely on your cover should you need to make an eligible claim.

These pages give a summary of the cover available to you on your policy and help explain the claiming process.

How to get in touch with us

We're always here for our customers and happy to help.

Bupa digital account

Your own secure online account so you can see your Bupa policy documents and a personalised view of your cover in one place wherever you are.

Visit **bupa.co.uk** to create your account or download the **My Bupa** app.



Call

For answers to questions about your cover and to ask us to pre-authorise consultations, tests and treatment, please call us on your **Bupa helpline 0800 028 8194**

We may record or monitor phone calls. Lines are open 8am to 8pm Monday to Friday and 8am to 4pm on Saturdays.



Webchat

For answers to general questions and to ask us to pre-authorise consultations, tests and treatment, you can chat with us using your online account, or by visiting **bupa.co.uk**



If you have hearing or speech difficulties

You can use the Relay UK service. Visit **www.relayuk.bt.com** for more information.

If you have sight difficulties

We have documents in Braille, large print or audio.

Please let us know if you'd like us to send your documents in any of these formats.



These pages are for the Bupa Select policy and only provide a brief summary of the cover under the policy. Full details including general terms and conditions, exclusions and benefit limits are not set out on these pages. Further details are available from the helpline although you may need to contact your employer for full details of your cover.

Digital GP services

Your digital GP services benefit pays for you to have digital access to GPs, physiotherapists, nurses and pharmacists.

HealthLine and digital wellbeing services

Our HealthLine services are available to all our customers and are free to use.

Digital wellbeing services are available to customers aged 16 and over. We may record or monitor phone calls.

Bupa Anytime HealthLine

If you have any health questions or concerns you can call our confidential Bupa Anytime HealthLine. You can speak to our qualified nurses at anytime of the day or night. They have practical, professional experience and skills to help.

For health advice

0345 607 7777

Family Mental HealthLine

If you're a parent or care for a young person and are concerned about their mental wellbeing, our confidential Family Mental HealthLine can provide advice, guidance and support. A trained adviser or mental health nurse will give you advice about what to do next.

You can use this service even if the young person isn't covered under your policy.

Call our Family Mental HealthLine

0345 266 7938

Telephone support between 8am to 6pm Monday to Friday.

Menopause HealthLine

You, or anyone covered on the policy, can talk to one of our menopause-trained nurses. They'll offer advice, guidance, and support, even if you're not sure that you're menopausal. This includes support that you can give to a partner who may be going through the menopause.

Call our Menopause HealthLine

0345 608 9984

Telephone support between 8am and 8pm everyday.

Digital wellbeing services

If you are in the UK, our digital wellbeing services on the My Bupa app can help you keep your body and mind healthy. These services provide ways to support your mental and physical health.

Download the My Bupa app to get started.

Free advice on Bupa care homes

Looking into care options for a loved one can be difficult. To ease any worries or stress, you can call us for clear information and advice.

Speak to an experienced care home adviser, six days a week, for:

- information on a range of care types, including dementia
- advice on funding and what help your loved one may be entitled to
- help finding a Bupa care home that's right for your family.

Call us for free information or advice

0808 159 2532

We may record or monitor phone calls. Lines are open 8am to 6.30pm Monday to Friday and 9am to 12.30pm on Saturdays.

Health information at your fingertips

We have an A to Z of health topics and tools that you and your family can easily access online. It's our goal to provide you with trusted information so you can make the right decisions about your health and wellbeing.

Try our tools and calculators to give you an insight into your own health.

bupa.co.uk/health-information

Supporting you when you need it most

Receiving or awaiting a diagnosis can be a confusing time and we are here to give you some extra support when you need it. Whether you have questions about a medical condition or treatment, or need clinical advice on treatment options, our specialist support teams are here for you and your family. These include clinical specialists in nursing and physiotherapy, who are experts at giving you clinical support from our CQC registered Personalised Treatment Support Service, across:

- Cancer
- Cardiology
- Mental health
- Muscles and joints.

We will always offer support to customers accessing highly complex treatments with the option for a named specialist nurse to support you throughout your patient journey, but you can also contact the teams through the helpline.

Find the facilities and expertise you need

Our website is home to 'Finder' – an online resource that brings together information on all our people and places.

You can use Finder to search for:

- consultants
- therapists
- hospitals
- health and dental centres
- care homes
- retirement housing.

Search online for our services

finder.bupa.co.uk

Your cover at a glance.

Need to know

Your cover depends on you using certain Bupa recognised consultants, healthcare professionals and recognised facilities. Your recognised facility access is participating facilities. For more detailed information on what is and isn't covered by your policy, call your Bupa helpline on 0800 028 8194. We may record or monitor phone calls.

Service	Policy guide section	Cover	Notes
Direct Access service	'How to get treatment and claim'	<ul style="list-style-type: none"> ■ yes – for muscles, bones and joints ■ yes – for mental health ■ yes – for cancer symptoms 	for further details, and the age limits that apply, see bupa.co.uk/direct-access or contact us

Benefits	Allowances	Notes
Finding out what is wrong and being treated as an outpatient		
Outpatient consultations with a consultant	paid in full – this allowance includes £350 for complementary medicine treatment	with a recognised consultant
Outpatient therapies and complementary medicine		with a recognised therapist or complementary medicine practitioner (acupuncture, chiropractic and osteopathy only)
Outpatient diagnostic tests on consultant referral		<ul style="list-style-type: none"> ■ with a recognised consultant, or ■ in a recognised facility
Outpatient MRI, CT and PET scans on consultant referral	paid in full	in a recognised facility, for the type of scan you need
Outpatient primary care	up to £400 allowance each year	<ul style="list-style-type: none"> ■ for face-to-face consultation with a GP at a Bupa Health Centre, including consultations to discuss contraception ■ for face-to-face nurse appointments at the Bupa Battersea Centre
Digital GP services	paid in full	with a digital primary care provider we recognise for this benefit

Benefits	Allowances	Notes
Chronic condition treatment		
Outpatient monitoring and management of chronic conditions	up to £1,000 allowance each year	with a recognised consultant, therapist, complementary medicine practitioner (acupuncture, chiropractic and osteopathy only) or a recognised facility
Outpatient MRI, CT and PET scans for the monitoring and management of cardiac chronic conditions	1 MRI, CT or PET scan each year in a recognised facility: paid in full	in a recognised facility
Outpatient MRI, CT and PET scans for the monitoring and management of muscle, bone and joint chronic conditions	1 MRI, CT or PET scan each year in a recognised facility: paid in full	in a recognised facility
Digital cardiac health support	purchase costs paid up to £40 each year	proof of purchase is required
Blood pressure monitor	purchase costs paid up to £50 each year	proof of purchase is required
Being treated in hospital		
Consultants' fees	paid in full	with a Bupa fee-assured consultant and in a recognised facility – benefit limits apply for Bupa recognised consultants who are not fee-assured consultants
Facility charges for outpatient operations	paid in full	in a recognised facility
Facility charges for day-patient treatment and inpatient treatment	paid in full	in a recognised facility
Staying in hospital with a child	paid in full	one parent only, accompanying a child aged 17 or under who is covered on the policy and receiving inpatient treatment covered by their policy in a recognised facility
Cancer treatment		
Need to know		
Once cancer has been diagnosed, the benefits below apply to your outpatient treatment for cancer. All other eligible treatment for cancer is covered in the same way we cover other treatment set out in this summary.		
Outpatient consultations with a consultant	paid in full	with a recognised consultant

Benefits	Allowances	Notes
Cancer treatment (continued)		
Outpatient therapies and complementary medicine	paid in full	with a recognised therapist or complementary medicine practitioner (acupuncture, chiropractic and osteopathy only)
Outpatient diagnostic tests on consultant referral	paid in full	<ul style="list-style-type: none"> with a recognised consultant, or in a recognised facility
Facility charges for eligible outpatient cancer drugs	paid in full	in a recognised facility when: <ul style="list-style-type: none"> unavailable from your GP, or an initial small supply is provided by the recognised facility on discharge to enable you to start your treatment straight away
Advanced therapies		
Advanced therapies	Advanced Therapies List A	please read the Advanced therapies note below
<p>You have cover for gene therapy, somatic-cell therapy or tissue engineered medicines classified as Advanced Therapy Medicinal Products (ATMPs) by the UK medicines regulator, which are included in the 'Advanced Therapies List' that applies to your benefits as shown above. You can access the list that applies to your benefits at bupa.co.uk/policyinformation or you can contact us. The advanced therapies on the list will change from time to time.</p>		
Mental health treatment		
Consultant psychiatrists' fees, therapies and diagnostic tests for outpatient mental health treatment	up to and from within your available outpatient benefit allowance above	with a recognised consultant psychiatrist or mental health and wellbeing therapist
Mental health treatment	up to a maximum of 28 days each year	for day-patient treatment and inpatient treatment combined and not individually
Consultant psychiatrists' fees for day-patient and inpatient mental health treatment	paid in full up to the maximum number of days each year for mental health day-patient treatment and mental health inpatient treatment shown above	with a Bupa fee-assured consultant psychiatrist and in a recognised facility – benefit limits apply for Bupa recognised consultants who are not fee-assured consultants
Facility charges for day-patient and inpatient mental health treatment	paid in full up to the maximum number of days each year for mental health day-patient treatment and mental health inpatient treatment shown above	in a recognised facility

Benefits	Allowances	Notes
Additional benefits		
Treatment at home	paid in full	with a Bupa fee-assured consultant and a recognised medical treatment provider – benefit limits apply for Bupa recognised consultants who are not fee-assured consultants
Home nursing	paid in full	when immediately following private inpatient treatment covered by your policy
Private ambulance charges	paid in full	when medically necessary and related to private day-patient or inpatient treatment covered by your policy
Overseas emergency treatment		
Need to know		
You'll need to pay for your treatment yourself and send us your itemised dated receipts and invoices for assessment.		
Outpatient consultations, therapies, diagnostic tests and complementary medicine	paid up to and from within your available outpatient allowance above	when temporarily travelling outside the UK
Outpatient MRI, CT and PET scans	up to £100 towards all the fees and charges	when temporarily travelling outside the UK
Consultants' fees for outpatient operations, day-patient and inpatient treatment	paid up to the amounts shown in the schedule of procedures	when temporarily travelling outside the UK
Overseas facility charges	<ul style="list-style-type: none"> for outpatient operations – up to £100 for each operation for day-patient treatment – up to £200 each day for inpatient treatment – up to £200 each night towards all the facility charges and not for each charge individually	when temporarily travelling outside the UK
Repatriation and evacuation assistance		
Your repatriation/evacuation	upon authorisation, paid in full	when arranged by a Bupa recognised medical assistance company
Accompanying partner/relative during your repatriation or evacuation	upon authorisation, up to £750 towards all the costs	when arranged by a Bupa recognised medical assistance company

Benefits	Allowances	Notes
Gender dysphoria diagnosis and treatment		
<p>Except for the benefits below, treatment is paid on the same basis and up to the same allowances as benefits 1.1, 1.2, 1.3, 1.4, 1.5 and benefits 2, 3 and 5 as shown on your benefit table of your guide.</p> <p>Need to know</p> <p>You must be aged 18 or over to use this benefit.</p>		
Diagnosis of gender dysphoria	paid up to and from within your available outpatient consultations allowance above	up to three consultations. Each with a consultant psychiatrist or a chartered clinical psychologist
Outpatient hair removal	<ul style="list-style-type: none"> for surgical donor sites: paid in full up to a maximum of 32 hours in your lifetime for anywhere on the body: paid in full up to a maximum of 250 hours in your lifetime 	with a recognised practitioner and in a recognised facility both of which we specify
Outpatient speech therapy for gender dysphoria treatment	paid in full up to 20 hours in your lifetime	with a speech and language therapist and in a recognised facility both of which we specify
Assisted fertility treatment		
Assisted fertility treatment and egg and sperm freezing	up to £15,000 lifetime allowance	for the main member and (where applicable) their partner combined
Nutrition and lifestyle coaching		
Nutrition and lifestyle coaching	3 nutrition health appointments each year	at the Wellness Centre or provided virtually by a Bupa health centre
Sleep apnoea and insomnia treatment		
Cognitive behavioural therapy (CBT) for insomnia	paid in full	with a recognised mental health and wellbeing therapist
Outpatient treatment for sleep apnoea	up to and from within your available outpatient allowance	with a recognised consultant, therapist or in a recognised facility
Outpatient operations, day-patient or inpatient treatment or diagnostic tests for sleep apnoea	paid in full	with a recognised consultant and in a recognised facility
Well-Health outpatient benefits – Supporting you to keep healthy		
Well-Health – menopause plan	one Bupa menopause plan each year from within your available outpatient consultations allowance above	at a Bupa health centre

Benefits	Allowances	Notes
Cash benefits and health expenses benefits		
Family cash benefit	£100 for each child born or adopted during the year	paid to the main member only
Need to know Except for NHS cash benefit for oral drug treatment for cancer, none of the following NHS cash benefits can be claimed at the same time as any other NHS cash benefit.		
NHS cash benefit for NHS inpatient treatment	£200 a night for up to 35 nights each year	for NHS inpatient treatment that would otherwise be covered by your policy
NHS cash benefit for NHS inpatient treatment for cancer which includes radiotherapy, chemotherapy, an operation, a blood transfusion, a bone marrow or stem cell transplant	£100 each night	for NHS inpatient treatment for cancer that would otherwise be covered by your policy
NHS cash benefit for NHS outpatient or day-patient treatment or NHS home treatment for cancer	£100 for each day you receive radiotherapy, including proton beam therapy, in a hospital setting £100 for each day you receive chemotherapy, other than oral chemotherapy £100 on the day of your operation	for NHS outpatient or day-patient treatment or NHS home treatment for cancer that would otherwise be covered by your policy
NHS cash benefit for oral drug treatment for cancer	£100 for each three-weekly period of treatment	for oral chemotherapy or oral anti-hormone therapy that isn't available from a GP
Cash benefit for wigs or hairpieces	£100	if you experience hair loss during eligible treatment for cancer
Cash benefit for mastectomy bras and prostheses	£200	if you have an eligible mastectomy and a reconstruction isn't performed at the same time
Procedure specific NHS cash benefit	the amount we pay depends on the type of treatment you receive	for specific treatment provided to you free under the NHS if it would normally have been covered by your policy. For information on Procedure specific NHS cash benefits please contact us or go to bupa.co.uk/pscb . These cash benefits may change from time to time

Benefits	Allowances	Notes
Cash benefits and health expenses benefits (continued)		
Traditional Chinese medicine cash benefit	up to £250 each year	with a traditional Chinese medicine practitioner
Durable medical equipment cash benefit	up to £500 each year	when prescribed for you by an applicable healthcare professional
Maternity cash benefit	up to £2,500 each year	for routine pregnancy care for single and multiple births. Please note a co-insurance of 10% applies to this Maternity cash benefit
Vaccinations cash benefit	up to £150 each year	<ul style="list-style-type: none"> ■ for specified vaccinations and medications to protect you from disease when travelling outside the UK ■ for flu vaccinations when part of a targeted health campaign by Apple or when it's not available via the NHS

What isn't covered by your policy.

There are certain medical conditions and treatments that you're not covered for. There are some exceptions when cover is available. The Bupa Select policy guide (in the 'What isn't covered' section) provide the details of those exceptions and they are also available from the helpline.

The excluded medical conditions and treatments include:

- ageing, menopause and puberty
- accident and emergency treatment
- allergies, allergic disorders or food intolerances
- benefits that are not covered or are above your allowances
- birth control, conception and sexual problems
- chronic conditions (except for outpatient treatment for the monitoring and management of chronic conditions as set out in the benefit table)
- treatment or medical conditions that are not covered, and their complications
- contamination, wars, riots and terrorist acts
- convalescence, rehabilitation and general nursing care
- cosmetic, reconstructive or weight-loss treatment
- deafness
- dental or oral treatment
- dialysis
- outpatient drugs, dressings, complementary and alternative products
- unproven drugs and treatment
- eyesight
- epidemic or pandemic disease
- intensive care
- learning difficulties, behavioural and developmental conditions
- overseas treatment
- physical aids and devices
- pregnancy and childbirth
- screening, monitoring and preventive treatment
- sleep problems
- speech and language disorders
- temporary relief of symptoms
- unrecognised healthcare professionals, hospitals and clinics
- advanced therapies and specialist drugs.

How to get treatment and claim

We're here to help.

If it's about:

- cancer
- muscles, bones and joints, or
- mental health

use our Direct Access service.

You can call us about your symptoms without needing a referral from a GP. We'll provide support and advice, and a referral for consultations, tests or treatment if you need them.

You can find more information in your Policy guide.

If you prefer, see a GP. This can be your own, a digital GP or if you are aged 18 or over, face-to-face with a GP at a Bupa Health Centre.

If it's about anything else

You'll first need to see a GP. This can be your own, a digital GP or if you are aged 18 or over, face-to-face with a GP at a Bupa Health Centre. If you need a consultation, tests or treatment, ask the GP for an open referral and contact us. We can then help you find a consultant or healthcare professional covered by your policy.

We may also accept referrals from other healthcare professionals. Find out more at bupa.co.uk/referrals

Need to know

Your benefits include a 'Well-Health outpatient benefit', you don't need a referral to access this.

If you're claiming for cash benefits or health expenses benefit, please contact us and we'll let you know how to claim.

Before you arrange consultations, tests or treatment

Pre-authorisation

It's important that you contact us before arranging any consultations, tests or treatment so we can:

- confirm whether the consultation, test or treatment is eligible treatment and if it's covered by your policy
- confirm the consultants, healthcare professionals, hospitals or clinics covered by your policy
- let you know how to claim for cash benefits or health expenses benefits, and
- give you a pre-authorisation number.

We may ask you for information about the history of your symptoms, including details from your GP or consultant.

You can then contact the consultant, healthcare professional, hospital or clinic to arrange an appointment. You'll need to give them your pre-authorisation number so we can pay them for your treatment that is covered by your policy. We will write to the main member, or to their dependant who is having treatment (if they are aged 16 or over), if there is an amount for them to pay in relation to any claim (for example, if they have to pay a co-insurance) to explain how much and who to pay.

Need to know

You don't need a pre-authorisation to use the Digital GP services benefit. For anything else, if you don't get pre-authorisation from us, you'll be responsible for paying for all treatment that we wouldn't have pre-authorised if you'd contacted us before arranging it.

For people aged 17 or under

We always need a named referral for a paediatric consultant. If someone aged 17 or under who is covered on your policy needs to see a consultant, please ask their GP for a named referral, and not an open referral. Some private hospitals don't provide services for children or have restricted services available, so treatment may be at an NHS hospital. Please visit finder.bupa.co.uk to see paediatric services available in your area and contact us before any consultations, tests or treatment so we can confirm that these are covered.

For more details please call your Bupa helpline

0800 028 8194

We may record or monitor phone calls.

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 or the full version is online at bupa.co.uk/privacy

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

Well-health - menopause plan, Menopause HealthLine and Bupa Anytime HealthLine are provided by:

Bupa Occupational Health Limited.
Registered in England and Wales with registration number 631336.

Registered office: 1 Angel Court,
London EC2R 7HJ

Well-health - menopause plan, Bupa Anytime HealthLine, Family Mental HealthLine, Menopause HealthLine and Digital GP services are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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