Small business health insurance.
Better for business

Mental health.
A competitor comparison.

August 2022
**How do we compare?**

Our health insurance gives small businesses access to the most comprehensive mental health cover in the market* – the Business Mental Health Advantage. It’s what sets us apart.

Please note: the products below are typically available for SME groups that consist of between 2 and 249 members inclusive.

<table>
<thead>
<tr>
<th>Standard product feature</th>
<th>Bupa (SME Select)</th>
<th>AXA (SME Business Health Select)</th>
<th>AVIVA (SME Solutions)</th>
<th>Vitality (SME Business Healthcare)</th>
<th>Cigna (Company Health)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cover for chronic mental health conditions</strong></td>
<td>✅</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
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<tr>
<td><strong>Cover for mental health symptoms, such as anxiety, relating to a learning, behavioural or development disorder</strong></td>
<td>✅</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
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<tr>
<td><strong>Cover for all types of addictions (including alcohol, drug and substance abuse)</strong></td>
<td>✅</td>
<td>✗</td>
<td>✗</td>
<td>✗</td>
<td>✅</td>
</tr>
</tbody>
</table>

*This comparison to other products in the market is based on Bupa’s and Defaqto’s interpretation of the differences between Bupa’s Select health insurance and other health insurance products shown above offering mental health cover in the market in August 2022. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. This 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.

‡To support addictions we fund one addiction treatment programme per membership lifetime.

^Any treatment for learning difficulties, behavioural or developmental problems (LBD) are ineligible. However, we cover any related mental health condition linked to an LBD, for example anxiety or depression.

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