For your team’s wellbeing.

Mental health. The direct route to help.
More and more employees in the UK are facing mental health issues. Whether caused by stress, addiction, an underlying condition or long-term illness, it’s a fact that the number of people claiming for mental health treatment has increased in the past two years. We’re here to help.

Connect with more support

To meet this growing need, we provide your employees with the most comprehensive mental health cover in the market*. Then we make sure the right support for them is just a phone call away using our Direct Access service†.

Developed in-line with the latest evidence-based research into mental health, our support gives your brilliant minds the resources they need to stay that way.

A big impact

Mental health conditions are one of the leading causes of sickness absence in UK businesses.

£35 billion a year

The cost of the associated loss of productivity to UK businesses.

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*Source: Internal Bupa Data 2020
†Direct Access telephone services are available as long as the symptoms are covered under the policy or health trust. If the cover excludes conditions your members had before the cover started, we’ll ask them to provide evidence from their GP that the symptoms are not pre-existing for a period of up to two years from the date the cover started (or five years in the case of mental health) before we can refer them to a consultant or therapist through the Direct Access service. Always call us first to check their eligibility.

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 for which we would not cover any related mental health treatment. Please refer to the policy or trust guide for further details.

*As of December 2020, this analysis is based on internally conducted review of the corporate health insurance and health trust market using publicly available information from the major insurers in the UK corporate health insurance market. Combined, Bupa, AXA Health, Aviva, Cigna and Vitality hold approximately 55% of the Gross Written Premium income of UK PMI providers. Refers to standard mental health cover when this is included in the selected corporate health insurance and health trust product. We acknowledge that many large corporate schemes can have bespoke benefits.
70 million workdays
Lost each year due to mental health problems in the UK.

Source: www.mentalhealth.org.uk/our-work/mental-health-workplace
Direct Access† for mental health offers valuable benefits – beyond just helping your people to look after their minds. It allows your employees to get fast access to onward care usually without the need for a GP referral, potentially reducing time away from work and speeding up recovery.

Why Direct Access?

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Early detection

Sometimes, the hardest part of dealing with a mental health issue is seeking help. People may be unwilling to discuss problems or worries with a family doctor. There is also evidence that suggests men in particular have been found to struggle to open up about mental health concerns‡. And all of us can face long waits to see a GP and be referred on to the right mental health support.

With confidential help just a phone call away and without needing to see their GP, Direct Access lets employees reach out earlier. This can help them tackle problems before they have the chance to develop further, so they can get back to their best faster.

Support network

Direct Access improves the value of mental health care for customers as it means faster access to resources. Including Bupa’s network of over 6,000 therapists^ whose expertise is conveniently available to all your employees, wherever they are in the UK.


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^Statistics correct as of December 2019.
Wider impacts

Just like chronic illnesses can increase the risk of mental health problems, people struggling with their mental health are more likely to develop physical health conditions.


The NHS reported that over five million people in the UK were signed off from work every year, with mental health and behavioural problems cited as the most common reason, making up almost a third (31%) of cases.


Mental health charity Mind found that nearly half (48%) of UK workers had struggled with mental health issues such as stress, low mood and anxiety while working at their current job. Only half of these people spoke to their managers about it.


300,000 people with mental health issues lose their jobs every year, costing the UK economy up to £99 billion.

Direct Access: How it works.

Employee calls the Direct Access Helpline

An adviser arranges an appointment for a Mental Wellbeing Practitioner (MWP) to call them at a time which suits them

The MWP calls the member and carries out an evidence-based mental health assessment (call ~45 mins).

Symptoms, situation, medical history and lifestyle are discussed

Next steps are carefully evaluated and recommended including:

- Telephone or face-to-face counselling
- Online or face-to-face cognitive behavioural therapy (CBT)
- Referral to a psychologist or psychiatrist

“Employers that take steps to support mental health at work will benefit from a more productive, happy and loyal workforce. Those that ignore the issue, or who undermine the mental health of their staff, risk not only the health of the people who work for them but the wealth of their business and the health of the economy as a whole.”

Mental Health at Work: The Business Costs Ten Years On (Centre for Mental Health, 2019).
Call on us, whatever the worry.

We also provide other useful lifelines to help your employees put their minds at rest.

**Family Mental HealthLine**

Family Mental HealthLine is here to help parents, carers, guardians or extended family members worried about a young person’s emotional wellbeing. Any of your employees covered by your health insurance can call and speak to our team of specially trained advisers and mental health nurses, who will listen, advise on your next steps and guide to support.

**24/7 Anytime HealthLine**

If an employee, their children or family members are feeling unwell, fast access to medical help and advice is available from Bupa Anytime HealthLine. This lets them talk to a qualified nurse over the phone as soon as they feel unwell. They’ll provide the information and advice they need and recommend the best course of action.

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1 in 3 employees say they worry about their children’s mental health while at work, and 1 in 8 children in England has a mental health disorder.


32% of parents of children between the ages of 4 and 17 said their child had been affected by a mental health issue in the last year.

Bupa Family Mental HealthLine and Bupa Anytime HealthLine are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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