

Health insurance







Mental health. A competitor comparison

September 2025

How do we compare on mental health?

Bupa By You health insurance gives you access to the most extensive mental health cover in the market.*

This is what makes our mental health cover go further

| Standard product feature |  Bupa By You comprehensive |  AXA Health AXA Health Personal Health |  Aviva Healthier Solutions |  Vitality Personal Healthcare |
|--|--|--|--|---|
| Continued cover for ongoing mental health conditions. | ✓ | × | × | × |
| Cover for addictions (including alcohol, drug and substance abuse) [‡] | ✓ | × | × | × |
| Cover for mental health conditions, such as anxiety, relating to a learning, behavioural or development disorder. [^] | ✓ | × | × | × |

*This comparison to other products in the market is based on Bupa’s and Defaqto’s interpretation of the differences between Bupa By You health insurance and other health insurance products shown above offering mental health cover in the market in September 2025. 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) is ineligible. However, we cover any related mental health condition linked to an LBD, for example anxiety or depression.

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