

Small business health insurance.  
For Living



**Ready for  
a healthier,  
happier team.**

For clients of intermediaries.



## **Healthy people. Healthy business.**

In smaller businesses, every single person plays a key role. If you're well in mind and body, you're all better off. It's simply good for business.

To help get your people there, we offer a range of healthcare services that focus on the mind just as much as the body. From managing stress, back pain and lots in between – we can help protect your business from the effects of long-term absence.

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## The most extensive mental health cover in the market.\*

More and more businesses are recognising the importance of looking after the mental wellbeing of their people, but employees still face many challenges in accessing treatment. From worrying about what others might say to long waiting lists. So we've changed our cover to make it easier.

# 30%

of the UK workforce have been formally diagnosed with a mental health condition at some point in their lifetime.

Business in the Community – Mental health toolkit for employers, 2020.

**Please note:** if you choose a Select Custom policy, you'll need to opt in for mental health treatment for an additional fee.

\*As of May 2021, this analysis is based on an internally conducted review of the SME health insurance market using publicly available information from the major insurers in the UK SME health insurance market. Combined, Bupa, AXA Health, Aviva and Vitality hold approximately 90% of the Gross Written Premium income of UK PMI providers. Refers to standard mental health cover when this is included in the selected SME health insurance product.

## Three key differences.

Our cover is designed to help as many of your employees as possible.

# 1

### No time limits

Our cover has no time limits on chronic mental health conditions, so we won't leave your employees without support if their condition comes back.

# 2

### Extended cover

We now cover most mental health conditions. The main exceptions are the treatment of dementia, learning difficulties, and behavioural and developmental problems.

# 3

### Ongoing support

We cover ongoing support for the monitoring and maintenance of diagnosed eligible mental health conditions, as set out in the employee's scheme and certificate. This could help them manage a condition and prevent worsening symptoms.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause, cosmetic treatment and gender reassignment. There are a few general exclusions, such as wars and riots, for which we would not cover any related mental health treatment. Please refer to your policy or trust guide for further details.

## **Fast access to treatment.**

Cancer, mental health and muscle, bone and joint conditions can have a significant impact on your employees – and your business. That's why we offer fast advice and referrals in all of these areas, usually without needing to see a GP first.\*





## Symptoms of cancer

The faster we act on cancer, the better the chance of a full recovery. That's why we'll assess any worrying symptoms over the phone and if necessary, book your employee an appointment with an approved specialist there and then.



## Mental health

If one of your team is experiencing stress, anxiety or any other issue, we can arrange for them to speak to a mental health practitioner who'll listen and guide them to the right support.



## Muscles, bones and joints

Bad backs, stiff joints and aching muscles can affect your team's overall wellbeing and productivity in the workplace. If an employee calls us with a problem, we'll arrange for a senior physiotherapist to call them back.

Call us straightaway for any worries or to start treatment

**0345 600 8277**

Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm. We may record or monitor our calls.

**Please note:** if you choose a Select Custom policy, you'll need to opt in for mental health treatment for an additional fee.

\*Direct Access telephone services are available as long as the symptoms are covered under the policy. If employees' cover excludes conditions they had before their policy started, we'll ask them to provide evidence from their GP that their symptoms are not pre-existing for a period of up to two years from policy start date (or five years in the case of mental health) before we can refer them to a consultant or therapist through the Direct Access service. Employees must always call us first to check they're eligible. Some Direct Access services are available on an opt-in basis and incur additional claims costs.

## Digital GP provided by Babylon. Make short work of seeing a GP.



Not being able to see a GP can cause stress for your team.<sup>1</sup> And those who can get an appointment often worry about taking time off.<sup>1</sup> Digital GP app makes it quick and easy for your employees to get health advice – 24/7. Helping to minimise disruption and maximise productivity.

### Present

Employees don't need to visit a surgery to see a GP. They can find a private space at work or at home and have a consultation using their smartphone.

### Productive

Because Digital GP is so convenient, employees are more likely to check out any worries sooner rather than later. This can help maintain good health.

### Engaged

Having a health worry on your mind can be a distraction. Digital GP provides fast answers, allowing your employees to get back to what they do best.

### How can Digital GP make life easier?

- Call or video call a GP 24/7. The next appointment is normally within 24 hours – often sooner.
- Ask Digital GP to check symptoms and get an instant response.
- Collect prescriptions within 60 minutes from a pharmacy of your choice, depending on opening hours.
- Free delivery is also available – prescription costs must be paid for.
- Get a referral to a specialist as part of your health insurance. Please note, members must call us to pre-authorise treatment.





**79%**

**of employees feel that not being able to get a GP appointment causes unnecessary stress.<sup>1</sup>**

<sup>1</sup>Bupa research provided by Opinium, January 2019.

**Almost 2/3**

**of business owners feel that not being able to get a GP appointment negatively affects business performance and productivity.<sup>1</sup>**

<sup>1</sup>Bupa research provided by Opinium, January 2019.

## **Bupa Select Health Insurance. Your options.**

With Select, you can choose to look after your team in both mind and body. Both diagnosis and eligible treatment in Bupa's recognised facilities are covered, including cancer.



## Mix and match levels of Select cover across your business

### Select Key

Our base level of cover.

### Select Enhanced

Extra cover for added reassurance.

### Select Complete

Our highest level of cover.

### Select Custom

Customised cover to suit your business.

### All levels include:

- cover for eligible out-patient consultations and treatments
- eligible in-patient and day-patient treatment including diagnostic tests and scans
- full cancer cover, including access to Specialist Centres for Breast Cancer\*\*†
- access to the Digital GP app in partnership with Babylon
- access to our 24/7 Anytime HealthLine
- access to our Family Mental HealthLine

\*Where cancer is covered as part of your core health insurance, there are no time limits and all your eligible cancer treatment costs are paid in full, for as long as you have Bupa health insurance.

†For eligible treatment on your core health insurance when you use a facility from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant).

**For more information, contact your intermediary partner**

# Your health insurance options explained.

This is a high level overview of the various products we provide. Please read this together with the relevant policy summary for each of the products listed below. You'll find full policy terms in the Bupa Select Membership Guide, including a full list of exclusions and exceptions.

Your Bupa contact will provide these guides.

## Select Key, Enhanced, Complete

Our healthcare options have been designed with the needs of small and medium businesses in mind. Choose the cover that's relevant to your work and budget.

	Select Comprehensive healthcare cover		
	Limits for each member and benefit notes		
Benefits	Select Key Our base level of cover	Select Enhanced Extra cover for added reassurance	Select Complete Our highest tier of cover
<b>Facilities</b>			
Facility access	over 300 partnership facilities nationwide		over 600 participating facilities nationwide
<b>Out-patient consultations and treatment</b>			
Out-patient consultations and diagnostic tests	£1,000 a year	£1,500 a year	paid in full <sup>3</sup>
Out-patient complementary medicine treatment (acupuncture, chiropractic and osteopathy)	up to £250 within your out-patient benefit limit above	up to your out-patient benefit limit above	paid in full <sup>1</sup>
Out-patient Magnetic resonance imaging (MRI) Computerised tomography (CT) and Positron emission tomography (PET) scans	paid in full <sup>1</sup>		
<b>Being treated in hospital as a day-patient or in-patient</b>			
Consultant fees and facility charges	paid in full <sup>1</sup>		
<b>Cancer treatment</b>			
Cancer cover	paid in full <sup>1</sup>		
NHS cancer cash benefit If you choose to have eligible cancer treatment under the NHS rather than privately	£100 each night of in-patient stay or £100 each day for out-patient, day-patient and home treatment for cancer (radiotherapy or proton beam therapy, cancer treatment taken by mouth or a surgical operation). For cancer treatment taken by mouth, it is paid each day on which you have a consultation with your consultant and they provide you with a prescription for that treatment <sup>2</sup>		
<b>Mental health treatment</b>			
Business Mental Health Advantage Consultant and facility charges for day-patient and in-patient care	paid in full up to 45 days each year for eligible treatment in recognised facilities with partnership consultants		
<b>Medical consultations, advice and support</b>			
Digital GP provided by Babylon Smartphone application for diagnosis, GP appointments and prescriptions	unlimited access to GP consultations 24/7 via phone or video call, clinical triage powered by Babylon artificial intelligence, and private prescription writing (prescription costs not included) with free delivery or collection from a chosen pharmacy		
Bupa Anytime HealthLine Telephone service for medical advice with a qualified nurse	unlimited 24/7 calls and unlimited call time. Provides guidance to members and their immediate family on any medical issue		
Bupa Family Mental HealthLine Telephone service for mental health support with a trained adviser	unlimited calls and unlimited call time between 8am and 6pm Monday to Friday. Provides guidance to parents and carers who are concerned about their child's emotional wellbeing and/or mental health		

<sup>1</sup>When we say benefits are paid in full – this is for eligible treatment on your core health insurance when you use a healthcare facility within your chosen Bupa network using a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.

<sup>2</sup>We pay NHS cancer cash benefit for radiotherapy or proton beam therapy, cancer treatment taken by mouth or a surgical operation that is for cancer treatment that would otherwise have been covered for private in-patient, out-patient or day-patient treatment under your benefits.

<sup>3</sup>When we say benefits are paid in full – this is for eligible treatment on your core health insurance when you use a healthcare facility within your chosen Bupa network using a Bupa recognised consultant.

		Select Comprehensive healthcare cover	
Limits for each member and benefit notes			
Benefits	Select Key Our base level of cover	Select Enhanced Extra cover for added reassurance	Select Complete Our highest tier of cover
<b>Additional benefits</b>			
<b>Direct Access</b> No GP referral needed for certain conditions	for certain medical conditions you can call us directly for a referral to a specialist usually without seeing a GP or other healthcare practitioner. Call us or go to <a href="http://bupa.co.uk/referrals">bupa.co.uk/referrals</a> for more information		
<b>Home Nursing</b> When immediately following private eligible in-patient treatment	£2,000 each year when carried out under the supervision of your consultant. You need to have our written agreement before the treatment starts		
<b>Ambulance Cover</b> When related to private eligible in-patient, day-patient treatment	up to £80 each single trip – no annual limits		
<b>NHS Cash Benefit</b> If you choose to have in-patient treatment under the NHS rather than privately	£50 a night for up to 35 nights a year for treatment that would have otherwise been covered for private in-patient treatment		
<b>Procedure Specific NHS cash benefit</b> If you choose to have certain eligible treatment under the NHS rather than privately	applies to treatment that would otherwise have been covered under your benefits. The amount we pay depends on the procedure you are having. Call us or go to <a href="http://bupa.co.uk/pscb">bupa.co.uk/pscb</a> for more information		
<b>Options to enhance cover (additional subscriptions apply)</b>			
<b>Island cover</b>	for residents of Jersey, Guernsey and the Isle of Man – includes travel to UK mainland		
<b>Options to manage costs</b>			
<b>Excess options</b>	£0, £100, £150, £200, £500		
<b>Six week scheme</b>	if the NHS can provide day-patient or in-patient treatment or diagnostic tests within six weeks of the date the consultant recommends the treatment or tests, then treatment is with the NHS. If not, the treatment or tests will be covered by Bupa. This option gives 15% to 25% discount on the cost of cover – subject to member's age		
<b>Fixed price</b>	you can fix the amount you pay for two years at an extra cost. However, this is not protected from any increases in Insurance Premium Tax (IPT) when your policy is next renewed. Changes to membership made during the two-year fixed period may also affect the price of the policy after renewal, although the rate per member will remain fixed. Please note: you may not be able to amend your benefit options at your first renewal when choosing this option		
<b>Add-ons (optional benefits you can add to your cover, additional subscriptions apply)</b>			
<b>Family cash benefit</b>	£200 for each birth or adoption – applies to main member only		
The following benefits are not available for members under 16 years old			
<b>Optical cash benefit</b>	up to £100 in any two year benefit period, when provided to or prescribed for you by a scheme recognised optician or consultant		
<b>Accidental dental injury cash benefit</b>	up to £900 each year, with a scheme recognised dentist or orthodontist		
<b>Prescription cash benefit</b>	up to £20 each year for eligible treatment		
<b>Key notes</b>			
<b>Key exclusions</b>	<p>Our main exclusions are listed below. Please refer to the Bupa Membership Guide for our complete list of exclusions. This will be provided by your Bupa representative</p> <ul style="list-style-type: none"> <li>■ Ageing, menopause and puberty</li> <li>■ Accident and emergency treatment</li> <li>■ Allergies, allergic disorders or food intolerances</li> <li>■ Birth control, conception, sexual problems and gender dysphoria or reassignment</li> <li>■ Chronic conditions</li> <li>■ Cosmetic, reconstructive or weight loss treatment</li> <li>■ Deafness</li> <li>■ Dementia or learning, behavioural and developmental conditions<sup>4</sup></li> <li>■ Dialysis</li> <li>■ Eyesight</li> <li>■ Pregnancy and childbirth</li> <li>■ Screening, monitoring and preventative treatment</li> <li>■ Sleep problems and disorders</li> <li>■ Speech disorders</li> </ul>		

<sup>4</sup>Any treatment for learning difficulties, behavioural or developmental problems (LBD) will remain ineligible. However, we will now cover any related mental health condition in relation to an LBD, for example anxiety or depression. Related mental health conditions will be eligible under Benefit 5.3 Exclusion GE20.

## Select Custom

Our healthcare options have been designed with your needs in mind. You can choose the customised cover that is relevant to your work and to your budget.

Select Comprehensive healthcare cover	
Limits for each member and benefit notes	
Benefits	Select Custom* Choose customised cover with the right benefits for your team
Facilities	
Facility access	over 300 partnership facilities nationwide or over 600 participating facilities nationwide
Out-patient consultations and treatment	
Out-patient consultations and diagnostic tests	<p>up to £250 combined limit, including complementary medicine</p> <p>or</p> <p><b>up to £500 combined limit.</b> Maximum of £250 for complementary medicine from combined limit of £500</p> <p>or</p> <p><b>up to £750 combined limit.</b> Maximum of £250 for complementary medicine from combined limit of £750</p> <p>or</p> <p><b>up to £1,000 combined limit.</b> Maximum of £250 for complementary medicine from combined limit of £1,000</p> <p>or</p> <p><b>£1,000 combined limit.</b> No limit on complementary medicine within combined limit of £1,000</p> <p>or</p> <p><b>up to £1,500 combined limit each membership year.</b> No limit on complementary medicine within combined limit of £1,500</p> <p>or</p> <p><b>Paid in full<sup>3</sup> (for out-patient cover)</b> <b>Paid in full<sup>1</sup> (for complementary therapies)</b></p>
Out-patient Magnetic resonance imaging (MRI) Computerised tomography (CT) and Positron emission tomography (PET) scans	paid in full <sup>1</sup>
Being treated in hospital as a day-patient or in-patient	
Consultant fees and facility charges	paid in full <sup>1</sup>
Cancer treatment	
Cancer cover	paid in full <sup>1</sup>

<sup>1</sup>When we say benefits are paid in full – this is for eligible treatment on your core health insurance when you use a healthcare facility within your chosen Bupa network using a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant) or a Bupa recognised complementary medicine practitioner.

<sup>2</sup>We pay NHS cancer cash benefit for radiotherapy or proton beam therapy, cancer treatment taken by mouth or a surgical operation that is for cancer treatment that would otherwise have been covered for private in-patient, out-patient or day-patient treatment under your benefits.

<sup>3</sup>When we say benefits are paid in full – this is for eligible treatment on your core health insurance when you use a healthcare facility within your chosen Bupa network using a Bupa recognised consultant.

\*Please note: For renewal customers buying directly from Bupa, and for customers purchasing via an intermediary or asking for a comparable quote directly from Bupa. A different version of Select Custom is available for new customers purchasing directly from Bupa. Speak to your Bupa representative for further information.

**Select**  
Comprehensive healthcare cover

Limits for each member and benefit notes

<b>Benefits</b>	<b>Select Custom*</b> Choose customised cover with the right benefits for your team
<b>NHS cancer cash benefit</b> If you choose to have eligible cancer treatment under the NHS rather than privately	£100 each night of in-patient stay or £100 each day for out-patient, day-patient and home treatment for cancer (radiotherapy or proton beam therapy, cancer treatment taken by mouth or a surgical operation). For cancer treatment taken by mouth, it is paid each day on which you have a consultation with your consultant and they provide you with a prescription for that treatment <sup>2</sup>
<b>Medical consultations, advice and support</b>	
<b>Digital GP provided by Babylon</b> Smartphone application for diagnosis, GP appointments and prescriptions	unlimited access to GP consultations 24/7 via phone or video call, clinical triage powered by Babylon artificial intelligence, and private prescription writing (prescription costs not included) with free delivery or collection from a chosen pharmacy
<b>Bupa Anytime HealthLine</b> Telephone service for medical advice with a qualified nurse	unlimited 24/7 calls and unlimited call time. Provides guidance to members and their immediate family on any medical issue
<b>Bupa Family Mental HealthLine</b> Telephone service for mental health support with a trained adviser	unlimited calls and unlimited call time between 8am and 6pm Monday to Friday. Provides guidance to parents and carers who are concerned about their child's emotional wellbeing and/or mental health
<b>Additional benefits</b>	
<b>Direct Access</b> No GP referral needed for certain conditions	for certain medical conditions you can call us directly for a referral to a specialist usually without seeing a GP or other healthcare practitioner. Call us or go to <a href="http://bupa.co.uk/referrals">bupa.co.uk/referrals</a> for more information
<b>Home Nursing</b> When immediately following private eligible in-patient treatment	£2,000 each year when carried out under the supervision of your consultant. You need to have our written agreement before the treatment starts
<b>Ambulance Cover</b> When related to private eligible in-patient, day-patient treatment	up to £80 each single trip – no annual limits
<b>NHS Cash Benefit</b> If you choose to have in-patient treatment under the NHS rather than privately	£50 a night for up to 35 nights a year for treatment that would have otherwise been covered for private in-patient treatment
<b>Procedure Specific NHS cash benefit</b> If you choose to have certain eligible treatment under the NHS rather than privately	applies to treatment that would otherwise have been covered under your benefits. The amount we pay depends on the procedure you are having. Call us or go to <a href="http://bupa.co.uk/pscb">bupa.co.uk/pscb</a> for more information
<b>Add-ons (optional benefits you can add to your cover, additional subscriptions apply)</b>	
<b>Family cash benefit</b>	£200 for each birth or adoption – applies to main member only
<b>The following benefits are not available for members under 16 years old</b>	
<b>Optical cash benefit</b>	up to £100 in any two year benefit period, when provided to or prescribed for you by a scheme recognised optician or consultant
<b>Accidental dental injury cash benefit</b>	up to £900 each year, with a scheme recognised dentist or orthodontist
<b>Prescription cash benefit</b>	up to £20 each year for eligible treatment
<b>Options to enhance cover (additional subscriptions apply)</b>	
<b>Mental health treatment</b> Consultant and facility charges for day-patient and in-patient care	paid in full up to 45 days each year for eligible treatment in recognised facilities with partnership consultants
<b>Surgeon and Anaesthetist fees</b>	full refund for consultants' fees for eligible out-patient, day-patient and in-patient surgical operations with a Bupa recognised consultant – irrespective of consultant partnership status – in a scheme recognised facility
<b>Island cover</b>	for residents of Jersey, Guernsey and the Isle of Man – includes travel to UK mainland

**Select**  
Comprehensive healthcare cover

**Limits for each member and benefit notes**

<b>Benefits</b>	<b>Select Custom*</b> Choose customised cover with the right benefits for your team
<b>Options to manage costs</b>	
<b>Excess options</b>	£0, £100, £150, £200, £500
<b>Six week scheme</b>	if the NHS can provide day-patient or in-patient treatment or diagnostic tests within six weeks of the date the consultant recommends the treatment or tests, then treatment is with the NHS. If not, the treatment or tests will be covered by Bupa.  This option gives 15% to 25% discount on the cost of cover – subject to member’s age
<b>Fixed price</b>	you can fix the amount you pay for two years at an extra cost. However, this is not protected from any increases in Insurance Premium Tax (IPT) when your policy is next renewed. Changes to membership made during the two-year fixed period may also affect the price of the policy after renewal, although the rate per member will remain fixed. Please note: you may not be able to amend your benefit options at your first renewal when choosing this option

The following option only applies to groups classified by Bupa as sports clubs

<b>Sports clubs exclusions</b> Excluded treatments include: Out-patient physiotherapy, complementary medicine, MRI and CT scans, mental health treatment and NHS cash benefits for NHS in-patient treatment	<b>Sports clubs exclusions applied</b> or <b>sports clubs exclusions not applied</b>
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**Key notes**

<b>Key exclusions</b>	<p><b>Our main exclusions are listed below.</b></p> <p><b>Please refer to the Bupa Membership Guide for our complete list of exclusions.</b></p> <p><b>This will be provided by your Bupa representative</b></p>		
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<sup>4</sup>Any treatment for learning difficulties, behavioural or developmental problems (LBD) will remain ineligible. However, we will now cover any related mental health condition in relation to an LBD, for example anxiety or depression. Related mental health conditions will be eligible under Benefit 5.3 Exclusion GE20.

<sup>5</sup>Does not apply if the Mental health treatment option is included.

\***Please note:** For renewal customers buying directly from Bupa, and for customers purchasing via an intermediary or asking for a comparable quote directly from Bupa. A different version of Select Custom is available for new customers purchasing directly from Bupa. Speak to your Bupa representative for further information.

<sup>4</sup>Any treatment for learning difficulties, behavioural or developmental problems (LBD) will remain ineligible. However, we will now cover any related mental health condition in relation to an LBD, for example anxiety or depression. Related mental health conditions will be eligible under Benefit 5.3 Exclusion GE20.

<sup>5</sup>Does not apply if the Mental health treatment option is included.

\***Please note:** For renewal customers buying directly from Bupa, and for customers purchasing via an intermediary or asking for a comparable quote directly from Bupa. A different version of Select Custom is available for new customers purchasing directly from Bupa. Speak to your Bupa representative for further information.



## Choosing a business product.

Your business is one of a kind, so you need a package that suits your needs. We offer a range of complementary products that you can choose alongside our insurance, or on their own. And if you'd like to vary the level of cover different employees have, you can.

### Dental insurance

Help with the costs of everyday and emergency dental treatment for you and your team. It's one less thing to worry about.

### Cash plan

Small costs can add up. With a cash plan, your employees can claim back everyday health expenses for routine sight tests and dental check-ups.

## Bupa Dental Plan

The Dental Plan Tables of Cover show the maximum amount of benefits you can claim up to per person per policy year according to your level of cover.

Please also refer to Section 3, 'Policy terms' in the membership guide for full details of what's covered, what's not covered and any limitations on cover by treatment type.

### Preventative and Restorative benefits

	Core	Level 1	Level 2	Level 3	Level 4	Level 5
<b>Preventative dental treatment</b>						
<b>Routine examination<sup>^</sup></b>	up to NHS limits	<b>£60</b> up to £30 per visit	<b>£80</b> up to £40 per visit	<b>£120</b> up to £60 per visit	<b>£140</b> up to £70 per visit	<b>£200</b> up to £100 per visit
maximum of two visits per policy year						
<b>Scale and polish<sup>^</sup></b> (by your dentist or hygienist)	up to NHS limits	<b>£80</b> up to £40 per visit	<b>£100</b> up to £50 per visit	<b>£160</b> up to £80 per visit	<b>£180</b> up to £90 per visit	<b>£250</b> up to £125 per visit
maximum of two visits per policy year						
<b>Virtual routine examination<sup>^</sup></b>	no cover	<b>£20 per policy year</b>				
<b>Dental X-rays<sup>^</sup></b>	up to NHS limits	<b>£40</b>	<b>£50</b>	<b>£80</b>	<b>£90</b>	<b>£100</b>
per policy year						
<b>Restorative dental treatment</b>						
<b>Fillings/root canal<sup>^**</sup></b>	up to NHS limits	<b>£150</b>	<b>£250</b>	<b>£300</b>	<b>£350</b>	<b>£375</b>
per policy year						
<b>Extractions<sup>^</sup></b>	up to NHS limits	<b>£100</b>	<b>£150</b>	<b>£200</b>	<b>£200</b>	<b>£250</b>
per policy year						
<b>Restorative dental treatment<sup>^</sup></b>	up to NHS limits	<b>80%</b> <b>up to £275<sup>^^</sup></b>	<b>80%</b> <b>up to £450<sup>^^</sup></b>	<b>80%</b> <b>up to £700<sup>^^</sup></b>	<b>80%</b> <b>up to £2,000<sup>^^</sup></b>	<b>80%</b> <b>up to £3,000</b>
per policy year						
<b>NHS treatment</b>	up to NHS limits	<b>100% reimbursement for NHS treatment when treated by an NHS dentist</b>				

<sup>\*</sup>Includes worldwide cover. <sup>\*\*</sup>Note – fissure sealants and topical fluoride treatments are included in this benefit.

<sup>^^</sup>80% towards the cost of your treatment up to your benefit limit, according to your level of cover.

### Other dental benefits

	Core	Level 1	Level 2	Level 3	Level 4	Level 5
<b>Orthodontic treatment</b> UK only	no cover	<b>£300</b>	<b>£400</b>	<b>£500</b>	<b>£600</b>	<b>£700</b>
per policy year						
<b>Emergency dental treatment<sup>^</sup></b>	up to NHS limits	<b>£1,000 per policy year consisting of four emergencies, up to £250 each</b>				
<b>Dental injury treatment<sup>^</sup></b>	up to NHS limits	<b>£5,000 per policy year</b>				
<b>Oral cancer treatment<sup>‡</sup></b> UK only	no cover	<b>paid in full when being referred for oral cancer treatment and using partnership consultants and partnership facilities</b>				
<b>Cash benefit for hospital stay</b> UK only	no cover	<b>£100 for each night you stay in hospital, up to £1,000 per policy year</b>				

<sup>\*</sup>Includes worldwide cover. <sup>‡</sup>Six month waiting period applies from your cover start date when you first join the policy. This is the period during which benefits are not payable.

For full details of your cover, please refer to the membership guide.

We have a nationwide network of Bupa owned and Bupa approved dental practices. It aims to offer our dental insurance customers hassle-free access to quality care and discounts on treatment.

Up to 20% discount<sup>†</sup> is available on general dental treatment costs at selected Bupa-owned and approved network dental practices. Please note, not all Bupa Dental Care practices are part of the Bupa Dental Insurance Network.

<sup>†</sup>You must inform the dentist you have Bupa dental insurance and provide your membership number prior to your appointment to benefit from this offer. 10% or 20% discounts are available depending on the practice and the dentist you are seeing. To find the selected Bupa-owned and approved network dental practices where this offer is available visit [finder.bupa.co.uk](http://finder.bupa.co.uk) and search Bupa Insurance Network. Discount excludes laboratory fees and specialist treatment and cannot be used against NHS and Bupa Essentials services.

## Bupa Dental Choice

The Dental Choice Tables of Cover show the maximum amount of benefits you can claim up to per person per policy year according to your level of cover.

Please note: where we say per course of treatment in the Table of Cover this means all visits relating to each full course of treatment including preparation, supply and fit.

Please also refer to Section 3, 'Policy terms' in the membership guide for full details of what's covered, what's not covered and any limitations on cover by treatment type.

### Preventative benefits

	Core	Choice 1	Choice 2	Choice 3	Choice 4
<b>Preventative dental treatment</b>					
<b>Dental examinations</b>					
<b>Routine examination<sup>**</sup></b>	up to NHS limits	up to £25	up to £30	up to £40	up to £52
		per visit, unlimited visits per policy year			
<b>New patient/specialist examination<sup>^</sup></b>	no cover	up to £40	up to £50	up to £65	up to £75
		one visit per policy year			
<b>Dental X-rays</b>					
<b>Small X-ray including bitewing or intraoral<sup>^</sup></b>	up to NHS limits	up to £6	up to £8	up to £10	up to £12
		per X-ray, unlimited X-rays per policy year			
<b>Other dental X-rays<sup>^</sup></b>	up to NHS limits	up to £15	up to £25	up to £30	up to £38
		per X-ray, unlimited X-rays per policy year			
<b>Scale and polish</b>					
<b>Scale and polish<sup>^</sup></b> (by your dentist or hygienist)	up to NHS limits	up to £25	up to £35	up to £50	up to £60
		per visit, unlimited visits per policy year			
<b>Periodontal treatment</b>					
<b>Periodontal treatment</b>	up to NHS limits	up to £55	up to £70	up to £80	up to £110
		per visit, unlimited visits per policy year			
<b>NHS treatment</b>					
<b>NHS treatment</b>	up to NHS limits	100% reimbursement for NHS treatment when treated by an NHS dentist			

<sup>\*</sup>Includes worldwide cover. <sup>\*\*</sup>Includes virtual routine examinations.

### Restorative benefits

	Core	Choice 1	Choice 2	Choice 3	Choice 4
<b>Restorative dental treatment</b>					
<b>Fillings (white, silver and amalgam)<sup>^</sup></b>	up to NHS limits	up to £35	up to £60	up to £80	up to £105
		per tooth, per course of treatment			
<b>Fissure sealants<sup>^</sup></b>	up to NHS limits	up to £20	up to £25	up to £30	up to £35
		per tooth			
<b>Topical fluoride treatment<sup>^</sup></b>	up to NHS limits	up to £30	up to £35	up to £40	up to £45
		per tooth			
<b>Root canal treatment<sup>^</sup></b>	up to NHS limits	up to £90	up to £150	up to £200	up to £300
		per tooth, per course of treatment			
<b>Extraction and surgical treatment</b>					
<b>Surgical implant<sup>^</sup></b>	up to NHS limits	up to £260	up to £450	up to £600	up to £750
		per policy year			
<b>Simple extraction<sup>^</sup></b>	up to NHS limits	up to £20	up to £32	up to £55	up to £75
		per tooth			
<b>Surgical extraction (flap raised)<sup>^</sup></b>	up to NHS limits	up to £50	up to £55	up to £80	up to £100
		per tooth			
<b>Apicectomy<sup>^</sup></b>	up to NHS limits	up to £58	up to £100	up to £120	up to £150
		per tooth, per course of treatment			

<sup>^</sup>Includes worldwide cover.

## Restorative benefits (continued)

	Core	Choice 1	Choice 2	Choice 3	Choice 4
<b>Restorative dental treatment</b>					
<b>Restorative dental treatment</b>					
Inlay/onlay <sup>^</sup>	up to NHS limits	up to £125	up to £175	up to £260	up to £350
		per tooth, per course of treatment			
Veneer <sup>^</sup>	up to NHS limits	up to £100	up to £165	up to £250	up to £390
		per tooth, per course of treatment			
Crown <sup>^</sup>	up to NHS limits	up to £120	up to £230	up to £300	up to £480
		per tooth, per course of treatment			
Bridge <sup>^</sup>	up to NHS limits	up to £250	up to £400	up to £550	up to £700
		per course of treatment			
Repair of bridge or crown <sup>^</sup>	up to NHS limits	up to £25	up to £30	up to £35	up to £55
		per course of treatment			
Post for crown (cast post and core, or prefabricated post and core) <sup>^</sup>	up to NHS limits	up to £35	up to £56	up to £90	up to £110
		per course of treatment			
<b>Denture</b>					
Upper or lower denture (partial or full) <sup>^</sup>	up to NHS limits	up to £360	up to £450	up to £500	up to £650
		per denture, per course of treatment			
Repair or relines of a denture (partial or full) <sup>^</sup>	up to NHS limits	up to £30	up to £35	up to £40	up to £50
		per repair			
<b>Other treatment</b>					
Mouthguard (partial or full) <sup>^</sup>	up to NHS limits	up to £82	up to £150	up to £175	up to £200
		maximum of one mouthguard per policy year			
Any other clinically necessary restorative dental treatment <sup>^</sup>	up to NHS limits	up to £65	up to £75	up to £85	up to £115
		per policy year			
<b>NHS treatment</b>					
NHS treatment	up to NHS limits	100% reimbursement for NHS treatment when treated by an NHS dentist			

<sup>^</sup>Includes worldwide cover.

## Other dental benefits

	Core	Choice 1	Choice 2	Choice 3	Choice 4
Orthodontic treatment UK only	no cover	up to £400	up to £450	up to £550	up to £650
		per policy year			
Anaesthetist fees (sedation) <sup>^</sup>	up to NHS limits	up to £65	up to £70	up to £75	up to £80
		per policy year			
Emergency dental treatment <sup>^</sup>	up to NHS limits	£1,000 per policy year consisting of four emergencies, up to £250 each			
Dental injury treatment <sup>^</sup>	up to NHS limits	up to £5,000 per policy year			
Oral cancer treatment <sup>‡</sup> UK only	no cover	paid in full when being referred for oral cancer treatment and using partnership consultants and partnership facilities			
Cash benefit for hospital stay UK only	no cover	£100 for each night you stay in hospital, up to £1,000 per policy year			

<sup>^</sup>Includes worldwide cover. <sup>‡</sup>Six month waiting period applies from your cover start date when you first join the policy. This is the period during which benefits are not payable.

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<sup>†</sup>You must inform the dentist you have Bupa dental insurance and provide your membership number prior to your appointment to benefit from this offer. 10% or 20% discounts are available depending on the practice and the dentist you are seeing. To find the selected Bupa-owned and approved network dental practices where this offer is available visit [finder.bupa.co.uk](http://finder.bupa.co.uk) and search Bupa Insurance Network. Discount excludes laboratory fees and specialist treatment and cannot be used against NHS and Bupa Essentials services.

## Cash Plan

Because health expenses are often unplanned, you can't always budget for them. If you knew you could claim cash back for everyday expenses such as dental and optical bills, it could make life a little easier.

### Bupa Wellbeing Health Expenses

This product will cover your employees for a selected range of everyday healthcare expenses, goods or services, alongside providing money back towards the costs of specialist therapies and consultations. One of the membership levels must be paid for by you on behalf of your team. There is also the option, where available, for your employees to voluntarily upgrade their cover at an additional cost.

This table of benefits and benefit limits outlines what is available on Bupa Wellbeing Health Expenses. Simply refer to the benefits listed on the left and then across for the amount of cash you can claim for from your chosen membership type and level per benefit year.

Membership type	Individual plus or Family*			Eligibility	Cash back % or instance limit
Membership level	Level 1	Level 2	Level 3		
Dental	up to £60	up to £120	up to £200	per member covered	100%
Dental injury	up to £200	up to £300	up to £400	per member covered	100%
Optical	up to £60	up to £120	up to £200	per member covered	100%
Hospital in-patient (nights)	£20 per member per instance	£30 per member per instance	£40 per member per instance	per member covered	up to 20 instances (nights/days) in total per benefit year
Hospital day-case (days)					
Therapies (includes physiotherapy, osteopathy, chiropractic, acupuncture and chiropody/podiatry)	up to £150	up to £300	up to £500	per member covered	100%
Consultations and diagnostic tests or scans	up to £200	up to £300	up to £500	per member covered	100%
Prescriptions	up to £25	up to £35	up to £45	per member covered	100%
Bupa health assessments	up to £100	up to £150	up to £200	all members aged 18 and over	100%
Bupa Employee Assistance Programme (EAP)**	✓	✓	✓	all members aged 16 and over	not applicable
Online health check	✓	✓	✓	main member only	not applicable
Bupa Anytime HealthLine	✓	✓	✓	all members aged 16 and over	not applicable

\*Individual plus membership is for the main member and up to four child dependants. Family membership is for the main member, their partner and up to four child dependants.

\*\*EAP Key and EAP Premier options available. The option chosen will determine the benefits available to your employees and will also affect your premium. Please see the applicable Bupa Wellbeing Health Expenses table of cover for more information.

All benefit limits represent the maximum amount that we will pay for each benefit under the cash plan during each benefit year. Pre-existing conditions are covered for all benefits. You will be required to provide any information or proof to support your claim if we make a reasonable request for you to do so.

Terms and conditions apply. Please see the applicable Bupa Wellbeing Health Expenses table of cover and the Bupa Cash Plan membership guide for more information.

# Helping everyone feel their best every day.

As your wellbeing partner, we do more to help your team feel good and your business thrive. Down to the little things like exclusive discounts on yoga and aromatherapy collections, virtual personal training sessions and more.

## Everyday Rewards

### Get tracking

20% off Fitbit products.\*



### Make online workouts personal

One-to-one physio, yoga or personal training sessions. Get 25% off your first session, then 20% off your second.\*



### Find your inner yogi

Exclusive discounts on yoga collections including a yoga mat, carry strap and stretch strap. Everything you need to get started.\*



### Hunt for national treasures

15% off annual membership.\*



### Relax and unwind

Exclusive discounts on aromatherapy collections.\*



### Reward yourself

Visit Everyday Rewards

[bupa.co.uk/everyday-rewards](https://bupa.co.uk/everyday-rewards)

\*See full terms and conditions for individual offers at [bupa.co.uk/business-bupa-rewards](https://bupa.co.uk/business-bupa-rewards)

Digital GP, Bupa Anytime HealthLine, Bupa Family Mental HealthLine, Bupa Employee Assistance Programme and Bupa Everyday Rewards are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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Registered office: 1 Angel Court, London EC2R 7HJ

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Registered office: 1 Angel Court, London EC2R 7HJ

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**For more information,  
contact your intermediary partner**