

**Small business health insurance.  
Better for business**



**Ready for  
a healthier,  
happier team.**

**For clients of intermediaries.**





## **Healthy people. Healthy business.**

In smaller businesses, every single person plays a key role. If you're well in mind and body, you're all better off. It's simply good for business.

To help get your people there, we offer a range of healthcare services that focus on the mind just as much as the body. From managing stress, back pain and lots in between – we can help protect your business from the effects of long-term absence.

<b>4-5</b>	<b>Extensive mental health cover</b>
<b>6-7</b>	<b>Fast access to treatment</b>
<b>8-9</b>	<b>Digital Health by Bupa</b>
<b>10-11</b>	<b>Bupa Select Health Insurance: your options</b>
<b>12-13</b>	<b>Choosing a business product</b>
<b>14</b>	<b>Everyday Rewards</b>
<b>15</b>	<b>Notes</b>

## The most extensive mental health cover in the market.\*

More and more businesses are recognising the importance of looking after the mental wellbeing of their people, but employees still face many challenges in accessing treatment. From worrying about what others might say to long waiting lists. So we've changed our cover to make it easier.

**91%**

**of uk workforce have experienced high pressure or stress at some point over the last year.**

Mental health UK - Burnout report 2025.

**Please note:** if you choose a Select Custom policy, you'll need to opt in for mental health treatment for an additional fee.

\*As of March 2025, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between the Bupa's SME 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.





## Three key differences.

Our cover is designed to help as many of your employees as possible.

# 1

### No time limits

Our cover has no time limits on mental health conditions, so as long as the treatment is effective we won't leave your employees without support if their condition comes back.

# 2

### Extended cover

We now cover most mental health conditions, including stress, anxiety, depression, bipolar disorder, addictions, and personality disorders.

# 3

### Ongoing support

We provide support for diagnosis and treatment for eligible mental health conditions, as set out in the employee scheme and certificate. This could help them manage a condition and prevent worsening symptoms.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause, cosmetic treatment and gender reassignment. There are a few general exclusions, such as wars and riots, for which we would not cover any related mental health treatment. Please refer to your policy or trust guide for further details.

## Fast access to treatment.

Cancer, mental health and muscle, bone and joint conditions can have a significant impact on your employees – and your business. That's why we offer fast advice and referrals in all of these areas, usually without needing to see a GP first.\*

\*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.



## Symptoms of cancer

The faster we act on cancer, the better the chance of a full recovery. That's why we'll assess any worrying symptoms over the phone and if necessary, book your employee an appointment with an approved specialist there and then.



## Mental health

If one of your team is experiencing stress, anxiety or any other issue, we can arrange for them to speak to a mental health practitioner who'll listen and guide them to the right support.



## Muscles, bones and joints

Bad backs, stiff joints and aching muscles can affect your team's overall wellbeing and productivity in the workplace. If an employee calls us with a problem, we'll arrange for a senior physiotherapist to call them back.

**Call us straightaway for any worries or to start treatment**

**0345 600 8277**

Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm. We may record or monitor our calls.

**Please note:** if you choose a Select Custom policy, you'll need to opt in for mental health treatment for an additional fee.



## **Blua. Digital health by Bupa.** **Make short work of seeing a GP.**

Not being able to see a GP can cause stress for your team. And those who can get an appointment often worry about taking time off. My Bupa app makes it quick and easy for your employees to get health advice. Helping to minimise disruption and maximise productivity.



**Digital health  
by Bupa**

### **Present**

Employees don't need to visit a surgery to see a GP. They can find a private space at work or at home and have a consultation using their smartphone.

### **Productive**

Because Digital health by Bupa is so convenient, employees are more likely to check out any worries sooner rather than later. This can help maintain good health.

### **Engaged**

Having a health worry on your mind can be a distraction. Blua digital health provides fast answers, allowing your employees to get back to what they do best.

### **Download My Bupa today to make life easier.**

- Call or video a GP.
  - Collect private prescriptions (medication and delivery must be paid for) within 60 minutes from a pharmacy of your choice, or choose delivery - depending on opening hours and availability.
  - Get a referral to a specialist as part of your health insurance.
- Please note, members must call us to pre-authorise treatment.





A man with dark skin, glasses, and a beard is shown from the chest up. He is wearing a light blue dress shirt, a yellow patterned tie, and a dark blue blazer. He is holding a baby in a white hat with two small ears. The baby is wearing a black jacket and white socks. The man is holding a smartphone in his right hand and looking at the screen. He has an orange bag strap over his shoulder. The background is a blurred outdoor setting.

**Over 54%**

**of young adults said they had to miss work as they were on waiting lists.**

My Health Pal, 2025.

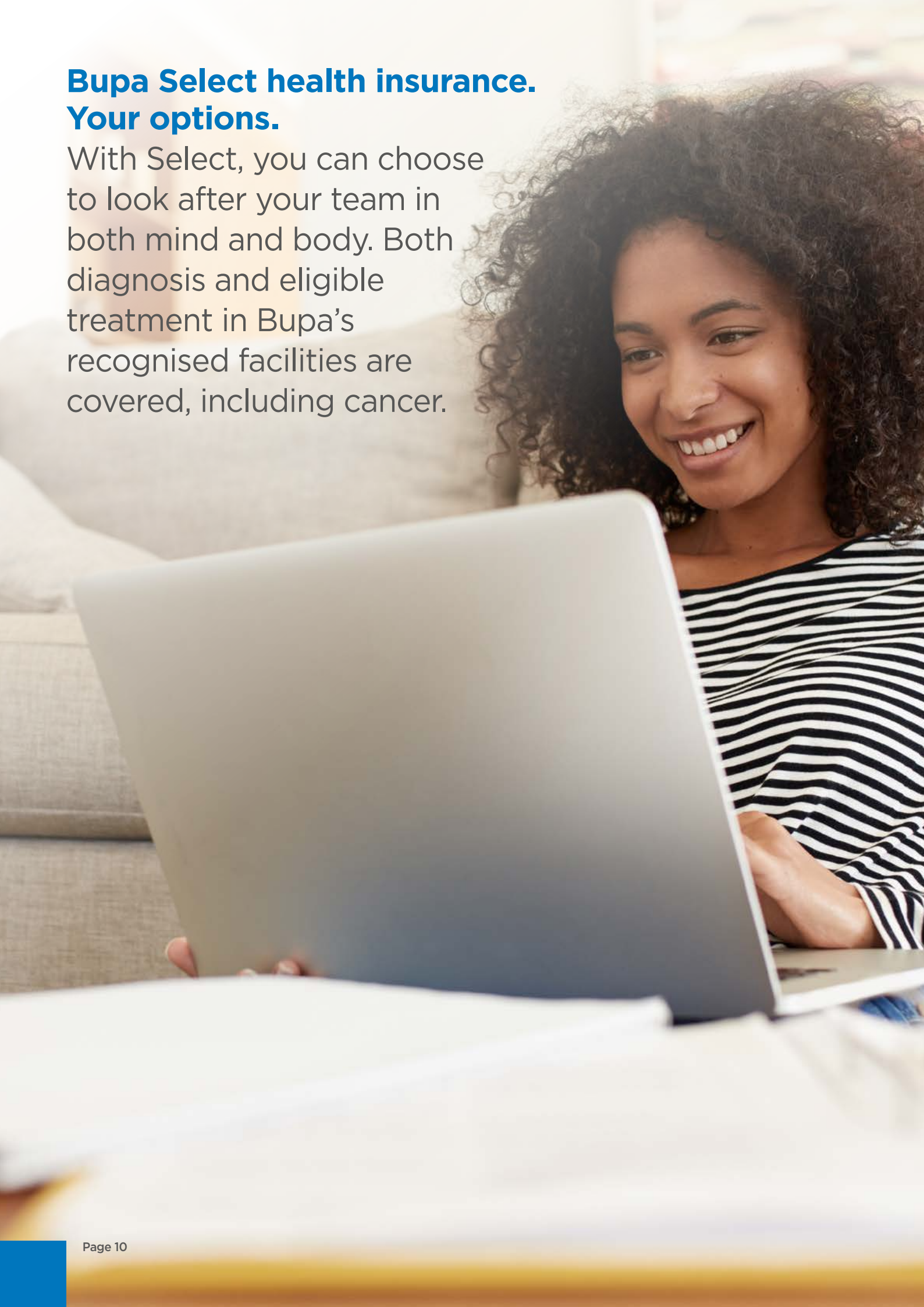
**35%**

**of business leaders have had staff absent while waiting for hospital treatment.**

TUC research provided by Opinium

## **Bupa Select health insurance. Your options.**

With Select, you can choose to look after your team in both mind and body. Both diagnosis and eligible treatment in Bupa's recognised facilities are covered, including cancer.





## Mix and match levels of Select cover across your business

### Select Key

Our base level of cover.

### Select Enhanced

Extra cover for added reassurance.

### Select Complete

Our highest level of cover.

### Select Custom

Customised cover to suit your business.

### All levels include:

- cover for eligible out-patient consultations and treatments
- eligible in-patient and day-patient treatment including diagnostic tests and scans
- full cancer cover, including access to Specialist Centres for Breast Cancer<sup>\*†</sup>
- access to the My Bupa app
- access to our 24/7 Anytime HealthLine
- access to our Family Mental HealthLine

<sup>\*</sup>Where cancer is covered as part of your core health insurance, there are no time limits and all your eligible cancer treatment costs are paid in full, for as long as you have Bupa health insurance.

<sup>†</sup>For eligible treatment on your core health insurance when you use a facility from your chosen Bupa network and a Bupa fee-assured consultant if Guided Care doesn't apply to your policy, or a Bupa Open Referral consultant if Guided Care applies to your policy.

**For more information, contact your intermediary partner**

## Choosing a business product.

Your business is one of a kind, so you need a package that suits your needs. We offer a range of complementary products that you can choose alongside our insurance, or on their own.

And if you'd like to vary the level of cover different employees have, you can.

### Dental insurance

Dental care is an essential part of our health and wellbeing. But many are finding it increasingly hard to access. With our cover, you can help your employees access dental care whilst making sure you're keeping your business thriving.

### Cash plan

Small costs can add up. With a cash plan, your employees can claim back everyday health expenses for routine sight tests and dental check-ups.





## Helping everyone feel their best every day.

As your wellbeing partner, we do more to help your team feel good and your business thrive. Down to the little things like exclusive discounts on yoga and aromatherapy collections, virtual personal training sessions and more.

### Everyday Rewards

#### Get tracking

20% off Fitbit products.\*



#### Hussle - 40% off multi-gym memberships

Unlimited access to thousands of gyms, pools, spas on one pass\*



#### Appleyard - 25% off floral bouquets

Brighten up anyone's day with 25% off floral bouquets from Appleyard London.\*



#### Hunt for national treasures

15% off annual membership.\*



#### Relax and unwind

Exclusive discounts on aromatherapy collections.\*



#### Reward yourself

Visit Everyday Rewards

[bupa.co.uk/everyday-rewards](https://bupa.co.uk/everyday-rewards)

\*See full terms and conditions for individual offers at [bupa.co.uk/business-bupa-rewards](https://bupa.co.uk/business-bupa-rewards)



# Notes

---

Bupa Anytime HealthLine, Bupa Family Mental HealthLine, Bupa Employee Assistance Programme and Bupa Everyday Rewards are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa Digital GP Services and Anytime HealthLine are provided by Bupa Occupational Health Limited. Registered in England and Wales No. 631336. Registered office: 1 Angel Court, London EC2R 7HJ

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

Bupa Insurance Limited. Registered in England and Wales No. 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 No. 3829851.

Registered office: 1 Angel Court, London EC2R 7HJ

Bupa Employee Assistance Programme, Bupa Anytime HealthLine and Bupa health assessments are provided by. Registered in England and Wales No. 631336.

Registered office: 1 Angel Court, London EC2R 7HJ

© Bupa 2025

**For more information,  
contact your intermediary partner**