



# A summary of your benefits

**Scheme name**

WPP Healthcare Trust

**Start date**

1 January 2025



# You're in safe hands with Bupa.

We're here for the big things and the little things in your life. From fast access to specialist advice and treatment to everyday wellbeing tips, you can always count on us.

These pages give a summary of the benefits payable under the trust 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 trust documents and a personalised view of your benefits 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 benefits and to ask us to pre-authorise consultations, tests and treatment, please call us on your **Bupa helpline 0345 266 8695**.

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.



## 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 on **0345 607 7777**. You can speak to our qualified nurses at anytime of the day or night. They have practical, professional experience and skills to help.

### 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 call our Family Mental HealthLine on **0345 266 7938** between 8am and 6pm, Monday to Friday. You can use this service even if the young person isn't a beneficiary under the trust.

### Menopause HealthLine

You, or anyone included as a beneficiary under the trust, 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.

You can call our Menopause HealthLine on **0345 608 9984** between 8am and 8pm, every day.

## 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.

### Get trusted information and advice

It's easy to search for online. We have a range of information available for you from podcasts, health tools and health A to Zs. Visit [bupa.co.uk/health-information](https://bupa.co.uk/health-information).

## 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 trust guide.

If Direct Access is not available to you or if you prefer, see a GP. This can be a digital GP.

### If it's about anything else

You'll first need to see a GP. This can be your own or a digital GP. 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 eligible under your benefits. We may also accept referrals from other healthcare professionals. Find out more at [bupa.co.uk/referrals](https://bupa.co.uk/referrals).

### Need to know

Your benefits include 'Well-Health outpatient benefits', you don't need a referral to access these. If you're claiming for cash benefits or health expenses benefits, 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 payable under your benefits
- confirm the consultants, healthcare professionals, hospitals or clinics recognised by the trust
- 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 payable under your benefits. We will write to the main beneficiary, 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 an excess) to explain how much and who to pay.

### Need to know

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.

# Benefits summary.

Here’s an overview of the trust benefits. This benefit summary should be read in conjunction with your trust guide. Depending on your trust, you’ll be covered for a range of benefits including consultant fees, scans and hospital stays. We’ll help you get the specialist support you need so you can get back to doing the things you love sooner.

Type of benefits	Option selected
Direct access	Included: <ul style="list-style-type: none"><li>• mental health</li><li>• muscles, bones and joints</li><li>• cancer</li></ul> <p>For further details, and the age limits that apply, see <a href="https://bupa.co.uk/direct-access">bupa.co.uk/direct-access</a> or contact us</p>
Applicant underwriting	Non-underwritten
Dependant underwriting	Non-underwritten
Excess	The excess amount of £100 applies to each beneficiary individually. The excess applies once in any 12 month period to treatment costs for eligible treatment, regardless of benefit year. You're responsible for paying the excess. The excess doesn't apply to cash benefits or health expenses benefits
Outpatient consultations, therapies and diagnostic tests	Paid in full
Outpatient complementary medicine	Up to £500 allowance each year
Outpatient physiotherapy	Included
Outpatient MRI, CT and PET scans on consultant referral	Paid in full in a recognised facility for the type of scan you need
Outpatient monitoring and management of chronic conditions	Up to £500 combined allowance each year
Digital GP Services	Excluded
Hospital access	Participating network
Consultant access	Full refund with fee-assured consultants. Up to Bupa limits with Bupa recognised consultants

Mental health treatment	Up to a maximum of 45 days each year, for day-patient treatment and inpatient treatment combined and not individually
Cancer treatment	Included
Advanced Therapies	List A
Treatment at home	Paid in full, when confirmed in advance
Home nursing	Up to £2,000 allowance each year, when immediately following private eligible inpatient treatment
Private ambulance charges	Up to £80 each single trip, when medically necessary and related to private eligible day-patient or inpatient treatment
Case management	Provided – including expertise from condition specific Specialist Patient Support teams
Overseas emergency treatment	Included – monetary limits apply
Repatriation	Included
Gender Dysphoria	Diagnosis and treatment including gender affirmation surgery. You must be aged 18 years or over to use this benefit
Well-Health – menopause plan	One Bupa menopause plan each year, at a Bupa health centre
Well-Health – outpatient fertility check	One outpatient fertility check each year, at a fertility check facility
Cash benefits – cancer	£100 each night for NHS inpatient treatment for cancer treatment £100 each day for NHS outpatient, NHS day-patient or NHS home 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 benefits – NHS	£200 each night up to a maximum of 35 nights each year, for NHS inpatient treatment that would otherwise be eligible for benefit under the trust
Procedure specific cash benefit	Included – the amount we pay depends on the type of treatment you receive

# What isn't payable under the trust.

There are certain medical conditions and treatments that aren't payable under your benefits and some exceptions when benefits are available. The Bupa Select guide for trusts (in the 'What isn't payable' section) provides the details of those exceptions and they are also available from the helpline.

The excluded medical conditions and treatments include:

- ageing, menopause and puberty (except for Well-Health Menopause plan (WH1) as detailed in your trust guide)
- accident and emergency treatment
- allergies, allergic disorders or food intolerances
- benefits that are not payable 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 payable, 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 development conditions
- overseas treatment
- physical aids and devices

- pregnancy and childbirth
- screening, monitoring and preventive treatment
- sleep problems
- speech and language disorders
- gender dysphoria or gender affirmation (except for the diagnosis and treatment set out in benefit 11 in your trust guide)
- temporary relief of symptoms
- unrecognised healthcare professionals, hospitals and clinics
- advanced therapies and specialist drugs
- leg varicose veins.

**Please refer to your trust guide and registration certificate for a full explanation of your benefits and exclusions.**

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

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