Your Bupa membership guide

Bupa Select

Essential information explaining your Bupa cover
Please retain
Welcome to your Bupa Select membership guide

At Bupa, we know that insurance can be hard to follow. That’s why we have made this guide as simple as possible. You will find individual chapters that deal with each aspect of your Bupa cover, including a step-by-step guide to making a claim.

Please make sure that you keep this guide somewhere safe. You will need it when you come to claim.

If any of the terms or language used leave you confused – don’t worry, we have also included a glossary featuring clear definitions of words that are in bold italic in the text.

If you require correspondence and marketing literature in an alternative format, we offer a choice of Braille, large print or audio. Please get in touch to let us know which you would prefer.

How do I know what I’m covered for?
The precise details of the cover you have chosen are listed on your membership certificate. Please read this membership guide together with your membership certificate, as together they set out full details of how your health insurance works.

How does the membership guide work with my membership certificate?
Your membership certificate explains the benefits available to you and also provides the benefit note numbers that correspond to the benefit notes in the ‘Benefits’ section of the membership guide (where you will find a more detailed explanation of the benefits in your individual policy).

How do I contact Bupa?
We are always on hand to help.

For queries about your cover we have provided a dedicated number which you will find on your membership certificate.

You can also write to us at Bupa, Bupa Place, 102 The Quays, Salford M50 3SP

Bupa Anytime HealthLine

If you have any questions or worries about your health call our confidential Bupa Anytime HealthLine on 0345 604 0537. Our qualified nursing team is on hand 24 hours a day, so whatever your health question or concern, they have the skills and practical, professional experience to help.

*Bupa Anytime HealthLine is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

*Calls may be recorded and to maintain the quality of our Bupa Anytime HealthLine service a nursing manager may monitor some calls always respecting the confidentiality of the call.
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Effective from 1 January 2020

These are the rules and benefits of Bupa Select
They apply to members of the scheme whose ‘Group contract start date’, as stated in the Group details section of their membership certificate, is on or after the ‘Effective from’ date.

Words and phrases in bold italic in this membership guide are defined terms which have a specific meaning. You should check their meaning in the glossary.

Important note
Please read this note before you read the rest of this membership guide as it explains how this membership guide and your membership certificate work together.

This Bupa Select membership guide and your membership certificate together set out full details of your benefits. They should not be read as separate documents.

This membership guide is a generic guide. It contains the general membership terms that apply to all Bupa Select members. It also contains all the elements of cover that can be provided under Bupa Select. You may not have all the cover set out in this membership guide. It is your membership certificate that shows the cover that is specific to your benefits. Any elements of cover in this membership guide that are either:

- shown on your membership certificate as ‘not covered’, or
- do not appear on your membership certificate

you are not covered for, and you should therefore ignore them when reading this membership guide.

The ‘Further details’ section of your membership certificate: Your membership certificate could also show some changes to the terms of cover set out in this membership guide particularly in the ‘Further details’ section.

When reading this membership guide and your membership certificate, it is your membership certificate which is personal to you. This means that if your membership certificate contradicts this membership guide it is your membership certificate that will take priority.

Always call the helpline if you are unsure of your cover.
How your membership works

The agreement between the sponsor and us

Your cover is provided under a group insurance policy governed by the agreement and the terms and conditions of your membership have been agreed between your sponsor and Bupa. There is no legal contract between you and us for your cover under the agreement. Only the sponsor and Bupa have legal rights under the agreement. However:

- if you are a contributing member you will have legal rights as set out in this membership guide. Please see the section ‘Contributing members’
- if you are not a contributing member we allow you access to the claims and complaints processes as set out in this membership guide.

The documents that set out your cover

The following documents set out the details of the cover we will provide for you under the agreement. These documents must be read together as a whole, they should not be read as separate documents.

- The Bupa Select membership guide: this sets out the general terms and conditions of membership (including exclusions) and all the elements of cover that can be provided under Bupa Select.
- Your membership certificate: this shows the cover that is specific to your benefits, including the underwriting method applied, the limits that apply, any variations to the benefits, terms or conditions explained in this membership guide and whether an excess or co-insurance applies to your cover and if it does, the amount and how it applies.

Payment of benefits

We only pay benefits for treatment you receive while you are covered under the agreement and we only pay benefits in accordance with the cover that applies to you on the date the treatment takes place. We do not pay for any treatment, including any treatment we have pre-authorised, that takes place on or after the date your cover ends.

When you receive private medical treatment you have a contract with the providers of your treatment. You are responsible for the costs you incur in having private treatment. However, if your treatment is eligible treatment we pay the costs that are covered under your benefits. Any costs, including eligible treatment costs, that are not covered under your benefits are your sole responsibility. The provider might, for example, be a consultant, a recognised facility or both. Sometimes one provider may have arrangements with other providers involved in your care and, therefore, be entitled to receive all the costs associated with your treatment. For example a recognised facility may charge for recognised facility charges, consultants’ fees and diagnostic tests all together.
In many cases we have arrangements with providers about how much they charge our members for treatment and how we pay them. For treatment costs covered under your benefits we will, in most cases, pay the provider of your treatment direct – such as the recognised facility or consultant – or whichever other person or facility is entitled to receive the payment. Otherwise we will pay the main member. We will write to the main member or dependant having treatment (when aged 16 and over) when there is an amount for them to pay in relation to any claim (for example if they have an excess amount to pay) and who payment should be made to.

Please also see the section ‘Claiming’.

When your membership starts, renews and ends

Starting membership
Your membership under the agreement must be confirmed by the sponsor.
Your cover starts on your cover start date.
Your dependants’ cover starts on their cover start date. Your cover start date and your dependants’ cover start date(s) may not be the same.

Cover for a newborn baby
If the sponsor agrees, you may apply to include your newborn baby under your membership as one of your dependants. If your baby’s membership would be as:

- an underwritten member, we will not apply any special conditions to the baby’s cover
- a moratorium member, we will not apply the exclusion for moratorium conditions to the baby’s cover – see Exclusion 33 in the section ‘What is not covered’

but only if both the following apply:

- you and/or your partner have been covered under the scheme (and if applicable a previous scheme) for at least 12 continuous months before the baby’s birth and
- you include your baby under your membership within three months of the baby’s birth.

In which case if we agree to cover your baby it will be from their date of birth or your cover start date if their date of birth is before your cover start date.

Renewal of your membership
The renewal of your membership is subject to the sponsor renewing your membership under the agreement.

If you are a contributing member please see the section ‘Contributing members’.

How membership can end
You or the sponsor can end your membership or the membership of any of your dependants at any time.

If you want to end your membership or that of any of your dependants you must write to us. If your membership ends the membership of all your dependants will also end.

If you are a contributing member please see the section ‘Contributing members’.
Your membership and that of your dependants will automatically end if:

- the agreement is terminated
- the terms of the agreement say that it must end
- the sponsor does not pay subscriptions or any other payment due under the agreement for you or any other person. If you are a contributing member please see the section ‘Contributing members’.
- you stop living in the UK (you must inform us if you stop living in the UK), or
- you die.

Your dependants’ membership will automatically end if:

- your membership ends
- the terms of the agreement say that it must end
- the sponsor does not renew the membership of that dependant
- that dependant stops living in the UK (you must inform us if that dependant stops living in the UK), or
- that dependant dies.

If there is reasonable evidence that you or a dependant did not take reasonable care in answering our questions (by this we mean giving false information or keeping necessary information from us) then if this was:

- intentional, we may treat your or (if applicable) your dependant’s cover as if it never existed and refuse to pay all claims
- careless, then depending on what we would have done if you or they had answered our questions correctly, we may treat your or (if applicable) your dependant’s cover as if it never existed and refuse to pay all claims (in which case you may need to repay any claims we have paid and if you are a contributing member we will return to the sponsor any subscriptions you have paid in respect of your or (if applicable) your dependant’s cover), change your or their cover, or we could reduce any claim payment.

When your membership or your dependants’ membership ends, we may be able to offer you or them continuation of membership on a Bupa personal policy as an ex-group scheme member depending upon how long you or they have been a Bupa group scheme member.

- If you or they are an underwritten member this would allow you or them to transfer without any additional special conditions
- If you or they are a moratorium member this would allow you or them to transfer without a change to the moratorium start date that applies to you or them under the Bupa group scheme

but only if, in each case, you or they transfer within three months of the date your or their cover under the Bupa group scheme ends without any break in your or their cover. If you would like to consider this option please call 0800 600 500 to discuss it with us. We may record or monitor our calls.

Paying subscriptions and other charges

The sponsor must pay to us subscriptions and any other payment due for your membership and that of every other person covered under the agreement. Bupa Insurance Services Limited acts as our agent for arranging and administering your policy. Subscriptions are collected by Bupa Insurance Services Limited as our agent for the purpose of receiving, holding and refunding premiums and claims monies.

If you are a contributing member please see the section ‘Contributing members’.
Making changes

Changes to your membership
The terms and conditions of your membership, including your benefits, may be changed from time to time by agreement between the sponsor and us.

No other person is allowed to make or confirm any changes to your membership or your benefits on our behalf or decide not to enforce any of our rights. Equally, no change to your membership or your benefits will be valid unless it is specifically agreed between the sponsor and us and confirmed in writing.

If you are a contributing member please see the section ‘Contributing members’.

General information

Change of address
You should call or write to tell us if you change your address.

Correspondence and documents
All membership documents are sent to the main member.

All claims correspondence is sent to the main member, or to the dependant having the treatment when they are aged 16 and over.

When you send documents to us, we cannot return original documents to you. However, we will send you copies if you ask us to do so at the time you give us the documents.

Letters between us must be sent with the postage costs paid before posting. We can each assume that the letter will be received three days after posting.

Applicable law
The agreement is governed by English law.

Private Healthcare Information Network
You can find independent information about the quality and cost of private treatment available from doctors and hospitals from the Private Healthcare Information Network: www.phin.org.uk

Making a complaint
We are committed to providing you with a first class service at all times and will make every effort to meet the high standards we have set. If you feel that we have not achieved the standard of service you would expect or if you are unhappy in any other way, then please get in touch.

If you need help or support or have any comments or complaints, please call your dedicated Bupa helpline number shown on your membership certificate. Alternatively you can contact us:

In writing: Customer Relations, Bupa, Bupa Place, 102 The Quays, Salford M50 3SP
By email: customerrelations@bupa.com
Please be aware that information you send to this email address may not be secure unless you send us your email through Egress.

For more information and to sign up for a free Egress account, go to https://switch.egress.com. You will not be charged for sending secure emails to a Bupa email address using the Egress service.

**How will we deal with your complaint and how long is this likely to take?**

If we can resolve your complaint within three working days after the day you made your complaint, we will write to you to confirm this. Where we are unable to resolve your complaint within this time, we will promptly write to you to acknowledge receipt. We will then continue to investigate your complaint and aim to send you our final written decision within four weeks from the day of receipt. If we are unable to resolve your complaint within four weeks following receipt, we will write to you to confirm that we are still investigating it.

Within eight weeks of receiving your complaint we will either send you a final written decision explaining the results of our investigation or we will send you a letter advising that we have been unable to reach a decision at this time.

If you remain unhappy with our response, or after eight weeks you do not wish to wait for us to complete our review, you may refer your complaint to the Financial Ombudsman Service. You can write to them at: Exchange Tower, London E14 9SR or contact them via email at complaint.info@financial-ombudsman.org.uk or call them on 0800 023 4567 (calls to this number are free on mobile phones and landlines) or 0300 123 9123 (calls to this number cost no more than calls to 01 and 02 numbers).

For more information you can visit www.financial-ombudsman.org.uk

If you refer your complaint to the Financial Ombudsman Service, they will ask for your permission to access information about you and your complaint. We will only give them what is necessary to investigate your complaint and this may include medical information. If you are concerned about this, please contact us.

Your complaint will be dealt with confidentially and will not affect how we treat you in the future. Following the complaints procedure does not affect your right to take legal action.

The European Commission also provides an online dispute resolution (ODR) platform which allows consumers who purchase online to submit complaints through a central site which forwards the complaint to the relevant Alternative Dispute Resolution (ADR) scheme. For Bupa, complaints will be forwarded to the Financial Ombudsman Service and you can refer complaints directly to them using the details above. For more information about ODR please visit http://ec.europa.eu/consumers/odr

**The Financial Services Compensation Scheme (FSCS)**

In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim.

The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation. Further information about compensation scheme arrangements is available from the FSCS on 0800 678 1100 or 020 7741 4100 or on its website at: www.fscs.org.uk
Contributing members

This section only applies to contributing members.

The sponsor must pay to us subscriptions and any other payment due for your membership, and that of your dependants and every other person covered under the agreement. You contributing to the cost of subscriptions for you and/or any of your dependants does not in any way affect the contractual position set out in the section ‘The agreement between the sponsor and us’.

Contributions paid by you to the subscriptions the sponsor has paid for you (eg by payroll deduction) will be deemed to have been received by Bupa once they are received by your sponsor.

As soon as reasonably practicable you will be provided with the terms and conditions that will apply to your cover, and the sponsor will notify you of the contribution you will need to make to the cost of subscriptions from the cover start date for the next membership year.

If you do not want your cover (and therefore the cover for your dependants) or the individual cover for any of your dependants to renew at the renewal date you can notify your sponsor at any time in advance of the renewal date.

If you wish to end your membership (and therefore that of your dependants) the following terms apply:

- You may end your membership (and therefore the membership of your dependants) by informing the sponsor within 21 days of either:
  - the date you receive your terms and conditions (including your membership certificate) confirming your cover, or
  - your cover start date

whichever is the later. During this 21 day period if you have not made any claims we will refund to the sponsor all of the subscriptions the sponsor has paid for you for that year.

After this 21 day period you can end your membership (and therefore the membership of all your dependants) by informing the sponsor at any time during the year. In which case we will refund to the sponsor any subscriptions the sponsor has paid for you that relate to the period after your membership ends.
• You may end the membership of any dependant by informing the sponsor within 21 days of either:
  – the date you receive your terms and conditions (including your membership certificate) confirming the cover for that dependant, or
  – the cover start date for that dependant

whichever is the later. During this 21 day period if no claims have been made in respect of that dependant we will refund to the sponsor all of the subscriptions the sponsor has paid for you that relate to that dependant for that year.

After this 21 day period you can cancel a dependant’s membership by informing the sponsor at any time during the year. In which case we will refund to the sponsor any subscriptions the sponsor has paid for you in respect of that dependant for the period after their membership ends.

Your membership and that of your dependants will automatically end if the sponsor does not pay subscriptions or any other payment due under the agreement for you or any other person, however, we will continue to pay eligible claims for you and/or your dependant for the period for which you can provide evidence (eg on payslips) that you paid contributions to subscriptions to the sponsor.

Where we have refunded to the sponsor subscriptions paid for you or your dependants, you should contact the sponsor in order to obtain a refund of the contributions you made to those refunded subscriptions.

Changes to your membership
If:
• any changes to the terms and conditions of your membership, including your benefits, are agreed between the sponsor and us, or
• we change the procedure for making a claim

you will be informed before the change takes effect. If you do not accept any of the changes you can end your membership by informing the sponsor either:
• within 28 days of the date on which the change takes effect, or
• within 28 days of you being told about the change

whichever is later.

Demands and needs statement
The cover provided under membership of the scheme is generally suitable for someone who is looking to cover the cost of a range of health expenses. We have not provided you with any advice about your cover and how it meets your individual needs. Please read your membership certificate and this membership guide to make sure that the cover meets your needs.
Claiming

Step-by-step guide to making a claim

Being referred for treatment
Your consultation or treatment must follow an initial referral by:
- our Direct Access service, if you have cover for it as explained in ‘Step 1 Find out if the Direct Access service is available to you’
- a GP, or
- another healthcare practitioner. The situations in which we will accept such a referral are set out on bupa.co.uk/referrals

Step 1 Find out if the Direct Access service is available to you

For certain medical conditions you can call us directly for a referral to a consultant, therapist or mental health and wellbeing therapist usually without seeing your GP and we call this our Direct Access service. For details about cover for Direct Access and how it works please see the Benefits section in this guide under the heading ‘Direct Access service’ and the ‘Further details’ section of your membership certificate.

Step 2 If Direct Access is not available (or if you prefer) – visit a GP for an open referral

Sometimes, when you have had a consultation with another healthcare practitioner before seeing a GP and they believe referral to a consultant is appropriate, a GP appointment may not be clinically necessary. The situations in which we will accept such a referral are set out on bupa.co.uk/referrals or you can call us.

Visit a GP, they will assess if you need to see a consultant. If they decide that you do, ask them for an ‘open referral’ (unless a paediatric referral is required – see ‘Information about cover for children’ in this Step 2). This allows us to offer you a choice of nearby recognised practitioners including consultants covered under your policy.

Check within the Group Details section of your membership certificate to see if the Open Referral service applies to your benefits.

If the Open Referral service does not apply to your benefits: Some GPs may prefer to give a ‘named referral’ to a certain consultant, however you should call us before you make an appointment to confirm that we recognise them under your benefits, to avoid your being liable to pay.

When you call us we will:
- help you find a fee-assured consultant or recognised practitioner within your local area covered under your benefits, and
- confirm the benefits available to you under your cover.
If the Open Referral service does apply to your benefits
You must:

- obtain an open referral from a GP to ensure that your treatment is covered, and to avoid having to return to a GP to get an open referral; then
- call us to pre-authorise any claim before arranging or receiving any treatment. When you call we will:
  - help you find a fee-assured consultant in our list of Open Referral Network consultants that applies to your benefits
  - help you find a recognised practitioner within your local area
  - confirm the benefits available to you under your cover.

Important note
Failure to obtain pre-authorisation from us means that you will be responsible for paying for all such treatment if we would not have pre-authorised that treatment.

Information about cover for children
It is not always possible for us to find you a paediatric consultant so when a paediatric referral is required we ask that you obtain a named referral from a GP.

Some private hospitals do not provide services for children or have restricted services available for children, so treatment may be offered at an NHS hospital. You can ask us about recognised facilities where paediatric services are available or you can find them on finder.bupa.co.uk

Where in-patient or day-patient eligible treatment is required, children are likely to be treated in a general children’s ward. This is in line with good paediatric practice.

Step 3 Call us

Simply call the number on your membership certificate and we will talk you through your options. We will explain which nearby consultants, facilities and healthcare professionals are covered under your Bupa membership and provide you with a pre-authorisation number so your healthcare provider can send the bill directly to us.

If your consultant recommends further tests or treatment, it is important you check back with us to obtain further pre-authorisation.

Claims checklist
What you will need to make a claim – to help us to make the claims process as simple and swift as possible, please have the following information close to hand when you call to make a claim:

- your Bupa membership number
- the condition you are suffering from
- details of when your symptoms first began
- details of when you first consulted a GP about your condition
- details of the treatment that has been recommended
A Information on claiming

A1 Claims other than Cash benefits

If you are a moratorium member
As a moratorium member you are not covered for treatment of any moratorium conditions. Each time you make a claim you must provide us with information so we can confirm whether your proposed treatment is covered under your benefits.

Before you arrange any consultation or treatment call us and we will send you a pre-treatment form to complete. You will need to provide details of the history of the medical condition you are claiming for, including information that you will need to ask your GP or consultant for.

Your GP or consultant may charge you a fee for providing a report which we do not pay. Each claim you make while you are a moratorium member will be assessed on this information and any further information we ask you to provide to us at the time you claim.

Once we receive all the information we ask you for we will:

- confirm whether your proposed treatment will be eligible under your benefits and, if so, the medical providers or treatment facilities available to you
- confirm the level of benefits available to you, and
- tell you whether you will need to complete a claim form.

If you do not need to complete a claim form we will treat your submission of your pre-treatment form to us as your claim once we are notified that you have received your consultation or treatment. In most cases we will be notified that you have received your consultation or treatment by your consultant or the provider of your treatment.

If you do need to complete a claim form you will need to return the fully completed pre-treatment form to us as soon as possible and in any event within six months of receiving the treatment for which you are claiming unless this was not reasonably possible.

If you are not a moratorium member
When you call us we will:

- confirm whether your proposed treatment will be eligible under your benefits and, if so, the medical providers or treatment facilities available to you
- confirm the level of benefits available to you, and
- tell you whether you will need to complete a claim form.

If you do not need to complete a claim form, we will treat your call to us as your claim once we are notified that you have received your consultation or treatment. In most cases we will be notified that you have received your consultation or treatment by your consultant or the provider of your treatment.

If you do need to complete a claim form you will need to return the fully completed claim form to us as soon as possible and in any event within six months of receiving the treatment for which you are claiming unless this was not reasonably possible.
Case management
If we believe you are having eligible treatment that could benefit from our case management support we will provide a case manager to help you navigate through your healthcare experience. Your case manager will contact you by phone and will work with you to understand your individual needs and the best way to help you. This can include discussing options available to you, liaising with healthcare professionals and helping you get the most from your policy.

A2 Claims for Cash benefits
For benefits CB1 NHS cash benefit for NHS hospital in-patient treatment and CB6 NHS cash benefit for treatment for cancer

If you are a moratorium member
Call the helpline and we will send you a form to complete. You will need to provide details of the history of the medical condition you are claiming for, including information that you will need to ask your GP or consultant for. Your GP or consultant may charge you a fee for providing a report which we do not pay. Each claim you make while you are a moratorium member will be assessed on this information and any further information we ask you to provide to us at the time you claim.

Once we receive all the information we ask you for we will:
- confirm whether your treatment will be eligible for NHS cash benefit
- confirm the level of benefits available to you, and
- send you a claim form which you will need to take with you to the hospital and ask them to complete the hospital sections. You will need to return your fully completed form to us as soon as possible and in any event within six months of receiving your treatment unless this was not reasonably possible.

If you are not a moratorium member
Call the helpline to check whether your treatment will be eligible for NHS cash benefit. We will confirm your benefits and send you a claim form which you will need to take with you to the hospital and ask them to complete the hospital sections. You will need to return your fully completed form to us as soon as possible and in any event within six months of receiving your treatment unless this was not reasonably possible.

For benefits CB2 to CB5
Call the helpline to check your benefits. We will confirm your benefits and tell you whether you need to complete a claim form. You must send us either:
- your completed claim form if you need to complete one - in which case you will need to return your fully completed form to us as soon as possible and in any event within six months of receiving your treatment unless this was not reasonably possible
or
- if you do not need a claim form, a covering letter giving your name, address and membership number together with:
  - for Family cash benefit: a copy of your child’s birth or adoption certificate
  - for other cash benefits: your original invoices and receipts.
A3 Claims for repatriation and evacuation assistance
You must contact us before any arrangements are made for your repatriation or evacuation. When you contact us we will check your cover and explain the process for arranging repatriation or evacuation and making a claim. From outside the UK - or inside the UK when your helpline is closed - call us on: +44 (0)131 588 0542. Lines open 24 hours 365 days a year. We may record or monitor our calls.

A4 Treatment needed because of someone else’s fault
When you claim for treatment you need because of an injury or medical condition that was caused by or was the fault of someone else (a ‘third party’), for example an injury suffered in a road accident in which you are a victim, all of the following conditions apply when you make such a claim:

- you agree you are responsible for the payment of any costs which may ultimately be recovered from the third party
- you must notify us as soon as possible that your treatment was needed as a result of a third party. You can notify us either by writing to us or completing the appropriate section on your claim form. You must provide us with any further details that we reasonably ask you for
- you must take any reasonable steps we ask of you to recover from the third party the cost of the treatment paid for by us and claim interest if you are entitled to do so
- you (or your solicitor) must keep us fully informed in writing of the progress and outcome of your claim
- if you recover the cost of any treatment paid for by us, you must repay the amount and any interest to us.

A5 Other insurance cover
You can only claim for eligible private medical costs once. This means that if you have two policies that provide private medical cover, the costs of your treatment may be split between Bupa and the other insurance company. You will be asked to provide us with full details of any other relevant insurance policy at the time of claim.

B How we will deal with your claim

B1 General information
When we have determined that your treatment is eligible treatment, we will discuss your claim with you and issue you with a ‘pre-authorisation number’ confirming the treatment is eligible under your current cover.

You can then contact your consultant or healthcare professional to arrange an appointment. We recommend that you give them your ‘pre-authorisation number’ so the invoice for your treatment costs can be sent to us direct.

Please note: If your cover ends for any reason we will not pay for any treatment that takes place on or after the date your cover ends - even if we have pre-authorised the treatment.

Except for NHS cash benefit and Family cash benefit, we only pay eligible costs and expenses actually incurred by you for treatment you receive.
We do not have to pay a claim if you or a dependant break any of the terms and conditions of your or their membership, which are related to the claim. If there is reasonable evidence that you or a dependant did not take reasonable care in answering our questions (by this we mean giving false information or keeping necessary information from us) then if this was:

- intentional, we may treat your or (if applicable) your dependant’s cover as if it never existed and refuse to pay all claims
- careless, then depending on what we would have done if you or they had answered our questions correctly, we may treat your or (if applicable) your dependant’s cover as if it never existed and refuse to pay all claims (in which case you may need to repay any claims we have paid and if you are a contributing member we will return to the sponsor any subscriptions you have paid in respect of your or (if applicable) your dependant’s cover), change your or their cover, or we could reduce any claim payment.

Unless we tell you otherwise, your claim form and proof to support your claim must be sent to us.

We reserve the right to change the procedure for making a claim. If so, we will write and tell the sponsor about any changes. If you are a contributing member please see the section ‘Contributing members’.

B2 Providing us with information
You will need to provide us with information to help us assess your claim if we make a reasonable request for you to do so. For example, we may ask you for one or more of the following:

- medical reports and other information about the treatment for which you are claiming
- the results of any independent medical examination which we may ask you to undergo at our expense
- original accounts and invoices in connection with your claim (including any related to treatment costs covered by your excess or co-insurance – if any). We cannot accept photocopies of accounts or invoices or originals that have had alterations made to them.

If you do not provide us with any information we reasonably ask you for, we will be unable to assess your claim.

Medical reports – when we need more information from your doctor
When we need to ask your doctor for more information about your consultation, tests or treatment, we will need your permission. The Access to Medical Reports Act 1988 or the Access to Personal Files and Medical Reports (NI) Order 1991 give you certain rights, which are:

1. You can give permission for your doctor to send us a medical report without asking to see it before they send it to us.
2. You can give permission for your doctor to send us a medical report and ask to see it before they send it to us.
   - You will have 21 days from the date we ask your doctor for your medical report to contact them and arrange to see it.
   - If you do not contact your doctor within 21 days we will ask them to send the report straight to us.
You can ask your doctor to change the report if you think it is inaccurate or misleading. If they refuse, you can insist on adding your own comments to the report before they send it to us.

Once you have seen the report, it will not be sent to us unless you give your doctor permission to do so.

3. You can withhold your permission for your doctor to send us a medical report. If you do, we will be unable to see whether the consultation, test or treatment is covered by your policy, and we will not be able to give you a pre-authorisation number or confirm whether we can contribute to the costs.

In any event you also have the right to ask your doctor to let you see a copy of your medical report within six months of it being sent to us.

Your doctor can withhold some or all the information in the report if, in their view, the information:

- might cause physical or mental harm to you or someone else or
- it would reveal someone else’s identity without their permission (unless the person is a healthcare professional and the information is about your care provided by that person).

We may be able to pay towards the cost of a medical report. We will let you know when we ask for your permission to request the report from your doctor. If we can pay towards it, you will need to pay any remaining amount.

**B3 How we pay your claim**

Claims other than Cash benefits: for treatment costs covered under your benefits we will, in most cases, pay the provider of your treatment direct – such as the recognised facility or consultant – or whichever other person or facility is entitled to receive the payment. Otherwise we will pay the main member. We will write to the main member or dependant having treatment (when aged 16 and over) when there is an amount for them to pay in relation to any claim (for example if they have an excess amount to pay) and who the payment should be made to (for example their consultant or treatment facility).

Claims for cash benefits: we pay eligible claims to the main member.

Claims for overseas emergency treatment under benefit 9: we only pay eligible claims in £sterling. When we have to make a conversion from a foreign currency to £sterling we will use the exchange rate published in the UK's Financial Times on the Monday of the week in which the first day of your treatment takes place.

**C If you want to withdraw a claim**

If, for any reason, you wish to withdraw your claim for the costs of treatment you have received, you should call the helpline to tell us as soon as possible. You will be unable to withdraw your claim if we have already paid your claim.

If you do withdraw your claim you will be responsible for paying the costs of that treatment.
D Treatment costs outside the terms of your cover

When you receive private medical treatment you have a contract with the providers of your treatment. You are responsible for paying any costs that are not covered under your benefits.

E If you have an excess or co-insurance

The sponsor may have agreed with us that either an excess or co-insurance shall apply to your benefits. Your membership certificate shows if one does apply and if so,

- the amount
- who it applies to
- what type of treatment it is applied to, and
- the period for which the excess or co-insurance will apply.

Some further details of how an excess or co-insurance works are set out below and should be read together with your membership certificate.

If you are unsure:
- whether an excess or co-insurance does apply to you, or
- how your excess or co-insurance works

please refer to your membership certificate or contact the helpline.

E1 How an excess or co-insurance works

Having an excess or co-insurance means that you have to pay part of any eligible treatment costs that would otherwise be paid by us up to the amount of your excess or co-insurance. By eligible treatment costs we mean costs that would have been payable under your benefits if you had not had an excess or co-insurance.

If your excess or co-insurance applies each year it starts at the beginning of each year even if your treatment is ongoing. So, your excess or co-insurance could apply twice to a single course of treatment if your treatment begins in one year and continues into the next year.

We will write to the main member or dependant having treatment (when aged 16 and over) to tell them who to pay their excess or co-insurance to, for example, their consultant, therapist or treatment facility. The excess or co-insurance must be paid direct to them - not to Bupa.

You should always make a claim for eligible treatment costs even if we will not pay the claim because of your excess or co-insurance. Otherwise the amount will not be counted towards your excess or co-insurance and you may lose out should you need to claim again.
E2 How the excess or co-insurance applies to your benefits

Unless we say otherwise on your membership certificate:

- we apply the excess or co-insurance to your claims in the order in which we process those claims
- when you claim for eligible treatment costs under a benefit that has a benefit limit your excess or co-insurance amount will count towards your total benefit limit for that benefit
- the excess or co-insurance does not apply to Cash benefits.

Excess and co-insurance examples

The following are examples only. You should check your membership certificate to see how your excess or co-insurance applies to you and your benefits.

Example of how an annual fixed excess works: this is an example only and assumes that all costs are eligible treatment costs and:

- an excess of £50 a year
- an out-patient benefit limit of £500 a year.

<table>
<thead>
<tr>
<th>Example</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-patient benefit limit for the year</td>
<td>£500</td>
</tr>
<tr>
<td>You incur costs for out-patient physiotherapy</td>
<td>£250</td>
</tr>
<tr>
<td>We pay your therapist</td>
<td>£200</td>
</tr>
<tr>
<td>We notify you of excess amount you pay direct to your therapist</td>
<td>£50</td>
</tr>
<tr>
<td>Your remaining out-patient benefit limit for the rest of the year</td>
<td>£250</td>
</tr>
<tr>
<td>Your remaining excess for the rest of the year</td>
<td>£0</td>
</tr>
</tbody>
</table>
Example of how a rolling **excess** works: this is an example only and assumes that all costs are **eligible treatment** costs and:

- a rolling **excess** of £100 in any 12 month period
- an **out-patient** benefit limit of £500 a **year**
- that you join the **scheme** on 1 January 2020.

<table>
<thead>
<tr>
<th>Example</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Out-patient</strong> benefit limit for the <strong>year</strong></td>
<td>£500</td>
</tr>
<tr>
<td>On 1 March 2020 you incur costs for <strong>out-patient</strong> physiotherapy</td>
<td>£150</td>
</tr>
<tr>
<td><strong>We</strong> pay your <strong>therapist</strong></td>
<td>£50</td>
</tr>
<tr>
<td><strong>We</strong> notify you of <strong>excess</strong> amount you pay direct to your <strong>therapist</strong></td>
<td>£100</td>
</tr>
<tr>
<td>Your remaining <strong>out-patient</strong> benefit limit for the rest of the <strong>year</strong></td>
<td>£350</td>
</tr>
<tr>
<td>Your remaining <strong>excess</strong> until 1 March 2021.</td>
<td>£0</td>
</tr>
<tr>
<td>As you have paid your <strong>excess</strong> in full you will not have to pay an <strong>excess</strong> towards any further claims you make until 1 March 2021 when your <strong>excess</strong> will then return to the full amount of £100</td>
<td></td>
</tr>
</tbody>
</table>

Example of how a **co-insurance** works: this is an example only and assumes that all costs are **eligible treatment** costs and:

- a **co-insurance** of 20% up to a maximum of £500 each **year**
- an **out-patient** benefit limit of £500 a **year**.

<table>
<thead>
<tr>
<th>Example</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Out-patient</strong> benefit limit for the <strong>year</strong></td>
<td>£500</td>
</tr>
<tr>
<td>You incur costs for <strong>out-patient</strong> physiotherapy</td>
<td>£250</td>
</tr>
<tr>
<td><strong>We</strong> pay your <strong>therapist</strong> 80%</td>
<td>£200</td>
</tr>
<tr>
<td><strong>We</strong> notify you of the 20% <strong>co-insurance</strong> payment you pay direct to your <strong>therapist</strong></td>
<td>£50</td>
</tr>
<tr>
<td>Your remaining <strong>out-patient</strong> benefit limit for the rest of the <strong>year</strong></td>
<td>£250</td>
</tr>
<tr>
<td>Your remaining maximum <strong>co-insurance</strong> for the rest of the <strong>year</strong></td>
<td>£450</td>
</tr>
</tbody>
</table>
Benefits

This section explains the type of charges we pay for eligible treatment subject to your medical condition, the type of treatment you need and your chosen medical practitioners and/or treatment facility all being eligible under your benefits.

Notes on benefits

The following notes apply equally to all the benefits and should be read together with those benefits.

Restrictions and/or limitations to benefits

Your cover may be limited or restricted through one or more of the following:

- If you are a moratorium member
- If you are an underwritten member: please note, if you and/or your dependants are an underwritten member, it is important that you complete and send us the application form for you and/or for your dependants if the special conditions section of your membership certificate states that we require you to do so. Until you have completed this we will not be able to confirm exactly what your policy covers you and/or your dependants for, meaning your claims might take longer for us to process or you might not be eligible to claim for treatment you need

- Benefit limits: these are limits on the amounts we will pay and/or restrictions on the cover you have under your benefits. Your membership certificate shows the benefit limits and/or restrictions that apply to your benefits
- Excess or co-insurance: these are explained in rule E in the section ‘Claiming’. Your membership certificate shows if an excess or co-insurance applies to your benefits. If one does apply, your benefit limits shown on your membership certificate will be subject to your excess or co-insurance
- Overall annual maximum benefit: this is a limit on the overall amount we will pay under your benefits each year. Your membership certificate shows if an overall annual maximum benefit applies to your benefits. If one does apply, your benefit limits shown on your membership certificate will be subject to your overall annual maximum benefit. Your excess and/or co-insurance will count towards your overall annual maximum benefit
- If the Open Referral service applies to your benefits: check within the ‘Group Details’ section of your membership certificate to see if the Open Referral service applies to your benefits. If it does, you must be referred for treatment either:
  - by our Direct Access service (if you have cover for it), or
  - by obtaining an open referral from a GP. You should then call us to pre-authorise your treatment and we will help you find:
    - a fee-assured consultant in our list of Open Referral Network consultants that applies to your benefits, or
    - a recognised practitioner in your local area.
Failure to call us to obtain pre-authorisation for your treatment means that you will be responsible for paying for all such treatment if we would not have pre-authorised it. The Open Referral service does not apply to referral for a child. For full details of the Open Referral service please see ‘A step-by-step guide to making a claim’ in the ‘Claiming’ section of this membership guide.

- Exclusions that apply to your cover: the general exclusions are set out in the section ‘What is not covered’. Some exclusions also apply in this section and there may also be exclusions on your membership certificate.

**Being referred for treatment**

Your consultation or treatment must follow an initial referral by:

- our Direct Access service, if you have cover for it. For details about cover for Direct Access and how it works see the section ‘Direct Access service’
- a GP, or
- another healthcare practitioner. The situations in which we will accept such a referral are set out on bupa.co.uk/referrals

**Direct Access service**

**Important:** You are only covered for Direct Access when the ‘Further Details’ section on your membership certificate says it is covered and if it is, it will also say which medical conditions Direct Access is available for. If you do not have cover for any Direct Access you should ignore all references to Direct Access in this membership guide.

If you do have cover for our Direct Access service, it can help provide a fast and convenient way for you to access eligible treatment for certain medical conditions without the need for a GP referral. Age limits apply to who can use the service. Further details about the Direct Access service, including the age limits that apply, can be found on bupa.co.uk/direct-access or you can call us.

**Please note:**

- if you are an underwritten member, before a referral for treatment can be made through our Direct Access service you may need to provide us with certain information to establish that your condition is not a pre-existing condition (please see ‘B2 Providing us with information’ in the ‘Claiming’ section of this guide for full details)
- if you are a moratorium member, before using the Direct Access service you will need to follow the standard process for claiming to establish that your condition is not a moratorium condition (please see ‘If you are moratorium member’ under A1 in the Claiming section of this guide for full details)
- if monetary limits apply to your benefits for out-patient consultations and therapies and you have used all the out-patient benefits available to you for the year you can still use the Direct Access service but any out-patient consultations or therapies you are referred for would not be covered under your benefits.

The charge for any telephone assessments required as part of our Direct Access process will not:

- erode your out-patient benefit limit if you have one, nor
- be subject to your excess or co-insurance if they apply to your cover.
However, if you have an **overall annual maximum benefit**, the charge will count towards your **overall annual maximum benefit**.

If you go on to receive and claim for **eligible treatment** following referral by our Direct Access service, that **treatment** will be treated as a normal claim under your cover.

**Bupa recognised medical practitioners and recognised facilities**
Your cover for **eligible treatment** costs depends on you using certain Bupa recognised medical and other health practitioners and **recognised facilities**.

**Please note:**
- the medical practitioners, other healthcare professionals and **recognised facilities** you use can affect the level of **benefits** we pay you
- certain medical practitioners, other healthcare professionals and **recognised facilities** that we recognise may only be recognised by us for certain types of **treatment** or treating certain medical conditions or certain levels of benefits
- the medical practitioners, other healthcare professionals and **recognised facilities** that we recognise and the type of medical condition and/or type of **treatment** and/or level of benefit that we recognise them for will change from time to time.

Your **treatment** costs are only covered when:
- if the Open Referral service does not apply to your **benefits**: the person who has overall responsibility for your **treatment** is a **consultant**. If the person who has overall responsibility for your **treatment** is not a **consultant** then none of your **treatment** costs are covered – the only exception to this is where a **GP** or our Direct Access service refers you for **out-patient treatment** by a **therapist**, **complementary medicine practitioner** or **mental health and wellbeing therapist**
- if the Open Referral service does apply to your **benefits**: the person who has overall responsibility for your **treatment** is a **consultant** in our list of Open Referral Network **consultants** that applies to your **benefits**. If the person who has overall responsibility for your **treatment** is not in our list of Open Referral Network **consultants** that applies to your **benefits** then none of your **treatment** costs are covered – the only exception to this is where a **GP** or our Direct Access service refers you for **out-patient treatment** by a **therapist**, **complementary medicine practitioner** or **mental health and wellbeing therapist**
- the medical practitioner or other healthcare professional and the **recognised facility** are recognised by us for treating the medical condition you have and for providing the type of **treatment** you need.

**Changes to lists**
Where we refer to a list that we can change, it will be for one or more of the following reasons:
- where we are required to by any industry code, law or regulation
- where a contract ends or is amended by a third party for any reason
- where we elect to terminate or amend a contract, for example because of quality concerns or changes in the provision of facilities and/or specialist services
- where the geographic balance of the service we provide is to be maintained
where effectiveness and/or costs are no longer in line with similar treatments or services, or accepted standards of medical practice, or
where a new service, treatment or facility is available.

The lists that these criteria are applied to include the following:
- advanced therapies
- appliances
- consultant fees schedule
- critical care units
- fee-assured consultants
- medical treatment providers
- prostheses
- recognised facilities
- recognised practitioners
- schedule of procedures
- specialist drugs
- Open Referral Network consultants.

Please note that we cannot guarantee the availability of any facility, practitioner or treatment.

**Reasonable and customary charges**

We only pay reasonable and customary charges for eligible treatment performed by recognised practitioners in the recognised facility available under your cover. This means that the amount we will pay medical practitioners, other healthcare professionals and/or treatment facilities for eligible treatment will be in line with what the majority of our members are charged for similar treatment or services. If you see a consultant who does not charge within our benefit limits without prior approval from us, we will fund up to the limits in our consultant fees schedule. The schedule will change from time to time. Details of the schedule can be found at bupa.co.uk/codes.

If there is another proven treatment for your condition which is available in the UK, that is more costly than the treatment that the majority of our members receive and does not provide a better clinical outcome, we will fund what the majority of our members are charged for similar treatment or services.

**What you are covered for**

**Finding out what is wrong and being treated as an out-patient**

**Benefit 1 Out-patient consultations and treatment**

This benefit 1 explains the type of charges we pay for out-patient treatment. The benefits you are covered for and the amounts we pay are shown on your membership certificate. You are not covered for any benefits that are either shown on your membership certificate as ‘not covered’ or do not appear on your membership certificate.
benefit 1.1 out-patient consultations
We pay consultants’ fees for consultations that are to assess your acute condition when carried out as out-patient treatment and you are referred for the out-patient consultation by:

- our Direct Access service
- a GP or consultant, or
- another healthcare practitioner as explained in ‘Being referred for treatment’, in the ‘Notes on benefits’ section.

We pay for remote consultations by telephone or via any other remote medium with a consultant if the consultant is, at the time of your treatment, recognised by us to carry out remote consultations. You can contact us to find out if a consultant is recognised by us for remote consultations or you can access the details at finder.bupa.co.uk

benefit 1.2 out-patient therapies and charges related to out-patient treatment

Out-patient therapies
We pay therapists’ fees for out-patient treatment when you are referred for the out-patient treatment by:

- our Direct Access service
- a GP or consultant, or
- another healthcare practitioner as explained in ‘Being referred for treatment’, in the ‘Notes on benefits’ section.

We pay for remote consultations by telephone or via any other remote medium with a therapist if they are, at the time of your treatment, recognised by us to carry out remote consultations. You can contact us to find out if a therapist is recognised by us for remote consultations or you can access the details at finder.bupa.co.uk

Charges related to out-patient treatment
We pay provider charges for out-patient treatment which is related to and is an integral part of your out-patient treatment. We treat these charges as falling under this benefit 1.2 and subject to its benefit limit.

benefit 1.3 out-patient complementary medicine treatment
We pay complementary medicine practitioners’ fees for out-patient treatment when you are referred for the treatment by:

- our Direct Access service
- a GP or consultant, or
- another healthcare practitioner as explained in ‘Being referred for treatment’, in the ‘Notes on benefits’ section.

We do not pay for any complementary or alternative products, preparations or remedies. Please see ‘Exclusion 14 Drugs and dressings for out-patient or take-home use and complementary and alternative products’ in the section ‘What is not covered’.
benefit 1.4 diagnostic tests
When requested by your consultant to help determine or assess your condition as part of out-patient treatment we pay recognised facility charges (including the charge for interpretation of the results) for diagnostic tests.

We do not pay charges for diagnostic tests that are not from the recognised facility.

(MRI, CT and PET scans are not paid under this benefit – see benefit 1.5.)

benefit 1.5 out-patient MRI, CT and PET scans
When requested by your consultant to help determine or assess your condition as part of out-patient treatment we pay recognised facility charges (including the charge for interpretation of the results), for:

- MRI scans (magnetic resonance imaging)
- CT scans (computed tomography), and
- PET scans (positron emission tomography).

We do not pay charges for MRI, CT and PET scans that are not from the recognised facility.

benefit 1.6 out-patient monitoring and management of chronic conditions
You are only covered for this benefit if your membership certificate shows it is covered.

Call us to check that your proposed treatment is eligible under your benefits. Please remember that any costs you incur for treatment that is not eligible under your benefits are your responsibility.

We pay for eligible monitoring and management received as an out-patient for a chronic condition, other than an acute flare up of that condition, on the same basis as we pay for treatment as an out-patient as set out in benefits 1.1, 1.2, 1.3 and 1.4. We only pay as set out in those benefits and we only pay up to the limit that applies to benefit 1.6 as shown in your membership certificate.

You remain entitled to benefits for eligible treatment arising out of a chronic condition, or acute symptoms of a chronic condition that flare up, as set out under Exception 1 to Exclusion 6 Chronic conditions in the section ‘What is not covered’. Such eligible treatment is not paid under this benefit 1.6 so will not affect your benefit limit for this benefit 1.6.

Please note: we do not pay for any treatment for a mental health condition under this benefit 1.6 – please see Benefit 5 in this section for mental health treatment.

Under this benefit 1.6 we also do not pay for any:

- treatment that is excluded by the terms of this policy (including the section ‘What is not covered’ in this membership guide) such as, but not limited to, Exclusion 3 Allergies, allergic disorders or food intolerances, Exclusion 14 Drugs and dressings for out-patient or take-home use and complementary and alternative products, and Exclusion 26 Sleep problems and disorders
- surgical operation
- MRI, CT and PET scans.
For the purposes of this benefit 1.6 only, eligible monitoring and management means:

- medical services (including investigations and tests such as X-rays or blood tests),
  together with the products and equipment used as part of those services, that are
  needed to monitor or manage an ongoing disease, illness or injury and which:

  - are consistent with generally accepted standards of medical practice and
    representative of best practices in the medical profession in the UK
  - are clinically appropriate in terms of type, frequency, extent, duration and the
    facility or location where the services are provided, for example as specified by
    NICE (or equivalent bodies in Scotland) in its guidance on specific conditions or
    treatment where such guidance is available
  - are demonstrated through scientific evidence to be effective in improving health
    outcomes, and
  - are not provided or used primarily for the expediency of you or your consultant or
    other healthcare professional

  and the services or charges are not excluded under your benefits.

Being treated in hospital

Benefit 2 Consultants’ fees for surgical and medical hospital treatment

This benefit 2 explains the type of consultants’ fees we pay for eligible treatment. The benefits you are covered for and the amounts we pay are shown on your membership certificate. You are not covered for any benefits that are either shown on your membership certificate as ‘not covered’ or do not appear on your membership certificate.

benefit 2.1 surgeons and anaesthetists

We pay consultant surgeons’ fees and consultant anaesthetists’ fees for eligible surgical operations carried out in a recognised facility.

benefit 2.2 physicians

We pay consultant physicians’ fees for day-patient treatment or in-patient treatment carried out in a recognised facility if your treatment does not include a surgical operation or cancer treatment.

If your treatment does include an eligible surgical operation we only pay consultant physicians’ fees if the attendance of a physician is medically necessary because of your eligible surgical operation.

If your benefits include cover for cancer treatment and your treatment does include eligible treatment for cancer we only pay consultant physicians’ fees if the attendance of a consultant physician is medically necessary because of your eligible treatment for cancer, for example if you develop an infection that requires in-patient treatment.

Benefit 3 Recognised facility charges

This benefit 3 explains the type of facility charges we pay for eligible treatment. The benefits you are covered for, including your facility access and the amounts we pay are shown on your membership certificate. You are not covered for any benefits that are either shown on your membership certificate as ‘not covered’ or do not appear on your membership certificate.
Important: the **recognised facility** that you use for your **eligible treatment** must be recognised by **us** for treating both the medical condition you have and the type of **treatment** you need otherwise benefits may be restricted or not payable.

**benefit 3.1 out-patient surgical operations**

We pay **recognised facility** charges for **eligible surgical operations** carried out as out-patient **treatment**. We pay for theatre use, including equipment, **common drugs, advanced therapies, specialist drugs** and surgical dressings used during the **surgical operation**.

**benefit 3.2 day-patient and in-patient treatment**

We pay **recognised facility** charges for **day-patient treatment** and **in-patient treatment**, including **eligible surgical operations**, and the charges **we** pay for are set out in 3.2.1 to 3.2.7.

**Using a non-recognised facility**

If, for medical reasons, your proposed **day-patient treatment** or **in-patient treatment** cannot take place in a **recognised facility** we may agree to your **treatment** being carried out in a treatment facility that is not a **recognised facility**. **We** need full clinical details from your **consultant** before **we** can give **our** decision. If **we** do agree, **we** pay benefits for the **treatment** as if the treatment facility had been a **recognised facility** and when you contact **us** **we** will check your cover and help you to find a suitable alternative treatment facility that is recognised by **Bupa**.

**benefit 3.2.1 accommodation**

We pay for your **recognised facility** accommodation including your own meals and refreshments while you are receiving your **treatment**.

**We** do not pay for personal items such as telephone calls, newspapers, guest meals and refreshments or personal laundry.

**We** do not pay **recognised facility** charges for accommodation if:

- the charge is for an overnight stay for **treatment** that would normally be carried out as **out-patient treatment** or **day-patient treatment**
- the charge is for use of a bed for **treatment** that would normally be carried out as **out-patient treatment**
- the accommodation is primarily used for any of the following purposes:
  - convalescence, rehabilitation, supervision or any purpose other than receiving **eligible treatment**
  - receiving general nursing care or any other services which could have been provided in a nursing home or in any other establishment which is not a **recognised facility**
  - receiving services from a **therapist** or **complementary medicine practitioner** or **mental health and wellbeing therapist**.
benefit 3.2.2 parent accommodation
We pay for each night a parent needs to stay in the recognised facility with their child. We only pay for one parent each night. This benefit applies to the child’s cover and any charges are payable from the child’s benefits. The child must be:
- a member under the agreement
- under the age limit shown against parent accommodation on the membership certificate that applies to the child’s benefits, and
- receiving in-patient treatment.

benefit 3.2.3 theatre charges, nursing care, drugs and surgical dressings
We pay for use of the operating theatre and for nursing care, common drugs, advanced therapies, specialist drugs and surgical dressings when needed as an essential part of your day-patient treatment or in-patient treatment. We do not pay for extra nursing services in addition to those that the recognised facility would usually provide as part of normal patient care without making any extra charge.

For information on drugs and dressings for out-patient or take-home use, please also see ‘Exclusion 14 Drugs and dressings for out-patient or take-home use and complementary and alternative products’ in the section ‘What is not covered’.

benefit 3.2.4 intensive care
We pay for intensive care when needed as an essential part of your eligible treatment if all the following conditions are met:
- the intensive care is required routinely by patients undergoing the same type of treatment as yours, and
- you are receiving private eligible treatment in a recognised facility equipped with a critical care unit, and
- the intensive care is carried out in the critical care unit, and
- it follows your planned admission to the recognised facility for private eligible treatment.

If you are receiving private eligible treatment which does not routinely require intensive care as part of that eligible treatment and unforeseen circumstances arise that require intensive care we will only pay for the intensive care if you are receiving your private eligible treatment in a recognised facility and either:
- the recognised facility is equipped with a critical care unit, and your intensive care is carried out in that critical care unit, or
- the recognised facility is not equipped with a critical care unit but has a prior emergency protocol agreed with another local recognised facility that is equipped with a critical care unit and you are transferred under that prior emergency protocol and your intensive care is carried out in that critical care unit in which case your consultant or recognised facility should contact us at the earliest opportunity.

If you want to transfer your care from an NHS hospital to a private recognised facility for eligible treatment, we only pay if all the following conditions are met:
- you have been discharged from an NHS critical care unit to an NHS general ward for more than 24 hours, and
• it is agreed by both your referring and receiving consultants that it is clinically safe and appropriate to transfer your care, and
• we have confirmed that your treatment is eligible under your benefits.

However, we need full clinical details from your consultant before we can make our decision.

Please remember that any treatment costs you incur that are not eligible under your benefits are your responsibility.

Please also see ‘Exclusion 19 Intensive care (other than routinely needed after private day-patient treatment or in-patient treatment)’ and ‘Exclusion 2 Accident & Emergency treatment’ in the section ‘What is not covered’.

benefit 3.2.5 diagnostic tests and MRI, CT and PET scans
When recommended by your consultant to help determine or assess your condition as part of day-patient treatment or in-patient treatment we pay recognised facility charges for:
• diagnostic tests (such as ECGs, X-rays and checking blood and urine samples)
• MRI scans (magnetic resonance imaging)
• CT scans (computed tomography), and
• PET scans (positron emission tomography).

benefit 3.2.6 therapies
We pay recognised facility charges for eligible treatment provided by therapists when needed as part of your day-patient treatment or in-patient treatment.

benefit 3.2.7 prostheses and appliances
We pay recognised facility charges for a prosthesis or appliance needed as part of your day-patient treatment or in-patient treatment.

We do not pay for any further treatment which is associated with or related to a prosthesis or appliance such as its maintenance, refitting or replacement when you do not have acute symptoms that are directly related to that prosthesis or appliance.

Benefits for specific medical conditions

Benefit 4 Cancer treatment

Benefit 4.1 Cancer cover
You are only covered for this benefit if your membership certificate shows it is covered and only after a diagnosis of cancer has been confirmed.

This benefit 4.1 explains what we pay for:
• out-patient treatment for cancer
• out-patient common drugs, advanced therapies and specialist drugs for eligible treatment for cancer.

For all other eligible treatment for cancer, including out-patient MRI, CT and PET scans, you are covered on the same basis and up to the same limits as your benefits for other eligible treatment as set out in benefits 1.5, 2, 3, 6, 7 and 8 in this section.
benefit 4.1.1 out-patient consultations for cancer

We pay consultants’ fees for consultations that are to assess your acute condition of cancer when carried out as out-patient treatment and you are referred for the out-patient consultation by:

- our Direct Access service
- a GP or consultant, or
- another healthcare practitioner as explained in ‘Being referred for treatment’, in the ‘Notes on benefits’ section.

We pay for remote consultations by telephone or via any other remote medium with a consultant if the consultant is, at the time of your treatment, recognised by us to carry out remote consultations. You can contact us to find out if a consultant is recognised by us for remote consultations or you can access the details at finder.bupa.co.uk

benefit 4.1.2 out-patient therapies and charges related to out-patient treatment for cancer

Out-patient therapies

We pay therapists’ fees for out-patient treatment for cancer when you are referred for the treatment by:

- our Direct Access service
- a GP or consultant, or
- another healthcare practitioner as explained in ‘Being referred for treatment’, in the ‘Notes on benefits’ section.

We pay for remote consultations by telephone or via any other remote medium with a therapist or recognised practitioner if they are, at the time of your treatment, recognised by us to carry out remote consultations. You can contact us to find out if a therapist or recognised practitioner is recognised by us for remote consultations or you can access the details at finder.bupa.co.uk

Charges related to out-patient treatment

We pay provider charges for out-patient treatment when the treatment is related to, and is an integral part of, your out-patient treatment or out-patient consultation for cancer.

benefit 4.1.3 out-patient complementary medicine treatment for cancer

We pay complementary medicine practitioners’ fees for out-patient treatment for cancer when you are referred for the treatment by a GP, consultant or our Direct Access service.

We do not pay for any complementary or alternative products, preparations or remedies.

Please see ‘Exclusion 14 Drugs and dressings for out-patient or take-home use and complementary and alternative products’ in the section ‘What is not covered’.

benefit 4.1.4 out-patient diagnostic tests for cancer

When requested by your consultant to help determine or assess your condition as part of out-patient treatment for cancer we pay recognised facility charges (including the charge for interpretation of the results) for diagnostic tests. We do not pay charges for diagnostic tests that are not from the recognised facility.

(MRI, CT and PET scans are not paid under this benefit – see benefit 1.5.)
benefit 4.1.5 out-patient cancer drugs
We pay recognised facility charges for common drugs, advanced therapies and specialist drugs that are related specifically to planning and carrying out out-patient treatment for cancer either:
- when they can only be dispensed by a hospital and are not available from a GP; or
- when they are available from a GP and you are prescribed an initial small supply on discharge from the recognised facility to enable you to start your treatment straight away.

We do not pay for any common drugs, advanced therapies and specialist drugs that are otherwise available from a GP or are available to purchase without a prescription. We do not pay for any complementary, homeopathic or alternative products, preparations or remedies for treatment of cancer.

Please see Exclusion 14, ‘Drugs and dressings for out-patient and take-home use and complementary and alternative products’ in the section ‘What is not covered’.

benefit 4.2 NHS Cancer Cover Plus
You are only covered for this benefit if your membership certificate shows it is covered.

We only pay for eligible treatment for cancer if the following conditions apply:
- the radiotherapy, chemotherapy or surgical operation you need to treat your cancer is not available to you from your NHS, and
- you receive your treatment for cancer in a recognised facility.

Where the criteria set out above do apply, we pay for your eligible treatment for cancer as set out in benefit 4.1.

If you have cover for benefit CB6: if the above criteria apply and you have eligible treatment for cancer as set out in benefit 4.1 but have part of your cancer treatment provided under your NHS we pay NHS cash benefit as set out in benefit CB6 for that part of your cancer treatment received in the NHS if it would otherwise have been covered under your benefits for private treatment.

Where the criteria set out above do NOT apply, we do not cover your treatment for cancer.

When you are receiving NHS treatment for cancer we may, at our discretion, pay for certain tests, procedures or treatment that are for or directly related to your core NHS treatment for cancer (details of the tests, procedures or treatment that may be covered are available upon request). You must have our written agreement before you have such tests, procedures or treatment and we need full clinical details from your NHS consultant before we can make our decision. We will pay for such treatments and related consultants’ fees for out-patient consultations relevant to such tests, procedures or treatment if all of the following apply to the test, procedure or treatment:
- it is a medically essential part of your NHS treatment for cancer, and
- the test, procedure or treatment is carried out in a recognised facility, and
- it is requested by your NHS consultant oncologist to help determine, assess or refine your treatment plan, and
- it is not available to you from your NHS.
Where we pay for such tests, procedures and treatment that is not radiotherapy, chemotherapy or a surgical operation, this does not constitute a transfer of your treatment from the NHS to private treatment under your Bupa cover.

Benefit 5 Mental health treatment
You are only covered for this benefit if your membership certificate shows it is covered. Cover is subject to the limits shown on your membership certificate.

We pay for eligible treatment of mental health conditions as set out in this Benefit 5. Your eligible treatment must be provided by a consultant psychiatrist or a mental health and wellbeing therapist.

We do not pay for treatment of dementia, behavioural or developmental problems.

What we pay for mental health treatment
We pay consultant psychiatrists’ and mental health and wellbeing therapists’ fees and recognised facility charges for mental health treatment as follows:

benefit 5.1 out-patient mental health treatment
We pay fees and charges for out-patient mental health treatment as set out in benefits 5.1.1 to 5.1.3.

benefit 5.1.1 consultants’ fees
We pay consultant psychiatrists’ fees for out-patient consultations to assess your mental health condition and for out-patient mental health treatment and you are referred for the consultation or treatment by:

- our Direct Access service
- a GP or consultant, or
- another healthcare practitioner as explained in ‘Being referred for treatment’, in the ‘Notes on benefits’ section.

Remote consultations by telephone or via any other remote medium with a consultant psychiatrist are only covered if the consultant is, at the time of your treatment, recognised by us to carry out remote consultations. You can contact us to find out if a consultant psychiatrist is recognised by us for remote consultations or you can access the details at finder.bupa.co.uk

benefit 5.1.2 mental health and wellbeing therapists’ fees
We pay:

- mental health and wellbeing therapists’ fees for out-patient mental health treatment
- for you to have access to an online supported therapy programme/service. The online therapy is based on guided self help and you must use the online programme/service we direct you to when the treatment or therapy is recommended by:
  - our Direct Access service
  - a GP or consultant, or
  - another healthcare practitioner as explained in ‘Being referred for treatment’, in the ‘Notes on benefits’ section.
Remote consultations by telephone or via any other remote medium with a mental health and wellbeing therapist are only covered if they are, at the time of your treatment, recognised by us to carry out remote consultations. You can contact us to find out if a mental health and wellbeing therapist is recognised by us for remote consultations or you can access the details at finder.bupa.co.uk

benefit 5.1.3 diagnostic tests
When requested by your consultant psychiatrist to help determine or assess your condition as part of out-patient mental health treatment we pay recognised facility charges (including the charge for interpretation of the results) for diagnostic tests. We do not pay charges for diagnostic tests that are not from the recognised facility. (MRI, CT and PET scans are not paid under this benefit – see benefit 1.5.)

benefit 5.2 day-patient and in-patient mental health treatment
Your membership certificate shows the maximum number of days that we will pay up to for mental health day-patient treatment and mental health in-patient treatment under your benefits.

We only pay for one addiction treatment programme in each member’s lifetime. This applies to all Bupa schemes and/or Bupa administered trusts you have been a member and/or beneficiary of in the past or may be a member and/or beneficiary of in the future, whether your being a member and/or beneficiary is continuous or not. By addiction treatment programme we mean a period of eligible treatment carried out as mental health in-patient treatment and/or mental health day-patient treatment for the treatment of substance related addictions or substance misuse, including detoxification programmes.

We pay consultant psychiatrists’ fees and recognised facility charges for mental health day-patient treatment and mental health in-patient treatment as set out below.

Consultants’ fees
We pay consultant psychiatrists’ fees for mental health treatment carried out in a recognised facility.

Recognised facility charges
We pay the type of recognised facility charges we say we pay for in benefit 3.

benefit 5.3 treatment otherwise excluded by the ‘What is not covered’ section
We pay for eligible treatment of mental health symptoms related to or arising from treatment otherwise excluded by the following exclusions in the ‘What is not covered’ section of this membership guide:
- Exclusion 1: Ageing, menopause and puberty
- Exclusion 2: Accident and emergency treatment
- Exclusion 3: Allergies, allergic disorders or food intolerances
- Exclusion 5: Birth control, conception, sexual problems and gender reassignment
- Exclusion 6: Chronic conditions
- Exclusion 10: Cosmetic, reconstructive or weight loss treatment
- Exclusion 11: Deafness
- Exclusion 13: Dialysis
- Exclusion 17: Eyesight
Exclusion 20: Learning difficulties, behavioural and developmental problems
Exclusion 24: Pregnancy and childbirth
Exclusion 25: Screening, monitoring and preventative treatment
Exclusion 26: Sleep problems and disorders
Exclusion 28: Speech disorders.

Additional benefits

Benefit 6 Treatment at home
You are only covered for this benefit if your membership certificate shows it is covered.

We may, at our discretion, pay for you to receive eligible treatment at home. You must have our written agreement before the treatment starts and we need full clinical details from your consultant before we can make our decision. We will only consider treatment at home if all the following apply:

- your consultant has recommended that you receive the treatment at home and remains in overall charge of your treatment
- if you did not have the treatment at home then, for medical reasons, you would need to receive the treatment in a recognised facility, and
- the treatment is provided to you by a medical treatment provider.

We do not pay for any fees or charges for treatment at home that has not been provided to you by the medical treatment provider.

Benefit 7 Home nursing after private eligible in-patient treatment
If this benefit does not appear on your membership certificate then you do not have cover for this benefit.

We pay for home nursing immediately following private in-patient treatment if all the following criteria apply:

- the home nursing:
  - is for eligible treatment
  - is needed for medical reasons ie not domestic or social reasons
  - is necessary ie without it you would have to remain in the recognised facility
  - starts immediately after you leave the recognised facility
  - is provided by a nurse in your own home, and
  - is carried out under the supervision of your consultant.

You must have our written confirmation before the treatment starts that the above criteria have been met and we need full clinical details from your consultant before we can determine this.

We do not pay for home nursing provided by a community psychiatric nurse.

Benefit 8 Private ambulance charges
If this benefit does not appear on your membership certificate then you do not have cover for this benefit.

We pay for travel by private road ambulance if you need private day-patient treatment or in-patient treatment, and it is medically necessary for you to travel by ambulance:

- from your home or place of work to a recognised facility
• between recognised facilities when you are discharged from one recognised facility and admitted to another recognised facility for in-patient treatment
• from a recognised facility to home, or
• between an airport or seaport and a recognised facility.

Benefit 9 Overseas emergency treatment
If this benefit does not appear on your membership certificate then you do not have cover for this benefit.

We pay for emergency treatment that you need because of a sudden illness or injury when you are temporarily travelling outside the United Kingdom. By temporarily travelling we mean a trip of up to a maximum of 28 consecutive days starting from the date you leave the UK and ending on the date you return to the UK. There is no limit to the number of temporary trips outside the UK that you take each year.

We do not pay for overseas emergency treatment if any of the following apply:
• you travelled abroad despite being given medical advice not to travel abroad
• you were told before travelling that you were suffering from a terminal illness
• you travelled abroad to receive treatment
• you knew you would need the treatment or thought you might
• the treatment is the type of treatment that is normally provided by GPs in the UK
• the treatment, services and/or charges are excluded under your benefits.

You are not covered for:
• treatment provided by a general practitioner
• out-patient or take home drugs and dressings.

What we pay for
Subject to the treatment being Eligible Treatment we pay for the same type of fees and charges and on the same basis as we pay for treatment in the UK as set out in benefits 1, 2 and 3.

Please note: you will need to settle all accounts direct with the medical providers in the country of treatment and, on return to the UK, submit the itemised and dated receipted invoices to us for assessment.

Important: for the purpose of this benefit 9:
• we only pay for Eligible Treatment carried out by a consultant, therapist or complementary medicine practitioner who is:
  – fully trained and legally qualified and permitted to practice by the relevant authorities in the country in which your treatment takes place, and
  – is recognised by the relevant authorities in that country as having specialised knowledge of, or expertise in, the treatment of the disease, illness or injury being treated
• we only pay facility charges for Eligible Treatment when the facility is specifically recognised or registered under the laws of the territory in which it stands as existing primarily for:
  – carrying out major surgical operations, and
  – providing treatment that only a consultant can provide
where *we* refer to Eligible Treatment *we* mean, *treatment* of an **acute condition** together with the products and equipment used as part of the *treatment* that:

- are consistent with generally accepted standards of medical practice and representative of best practices in the medical profession in the country in which the overseas emergency treatment is carried out
- are clinically appropriate in terms of type, frequency, extent, duration and the facility or location where the services are provided
- are demonstrated through scientific evidence to be effective in improving health outcomes, and
- are not provided or used primarily for the expediency of you or your consultant or other healthcare professional

and the *treatment*, services or charges are not excluded under your **benefits**.

*Please also see Exclusion 21, ‘Overseas treatment’ in the section ‘What is not covered’.*

**Benefit 10 Repatriation and evacuation assistance**

If this benefit does not appear on your **membership certificate** then you do not have cover for this benefit.

**We** only pay repatriation and evacuation assistance benefit at **our** discretion.

**We** will only consider repatriation or evacuation if all the following apply:

- you do not have any other repatriation or evacuation insurance cover to help you receive the *treatment* you need
- the *treatment* you need is either **day-patient treatment** or **in-patient treatment** that is covered under your **benefits**
- you need to get **eligible treatment** from a **consultant** which, for medical reasons, cannot be provided in the country or location you are visiting.

**We** will not consider repatriation or evacuation if any of the following apply:

- you travelled abroad despite being given medical advice that you should not travel abroad
- you were told before travelling abroad that you were suffering from a terminal illness
- you travelled abroad to receive *treatment*
- you knew that you would need *treatment* before travelling abroad or thought you might
- repatriation and/or evacuation would be against medical advice.

**What we pay for**

**Important notes:** these notes apply equally to benefits 10.1 to 10.3.

- You must provide *us*, and where applicable the **medical assistance company**, with any information or proof that **we** may reasonably ask you for to support your request for repatriation/evacuation.
- **We** only pay costs that are reasonable. **We** only pay costs incurred for you by the **medical assistance company** and only when the arrangements have been made in advance of your repatriation/evacuation by the **medical assistance company. **We** do not pay any costs that have not been arranged by the **medical assistance company.**
- *We* only pay for transport costs incurred during your repatriation and/or evacuation. *We* do not pay any other costs related to the repatriation and/or evacuation such as hotel accommodation or taxis. Costs of any *treatment* you receive are not covered under this benefit.

- *We* may not be able to arrange evacuation or repatriation in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the area; for example from an oil rig or within a war zone. *We* also cannot be held responsible for any delays or restrictions associated with the transportation that are beyond *our* control such as weather conditions, mechanical problems, restrictions imposed by local or national authorities or the pilot.

If *we* agree to your request for repatriation or evacuation *we* pay the following travel costs subject to *us* agreeing with your consultant whether you should be repatriated or evacuated.

**Benefit 10.1 Your repatriation/evacuation**

*We* pay for either:

- your repatriation back to a hospital in the *UK* from abroad for your *day-patient treatment* or *in-patient treatment*, or

- when medically essential, for evacuation to the nearest medical facility where your *day-patient treatment* or *in-patient treatment* is available if it is not available locally. This could be another part of the country you are in or another country, whichever is medically appropriate. Following such *treatment*, *we* pay for your immediate onward repatriation to a hospital in the *UK* but only if it is medically essential that:
  - you are repatriated to the *UK*, and
  - your *day-patient* or *in-patient treatment* is continued immediately after you arrive in the *UK*.

**Benefit 10.2 Accompanying partner/relative**

*We* pay for your *partner* or a relative to accompany you during your repatriation and/or evacuation but only if *we* have authorised this in advance of the repatriation and/or evacuation.

**Benefit 10.3 In the event of death**

If you die abroad *we* will pay reasonable transport costs to bring your body back to a port or airport in the *UK*, including reasonable statutory costs associated with transporting the body, but only when all the arrangements are made by the *medical assistance company*.

**To make a claim for repatriation and evacuation assistance**

*We* must be contacted before any arrangements are made for your repatriation or evacuation. *We* will check your cover and explain the process for arranging repatriation or evacuation.

From outside the *UK* – or inside the *UK* when your helpline is closed – call *us* on: +44 (0)131 588 0542. Lines open 24 hours 365 days a year. *We* may record or monitor *our* calls.
Cash benefits

Your membership certificate shows which Cash benefits (if any) apply to your benefits and the benefit limits that apply. If any Cash benefit does not appear on your membership certificate then you are not covered for that benefit.

Important note for Cash benefits CB3 to CB5
We do not pay Cash benefits CB3 to CB5 for you, if you are under 16 years old, or for any dependant under 16 years old. If these Cash benefits are included in the cover under the agreement they will only apply to you or such a dependant at your or their cover start date following your or their 16th birthday and then only if the sponsor includes that Cash benefit in your or their cover from that cover start date.

Benefit CB1 NHS cash benefit for NHS hospital in-patient treatment
We pay NHS cash benefit for each night you receive in-patient treatment provided to you free under your NHS. We only pay NHS cash benefit if your treatment would otherwise have been covered for private in-patient treatment under your benefits.

Any costs you incur for choosing to occupy an amenity bed while receiving your in-patient treatment are not covered under your benefits. By an amenity bed we mean a bed for which the hospital makes a charge but where your treatment is still provided free under your NHS.

Except for NHS cash benefit for cancer treatment taken by mouth as set out in benefit CB6.2 this benefit CB1 is not payable at the same time as any other NHS cash benefit for NHS in-patient treatment.

Benefit CB2 Family cash benefit
We pay Family cash benefit for a main member only.

Waiting period
This benefit is only payable if your benefits have included cover for Family cash benefit for at least 10 continuous months before the date of your child’s birth or adoption. If you had cover for Family cash benefit under a previous scheme we take this into account when assessing your 10 continuous months cover provided there has been no break in your cover between the previous scheme and this scheme.

What we pay
We pay benefits on the birth or adoption of your child during the year.

Benefit CB3 Optical cash benefit
We only pay benefits during your optical benefit period and only if, at the time you incur the cost of the goods or services for which you are claiming:

- you are covered under the agreement, and
- Optical cash benefit is covered under your benefits.
What is covered
We pay benefits for the following goods and services when provided to or prescribed for you by an optician:
- routine sight tests
- the purchase of prescribed glasses
- the purchase of non-disposable contact lenses.

We also pay benefits when you receive laser eye surgery to correct your sight when provided to you by a consultant or other qualified practitioner.

What is not covered
We do not pay for any optical goods or services that are not specified as being covered under this benefit including but not limited to:
- cosmetic contact lenses
- sunglasses whether they have been prescribed for you or not
- prescription diving masks.

Benefit CB4 Accidental dental injury cash benefit
What is covered
We pay benefits for dental treatment provided to you by a dentist and which you need as a result of an accidental dental injury.

Both the accidental dental injury and the dental treatment needed as a result of it must take place while:
- you are covered under the agreement, and
- this benefit CB4 is covered under your benefits.

Also, the dental treatment must take place within six months of the date you suffered the accidental dental injury for which your dental treatment is needed.

Benefit CB5 Prescription cash benefit
What is covered
We pay benefits for prescription charges you incur for prescribed medicines and/or devices used to treat a medical condition and/or alleviate symptoms. Eligible prescription charges include those for:
- NHS or private prescriptions issued by a GP, hospital or consultant
- drugs and/or dressings for take-home use after hospital treatment when prescribed by your consultant or the hospital
- prescription pre-payment certificates.

What is not covered
We do not pay benefit for any prescription charges you incur for medicines used solely to prevent contracting an illness and/or prevent the onset of an illness. For example, we do not pay when a prescription is for prophylactic medication for malaria.
Benefit CB6 NHS cash benefit for treatment for cancer

Benefit CB6.1 NHS cash benefit for NHS in-patient treatment for cancer
Except for NHS cash benefit for cancer treatment taken by mouth as set out in benefit CB6.2, this benefit CB6.1 is not payable at the same time as any other NHS cash benefit for NHS in-patient treatment.

We pay NHS cash benefit for each night of in-patient stay that you receive radiotherapy, chemotherapy or a surgical operation that is for cancer treatment when it follows a diagnosis of cancer, including in-patient treatment related to blood transfusions and marrow transplants, when those are carried out in the NHS. The in-patient treatment must be provided to you free under your NHS and we only pay if your treatment would otherwise have been covered for private in-patient treatment under your benefits.

Any costs you incur for choosing to occupy an amenity bed while receiving your in-patient treatment are not covered under your benefits. By an amenity bed we mean a bed which the hospital makes a charge for but where your treatment is still provided free under your NHS.

Benefit CB6.2 NHS cash benefit for NHS out-patient, day-patient and home treatment for cancer
Except for NHS cash benefit for cancer treatment taken by mouth, this benefit CB6.2 is:
- not payable at the same time as any other NHS cash benefit for NHS treatment, and
- only payable once even if you have more than one eligible treatment on the same day.

For cancer treatment taken by mouth we pay this benefit CB6.2 at the same time as another NHS cash benefit you may be eligible for under your benefits on the same day.

We pay this NHS cash benefit as follows:
- for each day you receive radiotherapy and/or proton beam therapy in a hospital setting
- for each day you receive IV-chemotherapy treatment
- for each day on which you have a consultation with your consultant oncologist or haematologist and they provide you with a prescription for cancer treatment taken by mouth
- for the day on which you undergo a surgical operation when such treatment is eligible treatment for cancer carried out as out-patient treatment, day-patient treatment or treatment in your home, and is provided to you free under your NHS.

We only pay NHS cash benefit if your treatment would otherwise have been covered for private out-patient treatment, day-patient treatment or treatment at home under your benefits.
Where *we* refer to ‘cancer treatment taken by mouth’ *we* mean:

- chemotherapy, or
- one of the following biological therapies:
  - monoclonal antibodies (MABs)
  - blood cell growth factors
  - cancer growth blockers
  - drugs that block cancer blood vessel growth (anti-angiogenics)
  - immunotherapy (including Interferon and Interleukin 2)
  - gene therapy, or
  - hormonal therapy

that can only be prescribed under a consultant’s supervision and is not available from a GP and which you take by mouth.

*Please see benefit 4.1.5 out-patient cancer drugs.*
What is not covered

This section explains the treatment, services and charges that are not covered under Bupa Select. The exclusions are grouped under headings. The headings are just signposts, they are not part of the exclusion. If there is an exception to an exclusion this is shown. In the exceptions where, as an example, we refer to specific treatments or medical conditions these are examples only and not evidence that it is covered under your benefits.

This section does not contain all the limits and exclusions to cover. For example the benefits set out in the section ‘Benefits’ also describe some limitations and restrictions for particular types of treatment, services and charges. There may also be some exclusions on your membership certificate.

This section does not apply to Cash benefits CB2 to CB5 as set out in the section ‘Cash benefits’.

Exclusion 1 Ageing, menopause and puberty
We do not pay for treatment to relieve symptoms commonly associated with any bodily change arising from any physiological or natural cause such as ageing, menopause or puberty and which is not due to any underlying disease, illness or injury.

Exclusion 2 Accident and emergency treatment
We do not pay for any treatment, including immediate care, received during a visit to an NHS or private accident and emergency (A&E) department, urgent care centre or walk-in clinic.

We also do not pay for any treatment received following an admission via an NHS or private A&E department, urgent care centre or walk-in clinic until after you are referred by a consultant for eligible treatment in a recognised facility. In these circumstances, before you receive any treatment, you should contact us as soon as reasonably possible to confirm whether your treatment is covered under your benefits as you are responsible for any costs you incur that are not covered under your benefits.

Please also see ‘benefit 3.2.4 intensive care’ in the section Benefits and the exclusion ‘Intensive care (other than routinely needed after private day-patient or in-patient treatment)’ in this section.

Exclusion 3 Allergies, allergic disorders or food intolerances
We do not pay for treatment:
- to de-sensitise or neutralise any allergic condition or disorder, or
- of any food intolerance.

Once a diagnosis of an allergic condition or disorder or food intolerance has been confirmed we do not pay for any further treatment, including diagnostic tests, to identify the precise allergen(s) or foodstuff(s) involved – this means, for example, if you are diagnosed with a tree nut allergy we will not pay for further investigations into which specific nut(s) you are allergic to.
Exclusion 4 Benefits that are not covered and/or are above your benefit limits

We do not pay for any treatment, services or charges that are not covered under your benefits. We also do not pay for any treatment costs in excess of the amounts for which you are covered under your benefits.

Exclusion 5 Birth control, conception, sexual problems and gender reassignment

We do not pay for treatment:
- for any type of contraception, sterilisation, termination of pregnancy
- for any type of sexual problems (including impotence, whatever the cause)
- for any type of assisted reproduction (eg IVF investigations or treatment), surrogacy, the harvesting of donor eggs or donor insemination
- where it relates solely to the treatment of infertility
- for gender reassignments

or treatment for or arising from any of these.

Please also see ‘Pregnancy and childbirth’ in this section.

Exclusion 6 Chronic conditions

We do not pay for treatment of chronic conditions. By this, we mean a disease, illness or injury which has at least one 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 specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back.

Exception 1: We pay for eligible treatment arising out of a chronic condition, or for treatment of acute symptoms of a chronic condition that flare up. However, we only pay if the treatment is likely to lead quickly to a complete recovery or to you being restored fully to your previous state of health, without you having to receive prolonged treatment. For example, we pay for treatment following a heart attack arising out of chronic heart disease.

Please note: in some cases it might not be clear, at the time of treatment, that the disease, illness or injury being treated is a chronic condition. We are not obliged to pay the ongoing costs of continuing, or similar, treatment. This is the case even where we have previously paid for this type of or similar treatment.

We do not consider cancer as a chronic condition. We explain what we pay for eligible treatment of cancer in ‘Benefit 4 Cancer treatment’ in the ‘Benefits’ section of this guide.

Exception 2: If your benefits include benefit 1.6 Out-patient monitoring and management of chronic conditions, we pay for eligible monitoring and management of a chronic condition as set out in benefit 1.6.

Please also see ‘Temporary relief of symptoms’ in this section.
Exclusion 7 Complications from excluded conditions, treatment and experimental treatment

We do not pay any treatment costs, including any increased treatment costs, you incur because of complications caused by a disease, illness, injury or treatment for which cover has been excluded or restricted from your membership. For example, if cover for diabetes is excluded by a special condition, and you have to spend any extra days in hospital or a treatment facility after an operation because you have diabetes, we would not pay for these extra days.

We do not pay any treatment costs you incur because of any complications arising or resulting from experimental treatment that you receive or for any subsequent treatment you may need as a result of you undergoing any experimental treatment.

Exclusion 8 Contamination, wars, riots and terrorist acts

We do not pay for treatment for any condition arising directly or indirectly from:

- war, riots, terrorist acts, civil disturbances, acts against any foreign hostility, whether war has been declared or not, or any similar cause
- chemical, biological, radioactive or nuclear contamination, including the combustion of chemicals or nuclear fuel, or any similar event.

Exception: We pay for eligible treatment that is required as a result of a terrorist act providing that the act does not cause chemical, biological, radioactive or nuclear contamination.

Exclusion 9 Convalescence, rehabilitation and general nursing care

We do not pay for recognised facility accommodation if it is primarily used for any of the following purposes:

- convalescence, rehabilitation, supervision or any purpose other than receiving eligible treatment
- receiving general nursing care or any other services which could have been provided in a nursing home or in any other establishment which is not a recognised facility
- receiving services from a therapist, complementary medicine practitioner or mental health and wellbeing therapist.

Exception: We pay for eligible treatment for rehabilitation in the following circumstances. By rehabilitation we mean treatment which is aimed at restoring health or mobility or to allow you to live an independent life, such as after a stroke or an accident. We will only pay in cases where the rehabilitation:

- is an integral part of in-patient treatment, and
- starts within 42 days from and including the date you first receive that in-patient treatment, and
- is part of a personalised programme involving at least two different medical therapies, and
- takes place in a recognised facility, and
- your consultant confirms to us that you are physically and mentally able to start the rehabilitation programme within the defined timescales.

Before the rehabilitation starts you must have our confirmation that the above criteria have been met and we need full details from your consultant before we can determine this. When all the above criteria have been met we pay up to a maximum of 21 consecutive days’ rehabilitation.
Exclusion 10 Cosmetic, reconstructive or weight loss treatment

We do not pay for treatment to change your appearance, such as a remodelled nose or facelift whether or not it is needed for medical or psychological reasons.

We do not pay for breast enlargement or reduction or any other treatment or procedure to change the shape or appearance of your breast(s) whether or not it is needed for medical or psychological reasons, for example, for backache or gynaecomastia (which is the enlargement of breasts in males).

We do not pay for any treatment, including surgery:
- which is for or involves the removal of healthy tissue (i.e. tissue which is not diseased), or the removal of surplus or fat tissue, or
- where the intention of the treatment, whether directly or indirectly, is the reduction or removal of surplus or fat tissue including weight loss (for example, surgery related to obesity including morbid obesity)

whether or not the treatment is needed for medical or psychological reasons.

We do not pay for treatment of keloid scars. We also do not pay for scar revision.

Exception 1: We pay for eligible treatment for an excision of a lesion if any of the following criteria are met:
- a biopsy or clinical appearance indicates that disease is present
- the lesion obstructs one of your special senses (vision/smell/hearing) or causes pressure on other organs
- the lesion stops you from performing the activities of daily living.

Before any treatment starts you must have our confirmation that the above criteria have been met and we need full clinical details from your consultant before we can determine this.

Exception 2: We pay for one course/one set of eligible surgical operations to restore the appearance of the specific part of your body that has been directly affected:
- by an accident, or
- if your benefits include cover for cancer treatment, as a direct result of surgery for cancer.

We only pay if all the following apply:
- the accident or the cancer surgery takes place during your current continuous period of being a member under this scheme and/or a member of another Bupa scheme and/or a beneficiary of a trust administered by Bupa eligible to receive benefits for this type of treatment provided there has been no break in your being a member of this scheme and/or member and/or beneficiary as applicable, and
- this is part of the original eligible treatment resulting from the accident or cancer surgery.

Before any treatment starts you must have our confirmation that the above criteria have been met and we need full clinical details from your consultant before we can determine this. We do not pay for more than the one course/one set of surgical operations or for repeat cosmetic procedures.

Please also see ‘Screening, monitoring and preventive treatment’ in this section.
Exclusion 11 Deafness
We do not pay for treatment for or arising from deafness caused by a congenital abnormality, maturing or ageing.

Exclusion 12 Dental/oral treatment
We do not pay for any dental or oral treatment including:
- the provision of dental implants or dentures, the repair or replacement of damaged teeth (including crowns, bridges, dentures, or any dental prosthesis made by a laboratory technician)
- the management of, or any treatment related to, jaw shrinkage or loss as a result of dental extractions or gum disease
- the treatment of bone disease when related to gum disease or tooth disease or damage.

Exception 1: We pay for an eligible surgical operation carried out by a consultant to:
- put a natural tooth back into a jaw bone after it is knocked out or dislodged in an unexpected accidental injury
- treat a jaw bone cyst, but not if it is related to a cyst or abscess on the tooth root or any other tooth or gum disease or damage.

Exception 2: We pay for an eligible surgical operation carried out by a consultant to surgically remove a complicated, buried or impacted tooth root, such as an impacted wisdom tooth, but not if the purpose is to facilitate dentures or the acute condition relates to a pre-existing condition or a moratorium condition.

Exclusion 13 Dialysis
We do not pay for treatment for or associated with kidney dialysis (haemodialysis), meaning the removal of waste matter from your blood by passing it through a kidney machine or dialyser.

We do not pay for treatment for or associated with peritoneal dialysis, meaning the removal of waste matter from your blood by introducing fluid into your abdomen which acts as a filter.

Exception 1: We pay for eligible treatment for short-term kidney dialysis or peritoneal dialysis if the dialysis is needed temporarily for sudden kidney failure resulting from a disease, illness or injury affecting another part of your body.

Exception 2: We pay for eligible treatment for short-term kidney dialysis or peritoneal dialysis if you need this immediately before or after a kidney transplant.

Exclusion 14 Drugs and dressings for out-patient or take-home use and complementary and alternative products
We do not pay for any drugs or surgical dressings provided or prescribed for out-patient treatment or for you to take home with you on leaving hospital or a treatment facility.

We do not pay for any complementary or alternative therapy products or preparations, including but not limited to homeopathic remedies or substances, regardless of who they are prescribed or provided by or the type of treatment or medical condition they are used or prescribed for.
Exception: If your benefits include cover for cancer treatment we pay for out-patient common drugs, advanced therapies and specialist drugs for eligible treatment of cancer but only as set out in benefit 4 in the section ‘Benefits’.

Please also see ‘Experimental drugs and treatment’ in this section.

Exclusion 15 Excluded treatment or medical conditions
We do not pay for:
- treatment of any medical condition, or
- any type of treatment

that is specifically excluded from your benefits.

Exclusion 16 Experimental drugs and treatment
We do not pay for treatment or procedures which, in our reasonable opinion, are experimental or unproved based on established medical practice in the United Kingdom, such as drugs outside the terms of their licence or procedures which have not been satisfactorily reviewed by NICE (National Institute for Health and Care Excellence).

Exception: We pay for experimental drug treatment for cancer subject to the following criteria:
- the use of this drug treatment follows an unsuccessful initial licensed treatment where available, and
- you speak regularly to our nurse, as we may reasonably require in order to allow us to effectively monitor your treatment and provide support, and
- the drug treatment has been agreed by a multidisciplinary team that meets the NHS Cancer Action Team standards defined in The Characteristics of an Effective Multidisciplinary Team (MDT),

or
- when your consultant provides us with one of the following:
  - evidence that the drug treatment has been found to have likely benefit on your condition through a predictive genetic test where appropriate/available, or
  - evidence there is a European Medicines Agency (EMA) licence for the drug used to treat your condition and the drug is used within its licensed protocol, or
  - evidence that at least one NHS/National Comprehensive Cancer Network (NCCN)/European Society for Medical Oncology (ESMO) protocol exists, other than as part of research/clinical trials protocol, for your exact condition (ie the specific indication including tumour type, staging and phase of treatment if relevant), or
  - a published positive opinion on the Orphan Drug EMA Register for your exact condition (ie the specific indication including tumour type, staging and phase of treatment if relevant), or
  - Phase III clinical trial results showing clinical efficacy and safety for the drug treatment published in a peer-reviewed journal.

Before starting this type of treatment you must have our confirmation that the above criteria have been met and we need full clinical details from your consultant before we can determine this.
Please also see ‘Complications from excluded conditions/treatment and experimental treatment’ and ‘Drugs and dressings for out-patient or take-home use and complementary and alternative products’ in this section.

Exclusion 17 Eyesight

*We* do not pay for *treatment* to correct your eyesight, for example for long or short sight or failing eyesight due to ageing, including spectacles or contact lenses.

*We* do not pay for laser-assisted cataract surgery.

**Exception 1:** *We* pay for *eligible treatment* for your eyesight if it is needed as a result of an injury or an acute condition, such as a detached retina.

**Exception 2:** *We* pay for *eligible treatment* for cataract surgery using ultrasonic emulsification.

Exclusion 18 Pandemic

*We* do not pay for *treatment* for or arising from any pandemic disease and/or epidemic disease. By pandemic *we* mean the worldwide spread of a disease with epidemics occurring in many countries and most regions of the world. By epidemic *we* mean more cases of a disease than would be expected for that disease in that area at that time.

Exclusion 19 Intensive care (other than routinely needed after private day-patient treatment or in-patient treatment)

*We* do not pay for *intensive care* if:

- it follows an unplanned or an emergency admission to an *NHS* hospital or facility
- it follows a transfer (whether on an emergency basis or not) to an *NHS* hospital or facility from a private recognised facility
- it follows a transfer from an *NHS critical care unit* to a private critical care unit
- it is carried out in a unit or facility which is not a critical care unit.

Please see ‘benefit 3.2.4 Intensive care’ in the section ‘Benefits’.

Exclusion 20 Learning difficulties, behavioural and developmental problems

*We* do not pay for *treatment* related to learning difficulties, such as dyslexia, or behavioural problems, such as attention deficit hyperactivity disorder (ADHD) and autistic spectrum disorder (ASD), or developmental problems, such as shortness of stature.

**Exception:** If your *benefits* include Benefit 5 Mental health treatment *we* pay for eligible diagnostic tests to rule out ADHD and ASD when a mental health condition is suspected. You must have our confirmation before any diagnostic tests are carried out that the above criterion has been met and *we* need full clinical details from your consultant before *we* can determine this.

Exclusion 21 Overseas treatment

*We* do not pay for *treatment* that you receive outside the *United Kingdom*.

**Exception 1:** If your *benefits* include ‘Overseas emergency treatment’ *we* pay for Eligible Treatment needed as a result of a sudden illness or injury when you are travelling outside the UK but only as set out in Benefit 9, in the section ‘Benefits’.
Exception 2: If the treatment you need is not available in the UK and would have been eligible treatment except for it not being available in the UK, we will pay you a contribution up to the cost that we would have paid to you to have the standard alternative treatment available in the UK.

Before the treatment starts you must have our written confirmation that the above criteria have been met and we need full clinical details from your consultant, including confirmation that the treatment is not available in the UK, before we can determine this.

You will need to settle the claim direct to the medical provider or treatment facility yourself and submit your receipts to us before we reimburse you up to the level of the alternative treatment available in the UK.

Please also see ‘Experimental drugs and treatment’ in this section.

Exclusion 22 Physical aids and devices
We do not pay for supplying or fitting physical aids and devices (eg hearing aids, spectacles, contact lenses, crutches, walking sticks, etc).

Exception: We pay for prostheses and appliances as set out in Benefit 3, in the section ‘Benefits’.

Exclusion 23 Pre-existing conditions
For underwritten members we do not pay for treatment of a pre-existing condition, or a disease, illness or injury that results from or is related to a pre-existing condition.

Exception: For underwritten members we pay for eligible treatment of a pre-existing condition, or a disease, illness or injury which results from or is related to a pre-existing condition, if all the following requirements have been met:

- you have been sent your membership certificate which lists the person with the pre-existing condition (whether this is you or one of your dependants)
- you gave us all the information we asked you for, before we sent you your first membership certificate listing the person with the pre-existing condition for their current continuous period of cover under the scheme
- neither you nor the person with the pre-existing condition knew about it before we sent you your first membership certificate which lists the person with the pre-existing condition for their current continuous period of cover under the scheme, and
- we did not exclude cover (for example under a special condition) for the costs of the treatment, when we sent you your membership certificate.

Exclusion 24 Pregnancy and childbirth
We do not pay for treatment for:

- pregnancy, including treatment of an embryo or foetus
- childbirth and delivery of a baby
- termination of pregnancy, or any condition arising from termination of pregnancy.

Exception 1: We pay for eligible treatment of the following conditions:

- miscarriage or when the foetus has died and remains with the placenta in the womb
- stillbirth
- hydatidiform mole (abnormal cell growth in the womb)
- foetus growing outside the womb (ectopic pregnancy)
- heavy bleeding in the hours and days immediately after childbirth (post-partum haemorrhage)
- afterbirth left in the womb after delivery of the baby (retained placental membrane)
- complications following any of the above conditions.

**Exception 2:** We pay for eligible treatment of an acute condition of the member (mother) that relates to pregnancy or childbirth but only if all the following apply:
- the treatment is required due to a flare-up of the medical condition, and
- the treatment is likely to lead quickly to a complete recovery or to you being restored fully to your state of health prior to the flare-up of the condition without you needing to receive prolonged treatment.

*Please also see ‘Birth control, conception, sexual problems and gender reassignment’, ‘Screening, monitoring and preventive treatment’ and ‘Chronic conditions’ in this section.*

**Exclusion 25 Screening, monitoring and preventive treatment**

We do not pay for:
- health checks or health screening. By health screening we mean where you may or may not be aware you are at risk of, or are affected by, a disease or its complications but are asked questions or have tests to find out if you are and which may lead to you needing further tests or treatment
- routine tests, or monitoring of medical conditions, including:
  - routine antenatal care or screening for and monitoring of medical conditions of the mother or foetus during pregnancy
  - routine checks or monitoring of chronic conditions such as diabetes mellitus or hypertension
- tests or procedures which, in our reasonable opinion based on established clinical and medical practice, are carried out for screening or monitoring purposes, such as endoscopies when no symptoms are present
- preventive treatment, procedures or medical services
- medication reviews or appointments where you have had no change in your usual symptoms.

**Exception 1:** if you are being treated for cancer, have strong direct family history of cancer and your consultant has:
- demonstrated that you are at high risk of recurring cancer, due to having triple negative breast cancer, strong family history and/or through the use of a validated risk scoring system in line with NICE guidelines, and
- recommended that you receive a genetically-based test to evaluate future risk of developing further cancers

We pay for this test as well as the recommended prophylactic surgery when it is recommended by your consultant. Before you have any tests, procedures or treatment you must have our written confirmation that the above criteria have been met and we will need full clinical details from your consultant before we can determine this.
Exception 2: If your benefits include benefit 1.6 Out-patient monitoring and management of chronic conditions, we pay for eligible monitoring and management of a chronic condition as set out in benefit 1.6.

Please also see, ‘Chronic conditions’ and ‘Pregnancy and childbirth’ in this section.

Exclusion 26 Sleep problems and disorders
We do not pay for treatment for or arising from sleep problems or disorders such as insomnia, snoring or sleep apnoea (temporarily stopping breathing during sleep).

Exclusion 27 Special conditions
For underwritten members we do not pay for treatment directly or indirectly relating to special conditions.

We are willing, at your renewal date, to review certain special conditions. We will do this if, in our opinion, no treatment is likely to be needed in the future, directly or indirectly, relating to the disease, illness or injury referred to in the special condition or for a related disease, illness or injury. However, there are some special conditions which we do not review. If you would like us to consider a review of your special conditions please call the helpline prior to your renewal date. We will only determine whether a special condition can be removed or not, once we have received full current clinical details from a GP or consultant. If you incur costs for providing the clinical details to us you are responsible for those costs, they are not covered under your benefits.

Please also see the ‘Cover for a newborn baby’ rule in the section ‘How your membership works’.

Exclusion 28 Speech disorders
We do not pay for treatment for or relating to any speech disorder, for example stammering.

Exception: We pay for short-term speech therapy when it is part of eligible treatment and takes place during or immediately following the eligible treatment. The speech therapy must be provided by a therapist who is a member of the Royal College of Speech and Language Therapists.

Exclusion 29 This exclusion does not apply to your cover

Exclusion 30 Temporary relief of symptoms
We do not pay for treatment, the main purpose or effect of which is to provide temporary relief of symptoms or which is for the ongoing management of a condition.

Exception 1: We may pay for this type of treatment if you need it to relieve the symptoms of a terminal disease or illness.

Exception 2: If your benefits include benefit 1.6 Out-patient monitoring and management of chronic conditions, we pay for eligible monitoring and management of a chronic condition as set out in benefit 1.6.

Exclusion 31 Treatment in a treatment facility that is not a recognised facility
We do not pay consultants’ fees for treatment that you receive in a hospital or any other type of treatment facility that is not a recognised facility.

If your facility access is partnership facility, we also do not pay for facility charges for treatment that you receive in a hospital or any other type of treatment facility that is not a recognised facility.
Exception: We may pay consultants’ fees and facility charges for eligible treatment in a treatment facility that is not a recognised facility when your proposed treatment cannot take place in a recognised facility for medical reasons. However, you will need our written agreement before the treatment is received and we need full clinical details from your consultant before we can give our decision.

Please also see the section ‘Benefits’.

Exclusion 32 Unrecognised medical practitioners, providers and facilities
We do not pay for any of your treatment if the consultant who is in overall charge of your treatment is not recognised by Bupa.

We also do not pay for treatment if any of the following apply:
- the consultant, medical practitioner, therapist, complementary medicine practitioner, mental health and wellbeing therapist or other healthcare professional is:
  - not recognised by Bupa for treating the medical condition you have and/or for providing the type of treatment you need, and/or
  - is not in the list of recognised practitioners that applies to your benefits
- if the Open Referral service applies to your benefits, the consultant is not in our list of Open Referral Network consultants that applies to your benefits
- the hospital or treatment facility is:
  - not recognised by Bupa for treating the medical condition you have and/or for providing the type of treatment you need, and/or
  - is not in the facility access list that applies to your benefits
- the hospital or treatment facility or any other provider of services is not recognised by us and/or we have sent a written notice saying that we no longer recognise them for the purpose of our private medical insurance schemes.

Bupa does not recognise consultants, therapists, complementary medicine practitioners, mental health and wellbeing therapists or other healthcare professionals in the following circumstances:
- where we do not recognise them as having specialised knowledge of, or expertise in, the treatment of the disease, illness or injury being treated
- where we do not recognise them as having specialised expertise and ongoing experience in carrying out the type of treatment or procedure needed
- where we have sent a written notice to them saying that we no longer recognise them for the purposes of our schemes.

Exclusion 33 Moratorium conditions
For moratorium members we do not pay for treatment of a moratorium condition, or a disease, illness or injury that results from or is related to a moratorium condition.

Exception: If you apply to add your newborn baby as a dependant under your membership and the baby’s membership would be as a moratorium member we will not apply this exclusion to the baby’s cover if you have been a member under your scheme (and if applicable your previous scheme) for at least 12 continuous months before the baby’s birth and you include the baby as a dependant within three months of their birth.
Words and phrases printed in **bold italic** in these rules and benefits have the meanings set out below.

<table>
<thead>
<tr>
<th>Word/phrase</th>
<th>Meaning</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental dental injury</td>
<td>damage or deformity to teeth or gums arising from an unexpected accidental external impact, including one sustained during participation in a sporting activity.</td>
</tr>
<tr>
<td>Activities of daily living</td>
<td>functional mobility, bathing/showering, self-feeding, personal hygiene/grooming, toilet hygiene, fulfilment of work or educational responsibilities.</td>
</tr>
<tr>
<td>Acute condition</td>
<td>a disease, illness or injury that is likely to respond quickly to treatment which aims to return you to the state of health you were in immediately before suffering the disease, illness or injury, or which leads to your full recovery.</td>
</tr>
<tr>
<td>Advanced therapies</td>
<td>new and innovative targeted/bespoke therapies using advanced materials and methods to be used as part of your eligible treatment and are, at the time of your eligible treatment, included in the Advanced Therapies List that applies to your benefits as shown on your membership certificate under the heading ‘Advanced therapies list’. You can access the list that applies to your benefits at bupa.co.uk/policyinformation or you can contact us. The advanced therapies on the list will change from time to time.</td>
</tr>
<tr>
<td>Agreement</td>
<td>the agreement between the sponsor and us under which you have cover for your benefits.</td>
</tr>
<tr>
<td>Appliance</td>
<td>any appliance which is in our list of appliances for your benefits at the time you receive your treatment. The list of appliances will change from time to time. Details of the appliances are available on request or at bupa.co.uk/prostheses-and-appliances</td>
</tr>
<tr>
<td>Application form</td>
<td>the questionnaire we provide to you when you and/or your dependants first take out or are added as a dependant to a policy with us which requires you and/or your dependants to disclose details of your and their health, medical history and lifestyle. If you no longer have the application form, you may call us to request a replacement.</td>
</tr>
<tr>
<td>Benefits</td>
<td>the benefits specified on your membership certificate for which you are entitled as an individual under the scheme subject to the terms and conditions that apply to your membership in this Bupa Select membership guide including all exclusions.</td>
</tr>
<tr>
<td>Bupa</td>
<td>Bupa Insurance Limited. Registered in England and Wales No. 3956433. Registered office: 1 Angel Court, London EC2R 7HJ</td>
</tr>
<tr>
<td>Cancer</td>
<td>a malignant tumour, tissues or cells characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.</td>
</tr>
<tr>
<td>Word/phrase</td>
<td>Meaning</td>
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<tr>
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<tr>
<td><strong>Chronic condition</strong></td>
<td>a disease, illness or injury which has one or more of the following characteristics:</td>
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<tr>
<td></td>
<td>• it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests</td>
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<tr>
<td></td>
<td>• it needs ongoing or long-term control or relief of symptoms</td>
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<tr>
<td></td>
<td>• it requires rehabilitation or for you to be specially trained to cope with it</td>
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<tr>
<td></td>
<td>• it continues indefinitely</td>
</tr>
<tr>
<td></td>
<td>• it has no known cure</td>
</tr>
<tr>
<td></td>
<td>• it comes back or is likely to come back.</td>
</tr>
<tr>
<td><strong>Co-insurance</strong></td>
<td>the percentage of the cost of eligible treatment that you have to pay that would have otherwise been payable under your benefits. The amount you have to pay is subject to a set maximum amount. For details please see rule E in the ‘Claiming’ section of this guide and your membership certificate.</td>
</tr>
<tr>
<td><strong>Common drugs</strong></td>
<td>commonly used medicines, such as antibiotics and painkillers that in our reasonable opinion based on established clinical and medical practice should be used as part of your eligible treatment.</td>
</tr>
<tr>
<td><strong>Complementary medicine practitioner</strong></td>
<td>an acupuncturist, chiropractor or osteopath who is a recognised practitioner. You can contact us to find out if a practitioner is a recognised practitioner and the type of treatment we recognise them for.</td>
</tr>
<tr>
<td><strong>Consultant</strong></td>
<td>a registered medical or dental practitioner who, at the time you receive your treatment:</td>
</tr>
<tr>
<td></td>
<td>• is recognised by us as a consultant and has received written confirmation from us of this, unless we recognised him or her as being a consultant before 30 June 1996</td>
</tr>
<tr>
<td></td>
<td>• is recognised by us both for treating the medical condition you have and for providing the type of treatment you need, and</td>
</tr>
<tr>
<td></td>
<td>• is in our list of consultants that applies to your benefits.</td>
</tr>
<tr>
<td></td>
<td>You can contact us to find out if a medical or dental practitioner is recognised by us as a consultant and the type of treatment we recognise them for.</td>
</tr>
<tr>
<td><strong>Consultant fees schedule</strong></td>
<td>the schedule used by Bupa for the purpose of providing benefits which sets out the benefit limits for consultants’ fees based on:</td>
</tr>
<tr>
<td></td>
<td>• the type of treatment carried out</td>
</tr>
<tr>
<td></td>
<td>• for surgical operations, the type and complexity of the surgical operation according to the schedule of procedures</td>
</tr>
<tr>
<td></td>
<td>• the Bupa recognition status of the consultant, and</td>
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<tr>
<td></td>
<td>• where the treatment is carried out both in terms of the treatment facility and the location.</td>
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<tr>
<td></td>
<td>The schedule will change from time to time. Details of the schedule can be found at bupa.co.uk/codes</td>
</tr>
<tr>
<td><strong>Contributing member</strong></td>
<td>a main member who contributes to the costs of subscriptions for themself and/or any of their dependants.</td>
</tr>
<tr>
<td>Word/phrase</td>
<td>Meaning</td>
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<tr>
<td><strong>Cover end date</strong></td>
<td>the date on which your current period of cover under the <em>scheme</em> ends. This is either the date:</td>
</tr>
<tr>
<td></td>
<td>▪ shown as ‘Cover end date’ on your <em>membership certificate</em></td>
</tr>
<tr>
<td></td>
<td>▪ the day before your <em>renewal date</em>.</td>
</tr>
<tr>
<td><strong>Cover start date</strong></td>
<td>the date on which your current period of cover under the <em>scheme</em> starts, shown as ‘Cover start date’ on your <em>membership certificate</em>.</td>
</tr>
<tr>
<td><strong>Critical care unit</strong></td>
<td>any intensive care unit, intensive therapy unit, high dependency unit, coronary care unit or progressive care unit which is in our list of critical care units and recognised by us for the type of <em>intensive care</em> that you require at the time you receive your <em>treatment</em>.</td>
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<tr>
<td></td>
<td>The units on the list and the type of <em>intensive care</em> that we recognise each unit for will change from time to time. For details of a hospital or a treatment facility, centre or unit in your <em>recognised facility</em> network visit our consultants and facilities website at finder.bupa.co.uk</td>
</tr>
<tr>
<td><strong>Day-patient</strong></td>
<td>a patient who is admitted to a hospital, treatment facility or day-patient unit because they need a period of medically supervised recovery but does not occupy a bed overnight.</td>
</tr>
<tr>
<td><strong>Day-patient treatment</strong></td>
<td><em>eligible treatment</em> that, for medical reasons, is received as a <em>day-patient</em>.</td>
</tr>
<tr>
<td><strong>Dental treatment</strong></td>
<td>dental or oral surgical or medical services (including <em>diagnostic tests</em>) which are needed to diagnose, relieve or cure an <em>accidental dental injury</em>.</td>
</tr>
<tr>
<td><strong>Dentist</strong></td>
<td>any general dental practitioner who is registered with the General Dental Council at the time you receive your <em>dental treatment</em>.</td>
</tr>
<tr>
<td><strong>Dependant</strong></td>
<td>your <em>partner</em> and any child of yours who, with the sponsor’s approval, is a member under the agreement.</td>
</tr>
<tr>
<td><strong>Diagnostic tests</strong></td>
<td>investigations, such as X-rays or blood tests, to find or to help to find the cause of your symptoms.</td>
</tr>
<tr>
<td><strong>Effective underwriting date</strong></td>
<td>if you are an <em>underwritten member</em>, the date you started your continuous period of cover under the <em>scheme</em>. This is:</td>
</tr>
<tr>
<td></td>
<td>▪ the date shown as ‘Effective underwriting date’ on your <em>membership certificate</em>, or if this is not displayed on your <em>membership certificate</em></td>
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<tr>
<td></td>
<td>▪ your <em>cover start date</em> shown on the first membership certificate we provided that lists you as a member under the <em>scheme</em> or</td>
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<tr>
<td></td>
<td>▪ if you joined the <em>scheme</em> from a <em>previous scheme</em> and we have agreed with the sponsor that no further underwriting would apply, the date of underwriting by the insurer or administrator of your <em>previous scheme</em>.</td>
</tr>
<tr>
<td></td>
<td>If you are unsure of your effective underwriting date call us and we can tell you.</td>
</tr>
<tr>
<td><strong>Eligible surgical operation</strong></td>
<td><em>eligible treatment</em> carried out as a <em>surgical operation</em>.</td>
</tr>
<tr>
<td>Word/phrase</td>
<td>Meaning</td>
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<td>--------------------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
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<tr>
<td>Eligible treatment</td>
<td>treatment of:</td>
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<td></td>
<td>- an acute condition, or</td>
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<td></td>
<td>- a mental health condition</td>
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<tr>
<td></td>
<td>together with the products and equipment used as part of the treatment that:</td>
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<tr>
<td></td>
<td>- are consistent with generally accepted standards of medical practice and representative of best practices in the medical profession in the UK</td>
</tr>
<tr>
<td></td>
<td>- are clinically appropriate in terms of type, frequency, extent, duration and the facility or location where the services are provided, for example as specified by NICE (or equivalent bodies in Scotland) in its guidance on specific conditions or treatment where such guidance is available</td>
</tr>
<tr>
<td></td>
<td>- are demonstrated through scientific evidence to be effective in improving health outcomes, and</td>
</tr>
<tr>
<td></td>
<td>- are not provided or used primarily for the expediency of you or your consultant or other healthcare professional</td>
</tr>
<tr>
<td></td>
<td>and the treatment, services or charges are not excluded under your benefits.</td>
</tr>
<tr>
<td>Excess</td>
<td>the amount that you have to pay towards the cost of treatment that you receive that would otherwise have been payable under your benefits. For details please see rule E in the ‘Claiming’ section of this guide and your membership certificate.</td>
</tr>
<tr>
<td>Facility access</td>
<td>the network of recognised facilities for which you are covered under your benefits as shown on your membership certificate and being either:</td>
</tr>
<tr>
<td></td>
<td>- participating facility, or</td>
</tr>
<tr>
<td></td>
<td>- partnership facility.</td>
</tr>
<tr>
<td>Fee-assured consultant</td>
<td>a consultant who, at the time you receive your treatment, is:</td>
</tr>
<tr>
<td></td>
<td>- recognised by us as a fee-assured consultant, and</td>
</tr>
<tr>
<td></td>
<td>- in the list of fee-assured consultants that applies to your benefits.</td>
</tr>
<tr>
<td></td>
<td>You can contact us to find out if a consultant is a fee-assured consultant and if they are in the list of consultants that applies to your benefits.</td>
</tr>
<tr>
<td>GP</td>
<td>a doctor who, at the time he/she refers you for your consultation or treatment, is on the UK General Medical Council’s General Practitioner Register.</td>
</tr>
<tr>
<td>Home</td>
<td>either:</td>
</tr>
<tr>
<td></td>
<td>- the place where you normally live, or</td>
</tr>
<tr>
<td></td>
<td>- another non-healthcare setting where you want to have your treatment.</td>
</tr>
<tr>
<td>In-patient</td>
<td>a patient who is admitted to a hospital or treatment facility and who occupies a bed overnight or longer for medical reasons.</td>
</tr>
<tr>
<td>In-patient treatment</td>
<td>eligible treatment that, for medical reasons, is received as an in-patient.</td>
</tr>
<tr>
<td>Intensive care</td>
<td>eligible treatment for intensive care, intensive therapy, high dependency care, coronary care or progressive care.</td>
</tr>
<tr>
<td>Main member</td>
<td>the person who is covered under the agreement by virtue of being eligible in his or her own right rather than as a dependant.</td>
</tr>
<tr>
<td>Word/phrase</td>
<td>Meaning</td>
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</tr>
<tr>
<td>Medical assistance company</td>
<td>the company who is appointed by Bupa as a medical assistance company for the purpose of its medical insurance schemes for arranging repatriation and/or evacuation at the time that you need repatriation and/or evacuation. The medical assistance company may change from time to time and current details are available on request.</td>
</tr>
<tr>
<td>Medical treatment provider</td>
<td>a person or company who is recognised by us as a medical treatment provider for the type of treatment at home that you need at the time you receive your treatment. The list of medical treatment providers and the type of treatment we recognise them for will change from time to time. Details of these medical treatment providers and the type of treatment we recognise them for are available on request or you can access these details at finder.bupa.co.uk</td>
</tr>
</tbody>
</table>
| Membership certificate      | either:  
  - the most recent membership certificate that we issue to you for your current continuous period of membership under the agreement, or  
  - if we do not issue a membership certificate to you the most recent Group Certificate that we issue to your sponsor that provides the details of the cover that applies to you under the agreement. |
| Mental health and wellbeing therapist | ▪ a psychologist registered with the Health Professions Council  
▪ a psychotherapist accredited with UK Council for Psychotherapy, the British Association for Counselling and Psychotherapy or the British Psychoanalytic Council  
▪ a counsellor accredited with the British Association for Counselling and Psychotherapy, or  
▪ a cognitive behavioural therapist accredited with the British Association for Behavioural and Cognitive Psychotherapies  
who is a recognised practitioner. You can contact us to find out if a practitioner is a recognised practitioner and the type of treatment we recognise them for. |
<p>| Mental health condition     | a condition which is a mental health condition according to a reasonable body of medical opinion, and/or which is diagnosed and treated and managed as a mental health condition by a consultant psychiatrist or a mental health and wellbeing therapist. We do not pay for treatment of dementia, behavioural or developmental problems once diagnosed. |
| Mental health day-patient treatment | eligible treatment of a mental health condition which for medical reasons means you have to be admitted to a recognised facility because you need a period of clinically-supervised eligible treatment of a mental health condition as a day case but do not have to occupy a bed overnight and the mental health treatment is provided on either an individual or group basis. |
| Mental health in-patient treatment | eligible treatment of a mental health condition that, for medical reasons, is received as an in-patient. |
| Mental health treatment     | eligible treatment as set out in Benefit 5 Mental health treatment in the ‘Benefits’ section of this guide. |</p>
<table>
<thead>
<tr>
<th>Word/phrase</th>
<th>Meaning</th>
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</thead>
<tbody>
<tr>
<td><strong>Moratoria start date</strong></td>
<td>if you are a <em>moratorium member</em>, the date you started your continuous period of cover under the <em>scheme</em>. This is:</td>
</tr>
<tr>
<td></td>
<td>▪ the date shown as ‘Moratoria start date’ on your <em>membership certificate</em>, or</td>
</tr>
<tr>
<td></td>
<td>▪ your <em>cover start date</em> shown on the first membership certificate we provided that lists you as a member under the <em>scheme</em>, or</td>
</tr>
<tr>
<td></td>
<td>▪ if you joined the <em>scheme</em> from a <em>previous scheme</em> and we have agreed with the sponsor that no further underwriting would apply, the date identified by the insurer or administrator of your <em>previous scheme</em> for determining moratorium conditions under your <em>previous scheme</em>.</td>
</tr>
<tr>
<td></td>
<td>If you are unsure of your moratoria start date call us and we can tell you.</td>
</tr>
<tr>
<td><strong>Moratorium condition</strong></td>
<td>any disease, illness or injury or related condition, whether diagnosed or not, which you:</td>
</tr>
<tr>
<td></td>
<td>▪ received medication for</td>
</tr>
<tr>
<td></td>
<td>▪ asked for or received, medical advice or treatment for</td>
</tr>
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<td></td>
<td>▪ experienced symptoms of, or</td>
</tr>
<tr>
<td></td>
<td>▪ were to the best of your knowledge aware existed</td>
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<tr>
<td></td>
<td>in your <em>moratorium qualifying period</em> immediately before your <em>moratoria start date</em>. By a related condition <em>we</em> mean any symptom, disease, illness or injury which reasonable medical opinion considers to be associated with another symptom, disease, illness or injury.</td>
</tr>
<tr>
<td><strong>Moratorium member</strong></td>
<td>a member whose <em>membership certificate</em> shows the underwriting method applied to them is moratorium.</td>
</tr>
<tr>
<td><strong>Moratorium qualifying period</strong></td>
<td>the number of years stated in the ‘Further details’ section of your <em>membership certificate</em> as being your moratorium qualifying period.</td>
</tr>
<tr>
<td><strong>NHS</strong></td>
<td>▪ the National Health Service operated in Great Britain and Northern Ireland, or</td>
</tr>
<tr>
<td></td>
<td>▪ the healthcare system that is operated by the relevant authorities of the Channel Islands, or</td>
</tr>
<tr>
<td></td>
<td>▪ the healthcare scheme that is operated by the relevant authorities of the Isle of Man.</td>
</tr>
<tr>
<td><strong>Nurse</strong></td>
<td>a qualified nurse who is on the register of the Nursing and Midwifery Council (NMC) and holds a valid NMC personal identification number.</td>
</tr>
<tr>
<td><strong>Optician</strong></td>
<td>an ophthalmic optician or optometrist who is registered with the General Optical Council.</td>
</tr>
<tr>
<td><strong>Optical benefit period</strong></td>
<td>a period of two consecutive <em>years</em>, the entire period of which Optical cash benefit must have been covered under your <em>benefits</em>. Each optical benefit period shall not start until your last optical benefit period expires, this means that:</td>
</tr>
<tr>
<td></td>
<td>▪ your second optical benefit period will start on the second <em>renewal date</em> following either your original date of joining the <em>scheme</em> or the <em>renewal date</em> on which your first optical benefit period began (as applicable)</td>
</tr>
<tr>
<td></td>
<td>▪ your third and any subsequent optical benefit periods will start on the second <em>renewal date</em> following the <em>renewal date</em> on which your immediately preceding optical benefit period began.</td>
</tr>
<tr>
<td>Word/phrase</td>
<td>Meaning</td>
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</tr>
<tr>
<td><strong>Out-patient</strong></td>
<td>a patient who attends a hospital, consulting room, out-patient clinic or treatment facility and is not admitted as a <strong>day-patient</strong> or an <strong>in-patient</strong>.</td>
</tr>
<tr>
<td><strong>Out-patient surgical operation</strong></td>
<td>an eligible surgical operation received as an out-patient.</td>
</tr>
<tr>
<td><strong>Out-patient treatment</strong></td>
<td>eligible treatment that, for medical reasons, is received as an out-patient.</td>
</tr>
<tr>
<td><strong>Overall annual maximum benefit</strong></td>
<td>the total amount we pay up to each year for eligible treatment covered under your benefits. This is the amount we pay up to collectively each year for all your eligible treatment and not for each type of treatment individually. Your excess and/or co-insurance all count towards your overall annual maximum benefit. If an overall annual maximum benefit applies to your benefits, this will be shown on your membership certificate.</td>
</tr>
</tbody>
</table>
| **Participating facility**         | a hospital or a treatment facility, centre or unit that, at the time you receive your eligible treatment, is in our participating facility list that applies to your benefits, and is recognised by us for both:  
- treating the medical condition you have, and  
- carrying out the type of treatment you need.  
The hospitals, treatment facilities, centres or units in the list and the medical conditions and types of treatment we recognise them for will change from time to time. Details of the facilities in the list and the medical conditions and types of treatment we recognise them for are available on request. |
| **Partner**                        | your husband or wife or civil partner or the person you live with in a relationship similar to that of a husband and wife whether of the opposite sex or not. |
| **Partnership facility**           | a hospital or a treatment facility, centre or unit that, at the time you receive your eligible treatment, is in our partnership facility list that applies to your benefits and is recognised by us for both:  
- treating the medical condition you have, and  
- carrying out the type of treatment you need.  
The hospitals, treatment facilities, centres and units in the list and the medical conditions and types of treatment we recognise them for will change from time to time. Details of the facilities in the list and the medical conditions and types of treatment we recognise them for are available on request. |
| **Pre-existing condition**         | any disease, illness or injury for which in the seven years before your effective underwriting date:  
- you have received medication, advice or treatment, or  
- you have experienced symptoms  
whether the condition was diagnosed or not. |
<table>
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<th>Word/phrase</th>
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| Previous scheme | - another *Bupa* private medical insurance scheme or *Bupa* administered medical healthcare trust  
- a private medical insurance scheme or medical healthcare trust provided or administered by another insurer that we specifically agree with the *sponsor* will be treated as a previous scheme for the purpose of assessing *waiting periods*, *moratoria start date*, *effective underwriting date* or continuous periods of cover as applicable provided that:  
  - the member has provided *us* with evidence of their continuous cover under the previous scheme, and  
  - there is no break in a member’s cover between the previous scheme and their *scheme*. |
| Prosthesis | any prosthesis which is in *our* list of prostheses for both your *benefits* and your type of *treatment* at the time you receive your *treatment*. The prostheses on the list may change from time to time. Details of the prostheses covered under your *benefits* for your type of *treatment* are available on request or at [bupa.co.uk/prostheses-and-appliances](http://bupa.co.uk/prostheses-and-appliances) |
| Recognised facility | either a:  
  - *participating facility*, or  
  - *partnership facility*  
according to the *facility access* that applies to your *benefits*. |
| Recognised practitioner | a healthcare practitioner who at the time of your *treatment*:  
  - is recognised by *us* for the purpose of *our* private medical insurance schemes for treating the medical condition you have and for providing the type of *treatment* you need, and  
  - is in *our* list of recognised practitioners that applies to your *benefits*. |
| Renewal date | for each period of your cover the date agreed between the *sponsor* and *us* on which the group cover is due for renewal.  
Cover is generally renewed annually. Depending on the month in which you first join the *scheme*, your initial period of cover may not be a full twelve months. Your *benefits* and, if you are a *contributing member*, your subscriptions may change at the *renewal date*. |
<p>| Schedule of procedures | the schedule used by <em>Bupa</em> for the purpose of providing <em>benefits</em> which classifies <em>surgical operations</em> according to their type and complexity. The schedule will change from time to time. Not all procedures listed in the schedule are covered under <em>Bupa</em> schemes. Further information on the schedule is available on request. Detail of the schedule can be found at <a href="http://bupa.co.uk/codes">bupa.co.uk/codes</a> |
| Scheme | the cover <em>we</em> provide as shown on your <em>membership certificate</em> together with this Bupa Select membership guide subject to the terms and conditions of the <em>agreement</em>. |
| Session | periods of 24 hours during which the specified type of <em>treatment</em> is received for an <em>acute condition</em>. |</p>
<table>
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<tr>
<th>Word/phrase</th>
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<tbody>
<tr>
<td>Special condition</td>
<td>for <strong>underwritten members</strong>, any exclusions or restrictions to cover that are personal to an individual based on the medical history given to <strong>us</strong> for that individual. If special conditions apply to an <strong>underwritten member</strong>’s cover these are shown in the ‘Special conditions’ section for that <strong>underwritten member</strong> on your <strong>membership certificate</strong>.</td>
</tr>
<tr>
<td>Specialist drugs</td>
<td>drugs and medicines to be used as part of your <strong>eligible treatment</strong>, which are not <strong>common drugs</strong> and are at the time of your <strong>eligible treatment</strong> included on our list of specialist drugs and medicines that applies to your <strong>benefits</strong> that is available at bupa.co.uk/policyinformation and on request. The specialist drugs on the list will change from time to time.</td>
</tr>
<tr>
<td>Sponsor</td>
<td>the company, firm or individual with whom we have entered into an <strong>agreement</strong> to provide cover.</td>
</tr>
<tr>
<td>Surgical operation</td>
<td>a surgical procedure or complex investigative/diagnostic procedure including all medically necessary <strong>treatment</strong> related to the procedure and all consultations carried out from the time you are admitted to a <strong>recognised facility</strong> until the time you are discharged, or if it is carried out as <strong>out-patient treatment</strong>, all medically necessary <strong>treatment</strong> related to the operation and any consultation on the same day which is integral to the operation.</td>
</tr>
<tr>
<td>Therapist</td>
<td></td>
</tr>
</tbody>
</table>
|                          | ▪ a chartered physiotherapist  
|                          | ▪ a British Association of Occupational Therapists registered occupational therapist  
|                          | ▪ a British and Irish Orthoptic Society registered orthoptist  
|                          | ▪ a Royal College of Speech and Language Therapists registered speech and language therapist  
|                          | ▪ a Society of Chiropodists and Podiatrists registered podiatrist, or  
|                          | ▪ a British Dietetic Association registered dietitian  
<p>|                          | who is Health and Care Professions Council Registered and is a <strong>recognised practitioner</strong>. You can contact us to find out if a practitioner is a <strong>recognised practitioner</strong> and the type of <strong>treatment</strong> we recognise them for or you can access these details at finder.bupa.co.uk |
| Treatment                | surgical or medical services (including <strong>diagnostic tests</strong>) that are needed to diagnose, relieve or cure a disease, illness or injury.                                                                |
| Underwritten member      | a member who as part of his/her application for cover under the <strong>agreement</strong> was required to provide (or the <strong>main member</strong> provided on his/her behalf) details of his/her medical history to <strong>us</strong> for the purpose of underwriting. |
| United Kingdom/UK        | Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.                                                                                                                                     |
| Waiting period           | a period of continuous cover during which benefits are not payable. The length of any waiting periods that apply to your <strong>benefits</strong> are shown under the ‘Waiting periods’ section on your <strong>membership certificate</strong>.  |
| We/our/us                | <strong>Bupa</strong>.                                                                                                                                                                                                  |</p>
<table>
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<th>Meaning</th>
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<tbody>
<tr>
<td>Year</td>
<td>for each period of your cover, the period beginning on your <strong>cover start date</strong> and ending on your <strong>cover end date</strong> for that period of cover. Depending on the month in which you join the <strong>scheme</strong> your initial year may not be a full twelve months. Your <strong>benefits</strong> and, if <strong>you</strong> are a <strong>contributing member</strong>, <strong>your</strong> subscriptions may change at the <strong>renewal date</strong>.</td>
</tr>
<tr>
<td>You/your</td>
<td>this means the <strong>main member</strong> only.</td>
</tr>
</tbody>
</table>
Privacy notice – in brief

We are committed to protecting your privacy when dealing with your personal information. This privacy notice provides an overview of the information we collect about you and how we use and protect it. It also provides information about your rights. You can find more details in our full privacy notice available at bupa.co.uk/privacy. If you do not have access to the internet and would like a paper copy, please contact the Bupa Privacy team on +44 (0) 1784 893706. Or, you can email the team at dataprotection@bupa.com or write to Bupa Data Protection, Willow House, 4 Pine Trees, Chertsey Lane, Staines-upon-Thames, Middlesex TW18 3DZ. If you have any questions about how we handle your information, please contact us at dataprotection@bupa.com

Information about us
In this privacy notice, references to ‘we’, ‘us’ or ‘our’ are to Bupa. Bupa is registered with the Information Commissioner’s Office, registration number Z6831692. Bupa is made up of a number of trading companies, many of which also have their own data-protection registrations. For company contact details, visit bupa.co.uk/legal-notices

1. Scope of our privacy notice
This privacy notice applies to anyone who interacts with us about our products and services (‘you’, ‘your’), in any way (for example, email, website, phone, app and so on).

2. How we collect personal information
We collect personal information from you and from certain other organisations (those acting on your behalf, for example, brokers, healthcare providers and so on). If you give us information about other people, you must make sure that they have seen a copy of this privacy notice and are comfortable with you giving us their information.

3. Categories of personal information
We process two categories of personal information about you and, if it applies, your dependants. This is standard personal information (for example, information we use to contact you, identify you or manage our relationship with you) and special categories of information (for example, health information, information about race, ethnic origin and religion that allows us to tailor your care), and information about any criminal convictions and offences (we may get this information when carrying out anti-fraud or anti-money-laundering checks, or other background screening activity).

4. Purposes and legal grounds for processing personal information
We process your personal information for the purposes set out in our full privacy notice, including to deal with our relationship with you (including for claims and handling complaints), for research and analysis, to monitor our expectations of performance (including of health providers relevant to you) and to protect our rights, property, or safety, or that of our customers, or others. The legal reason we process personal information depends on what category of personal information we process. We normally process standard personal information on the basis that it is necessary, so we can perform a contract, for our or others’ legitimate interests or it is needed or allowed by law. We process special categories of information, because it is necessary for an insurance purpose, we have your permission or as otherwise described in our full privacy notice.
5. Marketing and preferences
We may use your personal information to send you marketing by post, phone, social media, email and text. We only use your personal information to send you marketing if we have either your permission or a legitimate interest. If you don’t want to receive personalised marketing about similar products and services that we think are relevant to you, please contact us at optmeout@bupa.com or write to Bupa Data Protection, Willow House, 4 Pine Trees, Chertsey Lane, Staines-upon-Thames, Middlesex TW18 3DZ.

6. Processing for profiling and automated decision making
Like many businesses, we sometimes use automation to provide you with a quicker, better, more consistent and fair service, as well as with marketing information we think will interest you (including discounts on our products and services). This may involve evaluating information about you and, in limited cases, using technology to provide you with automatic responses or decisions. You can read more about this in our full privacy notice. You have the right to object to direct marketing and profiling relating to direct marketing. You may also have rights to object to other types of profiling and automated decision making.

7. Sharing your information
We share your information within the Bupa group of companies, with relevant policyholders (including your employer if you are covered under a group scheme), with funders who arrange services on your behalf, those acting on your behalf (for example, brokers and other intermediaries) and with others who help us provide services to you (for example, healthcare providers) or who we need information from, to handle or check claims or entitlements (for example, professional associations). We also share your information in line with the law. You can read more about what information may be shared in what circumstances in our full privacy notice.

8. Transfers outside of the European Economic Area (EEA)
We deal with many international organisations and use global information systems. As a result, we transfer your personal information to countries outside of the European Economic Area (the EU member states plus Norway, Liechtenstein and Iceland) for the purposes set out in this privacy policy.

9. How long we keep your personal information
We keep your personal information in line with periods we work out using the criteria shown in the full privacy notice available on our website.

10. Your rights
You have rights to have access to your information and to ask us to correct, erase and restrict use of your information. You also have rights to object to your information being used; to ask us to transfer information you have made available to us; to withdraw your permission for us to use your information; and to ask us not to make automated decisions, which produce legal effects concerning you or significantly affect you.

11. Data protection contacts
If you have any questions, comments, complaints or suggestions about this notice, or any other concerns about the way in which we process information about you, please contact us at dataprotection@bupa.com

You also have a right to make a complaint to your local privacy supervisory authority. Our main office is in the UK, where the local supervisory authority is the Information Commissioner, who can be contacted at: Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, United Kingdom. Phone: 0303 123 1113 (local rate) or 01625 545 745 (national rate).
Financial crime and sanctions

Financial crime
The company agree to comply with all applicable UK legislation relating to the detection and prevention of financial crime (including, without limitation, the Bribery Act 2010 and the Proceeds of Crime Act 2002).

Sanctions
Bupa, through your policy, shall not provide cover or be liable to pay any claim where this would expose Bupa to any sanction, prohibition or restriction under United Nations resolutions, or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America, and/or all other jurisdictions where Bupa transacts its business, including but not limited to providing medical coverage inside Sudan, Iran, North Korea, Syria, and Cuba.
Bupa health insurance is provided by:
Bupa Insurance Limited. Registered in England and Wales No. 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 203332.

Bupa insurance policies are administered by:

You can check the Financial Services Register by visiting https://register.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.

Registered office: 1 Angel Court, London EC2R 7HJ
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