



Your health in your hands

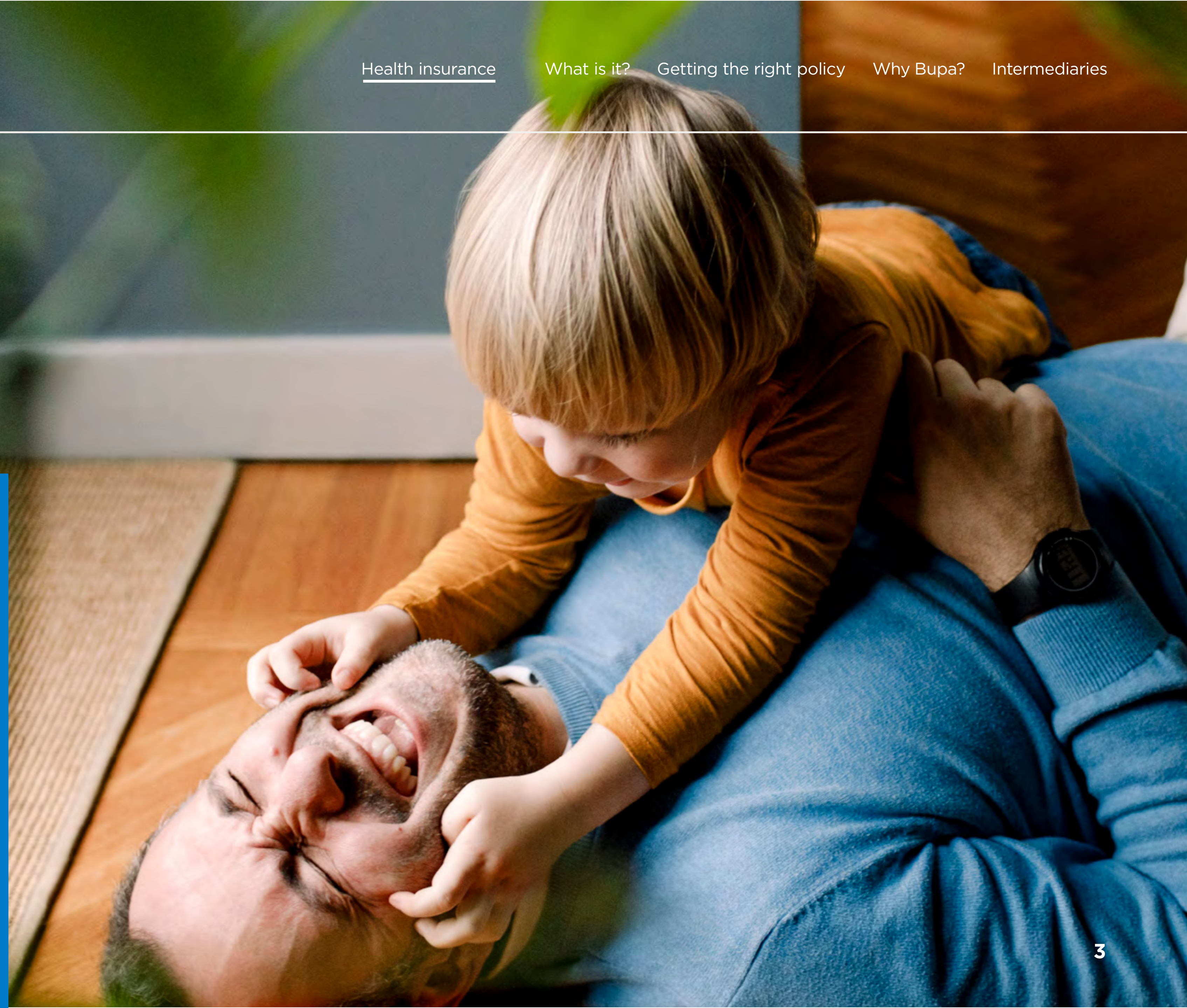
The benefits of health insurance

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Why choose health insurance?

Nothing matters more than your health. So fast and accessible healthcare will give you the reassurance of knowing your family is protected.



What is it?

Health insurance is an insurance policy that covers the cost of private healthcare, from diagnosis to treatment.

You'll pay a monthly or yearly fee for your policy. This will cover all or some of the costs of any treatment you need. Most health insurance covers conditions that develop after your policy starts. You won't usually have cover for conditions

you already had (also known as pre-existing conditions).

Health insurance gives you quick access to specialist support and treatment. It can provide diagnosis of underlying conditions, and puts you in control of your health.



Without health insurance, how much will private treatment cost?

Prices vary depending on hospital and location, but these guide prices* give you an idea:

- Hip replacement - £14,934
- Prostate surgery - £8,438
- Back surgery - £9,278
- Knee replacement - £15,603

*Taken from [spirehealthcare.com](https://www.spirehealthcare.com) September 2025
Guide prices can vary depending on hospital and location.



Choosing the right policy

For greater reassurance, you need health insurance that's right for you. So before you go ahead, there are a few things to consider:

Pre-existing conditions

A pre-existing condition means any symptom or medical condition you had before your policy started. These aren't usually covered, unless you're transferring from a company to a personal health insurance scheme, for example.

Your level of cover

There are two types of policy to choose from, with varying levels of cover. The level of cover you choose will affect how much you pay. A Comprehensive policy covers private diagnosis and treatment and is our highest level of cover. Treatment and Care covers private treatment but not the diagnosis of a condition, so costs less than Comprehensive cover.

How much excess?

An excess is the amount you choose to pay towards your treatment when you make a claim. Excess is paid once per person per policy year. Choosing a policy with a higher excess will reduce your annual or monthly payments.

Do you need additional benefits?

An outpatient benefit allowance covers things like and therapies. This includes X-rays, blood tests and ultrasounds, as well as conditions that are treated as an outpatient, such as physiotherapy.

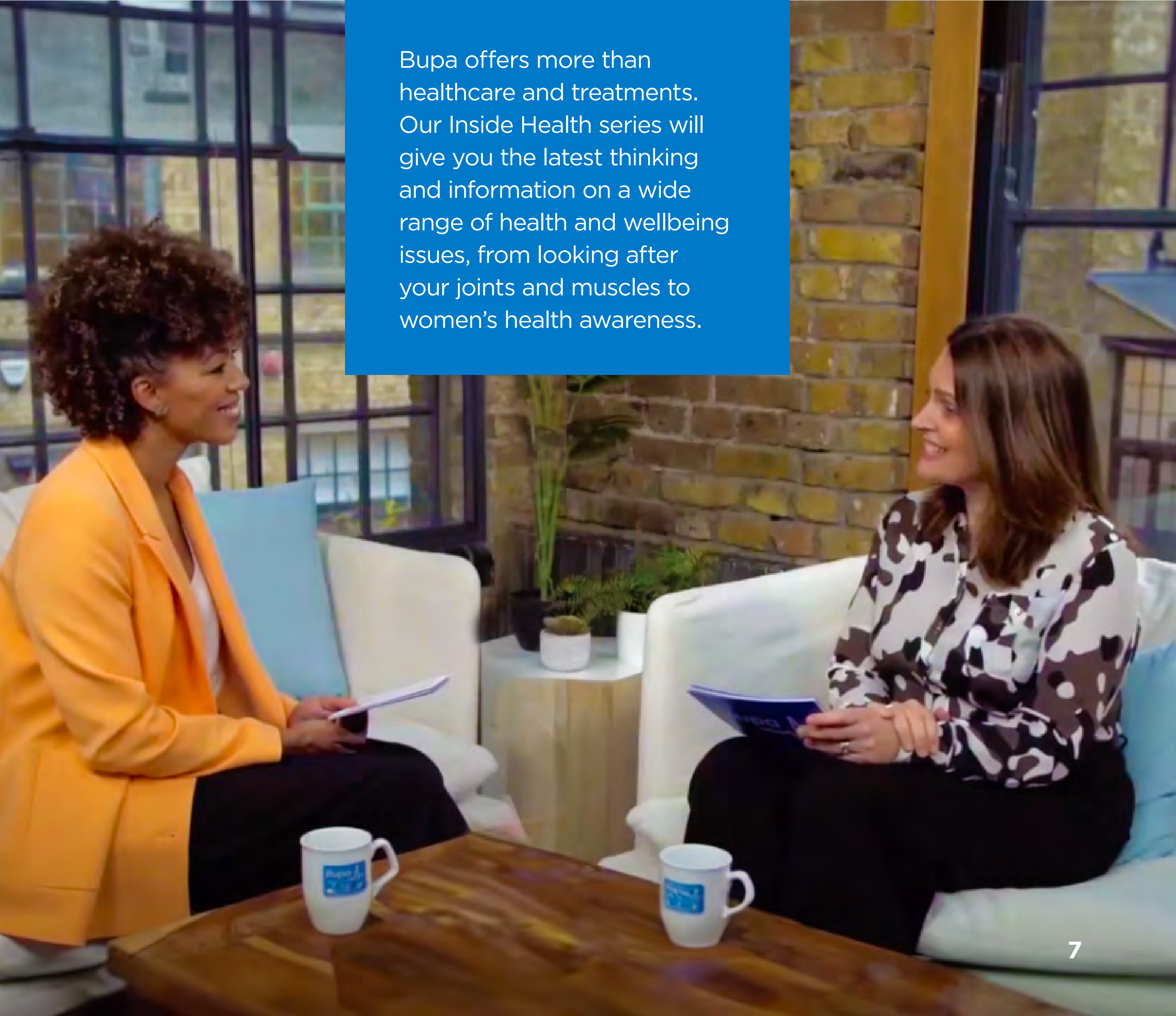
Why choose Bupa health insurance?

Why choose Bupa?

Bupa is the UK's largest health insurance provider, so it's a choice you can trust. As a Bupa customer you'll benefit from:

- Fast access to medical care.
- The Anytime HealthLine for clear, simple and caring advice from a Bupa nurse, anytime of the day or night.
- Cover for more mental health conditions than any other leading UK insurer,* because Bupa believe emotional wellbeing is as important as physical health.
- Dental care is included with our health insurance to help you stay on top of your oral health with check-ups and treatment.
- With Bupa in the My Bupa app, you can book virtual appointments and arrange remote care with doctors, physios and therapists. Plus, you can create healthy habits with over 1,500 fitness classes and everyday wellbeing resources.
- Access to breakthrough medicines and treatments, often before they're available on the NHS.

*As of September 2025, 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 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. See [bupa.co.uk/comparison](https://www.bupa.co.uk/comparison)



Bupa offers more than healthcare and treatments. Our Inside Health series will give you the latest thinking and information on a wide range of health and wellbeing issues, from looking after your joints and muscles to women's health awareness.



What's covered

Bupa health insurance covers:

- Treatment in private hospitals.
- Private consultations.
- Access to a digital GP.
- Dental care.
- Nurses ready to answer your health questions, every hour of the day and night, through Anytime HealthLine.
- Access to trained advisers and mental health nurses who will give you the advice you need about your child's emotional wellbeing.



Not covered

Some things aren't covered, including:

- Chronic conditions other than mental health or cancer.
- Pre-existing conditions.
- Natural ageing.
- Allergies, allergic disorders or food intolerances.
- Pregnancy and childbirth.

Useful definitions

A chronic condition is a disease, illness or injury that has one or more of the following characteristics:

- It needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests.
- It needs ongoing or long-term control or relief of symptoms.
- It requires rehabilitation, or for you to be specifically trained to cope with it.
- It continues indefinitely.
- It has no known cure.
- It comes back or is likely to come back.

A pre-existing condition means any symptom or medical condition you had before your policy started.

Insurance intermediaries

The help you need, when you need it most

The benefits of using an insurance intermediary

Getting the right health insurance can be complicated. With a vast array of policies to choose from, some expert advice will make the whole process easier and less stressful.

An independent intermediary can help you evaluate your options, find the best policy to fit your needs, and save you time and money. They'll make sure you understand your cover in detail, and sort out the paperwork so your cover is up and running without delay.



Intermediaries can help you get the right cover quickly and easily.



Get a quote

Digital GP Services are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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