Products at a glance

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

For existing customers purchasing directly from Bupa
From 1 January 2022
This document is designed to give a high level overview of the various products we provide. It should be read alongside the relevant policy information for each of the products listed below.

**Bupa Select health insurance – Select Custom, Key, Enhanced and Complete**

Full policy terms are available in the Bupa Select membership guide including a full list of exclusions and exceptions. These guides will be provided to you by your Bupa representative.

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.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Select Key</th>
<th>Select Enhanced</th>
<th>Select Complete</th>
</tr>
</thead>
<tbody>
<tr>
<td>Limits for each member and benefit notes</td>
<td>Our base level of cover</td>
<td>Extra cover for added reassurance</td>
<td>Our highest tier of cover</td>
</tr>
</tbody>
</table>

**Facilities**

- **Facility access**
  - over 300 partnership facilities nationwide
  - over 600 participating facilities nationwide

**Out-patient consultations and treatment**

- **Out-patient consultations and diagnostic tests**
  - £1,000 a year
  - £1,500 a year
  - paid in full

- **Out-patient therapies (eg physiotherapy) and charges related to out-patient treatment**
  - Up to £250 within your out-patient benefit limit above
  - Up to and within your out-patient benefit limit above
  - paid in full

- **Out-patient complementary medicine treatment (acupuncture, chiropractic and osteopathy)**
  - Up to £250 within your out-patient benefit limit above
  - Up to and within your out-patient benefit limit above
  - paid in full

- **Out-patient Magnetic resonance imaging (MRI) Computerised tomography (CT) and Positron emission tomography (PET) scans**
  - paid in full

**Being treated in hospital as a day-patient or in-patient**

- **Consultant fees and facility charges**
  - paid in full

**Cancer treatment**

- **Cancer cover**
  - paid in full

- **NHS cancer cash benefit**
  - £100 each night for NHS in-patient treatment
  - £100 for NHS out-patient, NHS day-patient, or NHS home treatment for cancer
  - £100 for each three-weekly interval, or part thereof, during which you take oral chemotherapy, or oral anti-hormone therapy that is not available from a GP

**Mental health treatment**

- **Business Mental Health Advantage**
  - Consultant and facility charges for day-patient and in-patient care
  - paid in full up to 45 days each year for eligible treatment in recognised facilities with partnership consultants

**Medical consultations, advice and support**

- **Digital GP provided by Babylon**
  - Smartphone application for diagnosis, GP appointments and prescriptions
  - unlimited access to GP consultations 24/7 via phone or video call, clinical triage powered by Babylon artificial intelligence, and private prescription writing (prescription costs not included) with free delivery or collection from a chosen pharmacy

- **Bupa Anytime HealthLine**
  - Telephone service for medical advice with a qualified nurse
  - unlimited 24/7 calls and unlimited call time. Provides guidance to members and their immediate family on any medical issue

- **Bupa Family Mental HealthLine**
  - Telephone service for mental health support with a trained adviser
  - unlimited calls and unlimited call time between 8am and 6pm Monday to Friday. Provides guidance to parents and carers who are concerned about their child’s emotional wellbeing and/or mental health

- **Bupa Menopause HealthLine**
  - Telephone service for clinical advice and support with a menopause trained nurse
  - unlimited calls and unlimited call time between 8am and 8pm, 365 days a year. Provides guidance and support to members and their named dependants on the policy to help understand and manage menopause symptoms
Direct Access
No GP referral needed for certain conditions
for certain medical conditions you can call us directly for a referral to a specialist usually without seeing a GP or other healthcare practitioner. Call us or go to bupa.co.uk/referrals for more information.

Home Nursing
When immediately following private eligible in-patient 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 membership guide for details.

Ambulance Cover
When related to private eligible in-patient, day-patient treatment
up to £80 each single trip – no annual limits

NHS Cash Benefit
If you choose to have in-patient 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 in-patient 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 subscriptions apply)
Island cover
for residents of Jersey, Guernsey and the Isle of Man – includes travel to UK mainland

Options to manage costs
Excess options
£0, £100, £150, £200, £500

Six week scheme
if the NHS can provide day-patient or in-patient treatment (including diagnostic procedures) within six weeks of the date the consultant recommends it, then treatment takes place in the NHS. If not, the treatment or tests will be covered by Bupa. This option gives 15% to 25% discount on the cost of cover – subject to member’s age.

Fixed price
you can fix the amount you pay for two years at an extra cost. However, this is not protected from any increases in Insurance Premium Tax (IPT) when your policy is next renewed. Changes to membership made during the two-year fixed period may also affect the price of the policy after renewal, although the rate per member will remain fixed. Please note: you may not be able to amend your benefit options at your first renewal when choosing this option.

Add-ons (optional benefits you can add to your cover, additional subscriptions apply)
Family cash benefit
£200 for each birth or adoption – applies to main member only

Key notes

Key exclusions
Our main exclusions are listed below. Please refer to the Bupa Membership Guide for our complete list of exclusions. This will be provided by your Bupa representative.

- Ageing, menopause or puberty
- Accident and emergency treatment
- 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 or learning, behavioural and developmental conditions
- Dialysis
- Eyesight
- Gender dysphoria or gender reassignment
- Pregnancy and childbirth
- Screening, monitoring and preventative treatment
- Sleep problems and disorders
- Speech disorders
- Varicose veins

1When 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.

2When 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.

3Any treatment for learning difficulties, behavioural or developmental problems (LBD) will remain ineligible. However, we will now cover any related mental health condition in relation to an LBD, for example anxiety or depression. Related mental health conditions will be eligible under Benefit 5.3 Exclusion GE20.
Bupa Dental Plan

The Dental Plan Tables of Cover show the maximum amount of benefits you can claim up to per person per policy year according to your level of cover.

Please also refer to Section 3, ‘Policy terms’ in the membership guide for full details of what’s covered, what’s not covered and any limitations on cover by treatment type.

Preventative and Restorative benefits

<table>
<thead>
<tr>
<th>Preventative dental treatment</th>
<th>Core</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine examination*</td>
<td></td>
<td>£60</td>
<td>£80</td>
<td>£120</td>
<td>£140</td>
<td>£200</td>
</tr>
<tr>
<td></td>
<td>per NHS limits up to £30 per visit</td>
<td>up to £40 per visit</td>
<td>up to £60 per visit</td>
<td>up to £70 per visit</td>
<td>up to £100 per visit</td>
<td></td>
</tr>
<tr>
<td>Scale and polish*</td>
<td></td>
<td>£80</td>
<td>£100</td>
<td>£160</td>
<td>£180</td>
<td>£250</td>
</tr>
<tr>
<td>(by your dentist or hygienist)</td>
<td>per NHS limits up to £40 per visit</td>
<td>up to £50 per visit</td>
<td>up to £80 per visit</td>
<td>up to £90 per visit</td>
<td>up to £125 per visit</td>
<td></td>
</tr>
<tr>
<td>Virtual routine examination*</td>
<td></td>
<td>no cover</td>
<td></td>
<td></td>
<td></td>
<td>£20 per policy year</td>
</tr>
<tr>
<td>Dental X-rays*</td>
<td></td>
<td>£40</td>
<td>£50</td>
<td>£80</td>
<td>£90</td>
<td>£100</td>
</tr>
<tr>
<td></td>
<td>per NHS limits</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Restorative dental treatment

| Fillings/root canal**         |      | £150    | £250    | £300    | £350    | £375    |
|                               | up to NHS limits |         |         |         |         |         |
| Extractions*                  |      | £100    | £150    | £200    | £200    | £250    |
|                               | up to NHS limits |         |         |         |         |         |
| Restorative dental treatment* |      | 80% up to £275** | 80% up to £450** | 80% up to £700** | 80% up to £2,000** | 80% up to £3,000** |
|                               | up to NHS limits |         |         |         |         |         |
| NHS treatment                 |      | 100% reimbursement for NHS treatment when treated by an NHS dentist |

Other dental benefits

<table>
<thead>
<tr>
<th>Orthodontic treatment</th>
<th>Core</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>UK only</td>
<td>no cover</td>
<td>£300</td>
<td>£400</td>
<td>£500</td>
<td>£600</td>
<td>£700</td>
</tr>
<tr>
<td></td>
<td>per policy year</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency dental treatment*</td>
<td></td>
<td>£1,000 per policy year consisting of four emergencies, up to £250 each</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>up to NHS limits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental injury treatment*</td>
<td></td>
<td>£5,000 per policy year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>up to NHS limits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oral cancer treatment‡</td>
<td></td>
<td>paid in full when being referred for oral cancer treatment and using partnership consultants and partnership facilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UK only</td>
<td>no cover</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash benefit for hospital stay</td>
<td></td>
<td>£100 for each night you stay in hospital, up to £1,000 per policy year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UK only</td>
<td>no cover</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

*Includes worldwide cover. **Note – fissure sealants and topical fluoride treatments are included in this benefit. ** 80% towards the cost of your treatment up to your benefit limit, according to your level of cover.

For full details of your cover, 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 provide your membership number prior 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 selected range of everyday healthcare expenses, goods or services, alongside providing money back towards the costs of specialist therapies and consultations. A membership level must be paid for by you on behalf of your team. There is also the option, where available, for your employees to voluntarily upgrade their cover at an additional cost.

This table of benefits and annual benefit limits outlines what is available on Bupa Wellbeing Health Expenses. Simply refer to the benefits listed on the left and then across for the amount of cash you can claim for from your chosen membership type and level per benefit year.

<table>
<thead>
<tr>
<th>Membership type</th>
<th>Individual plus or Family*</th>
<th>Eligibility</th>
<th>Cash back % or instance limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership level</td>
<td>Level 1</td>
<td>Level 2</td>
<td>Level 3</td>
</tr>
<tr>
<td>Dental</td>
<td>up to £60</td>
<td>up to £120</td>
<td>up to £200</td>
</tr>
<tr>
<td>Dental injury</td>
<td>up to £200</td>
<td>up to £300</td>
<td>up to £400</td>
</tr>
<tr>
<td>Optical</td>
<td>up to £60</td>
<td>up to £120</td>
<td>up to £200</td>
</tr>
<tr>
<td>Hospital in-patient (nights)</td>
<td></td>
<td></td>
<td>£20 per instance</td>
</tr>
<tr>
<td>Hospital day-case (days)</td>
<td></td>
<td></td>
<td>£30 per instance</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>£40 per instance</td>
</tr>
<tr>
<td>Therapies (includes physiotherapy, osteopathy, chiropractic, acupuncture and chiropody/podiatry)</td>
<td>up to £150</td>
<td>up to £300</td>
<td>up to £500</td>
</tr>
<tr>
<td>Consultations and diagnostic tests or scans</td>
<td>up to £200</td>
<td>up to £300</td>
<td>up to £500</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>up to £25</td>
<td>up to £35</td>
<td>up to £45</td>
</tr>
<tr>
<td>Bupa health assessments</td>
<td>up to £100</td>
<td>up to £150</td>
<td>up to £200</td>
</tr>
<tr>
<td>Bupa Employee Assistance Programme (EAP)**</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Online health check</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Bupa Anytime HealthLine</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

*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 membership guide for more information.
Helpful information

**Consultant and facilities finder**
Finder is an easy to use, free online directory that allows you to search for Bupa recognised consultants, therapists and hospitals, as well as Bupa dentists, health centres and care homes. Your employees can search using a name or location. When you include a postcode, Finder gives you a map, directions and driving times.

Please visit:
finder.bupa.co.uk

**Everyday Rewards by Bupa**
We want to help our members make the most of life, which is where our free Everyday Rewards programme comes in. It offers discounts from some of the UK’s biggest names in health and wellbeing.

Please visit:
bupa.co.uk/business-bupa-rewards

**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 membership guide and the full version is online at bupa.co.uk/privacy

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**Helpful numbers**

<table>
<thead>
<tr>
<th>Service</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>New business</strong></td>
<td>03457 515 515</td>
</tr>
<tr>
<td><strong>Existing business</strong></td>
<td>03457 553 322 option 5</td>
</tr>
<tr>
<td><strong>Member services for your health insurance</strong></td>
<td>0345 604 0623</td>
</tr>
<tr>
<td><strong>Company Business Partner Services</strong></td>
<td>03457 553 322</td>
</tr>
<tr>
<td><strong>Dental</strong></td>
<td></td>
</tr>
<tr>
<td>For a quote:</td>
<td>03457 515 515</td>
</tr>
<tr>
<td>For customer service or to make a claim:</td>
<td>0800 237 777</td>
</tr>
<tr>
<td><strong>Cash Plan</strong></td>
<td></td>
</tr>
<tr>
<td>For a quote:</td>
<td>03457 515 515</td>
</tr>
<tr>
<td>For customer service or to make a claim:</td>
<td>03456 066 003</td>
</tr>
<tr>
<td><strong>Digital GP provided by Babylon</strong></td>
<td></td>
</tr>
<tr>
<td>For technical support:</td>
<td>0330 223 1008</td>
</tr>
</tbody>
</table>

We may record or monitor our calls.

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Everyday Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ and administered by Paragon Customer Communications Limited, Evolution House, 12 Choats Road, Barking, Dagenham, RM9 6BF

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

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Babylon Healthcare Services Limited. Registered in England and Wales No. 09229684.
Registered office: 1 Knightsbridge Green, London SW1X 7QA

Bupa Anytime HealthLine, Bupa Employee Assistance Programmes and Bupa Health Assessments are provided by:
Registered office: 1 Angel Court, London EC2R 7HJ

Bupa health insurance, dental insurance and cash plans are provided by:
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