

Small business
health insurance.
For Living







Mental health. A competitor comparison.



How do we compare?

Our health insurance gives your employees access to the most comprehensive mental health cover in the market* – the Business Mental Health Advantage. It's what sets us apart.

Please note: the products below are typically available for SME groups that consist of between 2 and 249 members inclusive.

Standard product feature	 SME Select	 SME Business Health Select	 SME Solutions	 SME Business Healthcare
Cover for chronic mental health conditions	✓	✗	✗	✗
Cover for mental health symptoms, such as anxiety, relating to a learning, behavioural or development disorder	✓ [†]	✗	✗	✗
Cover for all types of addictions (including alcohol, drug and substance abuse) [‡]	✓	✗	✗	✗

[†]Available to all new customers and existing customers who renew their health insurance policy after January 2020.

*As of September 2020 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 PPP, 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. We acknowledge that SME schemes can have bespoke benefits.

[‡]To support addictions we fund one addiction treatment programme per membership lifetime. To support chronic mental health conditions (conditions which recur) we removed restrictions on policies with mental health cover from April 2018. Please contact your account manager if you would like to discuss the benefits/benefit limits on your policy.

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