

# Products at a glance

## Quick guide

For new customers purchasing  
directly from Bupa

From 1 January 2021



This document is designed to give a high level overview of the various products we provide. It should be read in conjunction with the relevant policy summary for each of the products listed below. Full policy terms are available in the Bupa Select Membership Guide including a full list of exclusions and exceptions. These guides will be provided to you by your Bupa representative.

## Our levels of cover – Select Custom, Key, Enhanced and 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 Custom Our entry-level cover for new direct customers*	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 <b>300</b> partnership facilities nationwide			Over <b>600</b> participating facilities nationwide
<b>Out-patient consultations and treatment</b>				
Out-patient consultations and diagnostic tests	£500 a year	£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>			
<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  <b>or</b> £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>				
<b>Business Mental Health Advantage</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>Medical consultations, advice and support</b>				
<b>Digital GP in partnership with 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			
<b>Bupa Anytime HealthLine</b> Telephone service for medical advice with a qualified nurse	Unlimited 24/7 calls and unlimited call time			
<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			

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

**Select**  
Comprehensive healthcare cover

Limits for each member and benefit notes

Benefits	Select Custom Our entry-level cover for new direct customers*	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>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 price of your premium for two years at an extra cost. However, this is not protected from any increases in Insurance Premium Tax (IPT) at the point of annual contract renewal. Please note, you may not be able to amend your benefit options at the first renewal with this option			
<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>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.

<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 GE18 from January 2020 for new policies and renewals.

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## 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
<b>Preventative dental treatment</b>					
<b>Routine examination<sup>1</sup></b>	up to NHS limits	up to £30	up to £40	up to £60	up to £70
		each visit, twice per policy year			
<b>Dental X-rays<sup>1</sup></b>	up to NHS limits	up to £40	up to £50	up to £80	up to £90
		per policy year			
<b>Scale and polish<sup>1</sup></b> (by your dentist or hygienist)	up to NHS limits	up to £40	up to £50	up to £80	up to £90
		each visit, twice per policy year			
<b>Restorative dental treatment</b>					
<b>Fillings/root canal<sup>1,2</sup></b>	up to NHS limits	up to £150	up to £250	up to £300	up to £350
		per policy year			
<b>Extractions<sup>1</sup></b>	up to NHS limits	up to £100	up to £150	up to £200	up to £200
		per policy year			
<b>Restorative dental treatment<sup>1</sup></b>	up to NHS limits	80% up to £275 <sup>3</sup>	80% up to £450 <sup>3</sup>	80% up to £700 <sup>3</sup>	80% up to £2,000 <sup>3</sup>
		per policy year			
<b>NHS treatment</b>	up to NHS limits	100% reimbursement for NHS treatment when treated by an NHS dentist			

<sup>1</sup>Includes worldwide cover. <sup>2</sup>Note – fissure sealants and topical fluoride treatments are included in this benefit. <sup>3</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
<b>Orthodontic treatment</b> UK only	no cover	up to £300	up to £400	up to £500	up to £600
		per policy year			
<b>Anaesthetist fees<sup>1</sup></b>	up to NHS limits	up to £30	up to £50	up to £60	up to £80
		per policy year			
<b>Emergency dental treatment<sup>1</sup></b>	up to NHS limits	up to £800	up to £800	up to £800	up to £1,000
		per policy year			
<b>Dental injury treatment<sup>1</sup></b>	up to NHS limits	up to £5,000 per policy year			
<b>Oral cancer treatment<sup>4</sup></b> UK only	no cover	paid in full when being referred for oral cancer treatment and using partnership consultants and partnership facilities			
<b>Cash benefit for hospital stay<sup>5</sup></b> UK only	no cover	£100 for each night you stay in hospital due to dental treatment, up to £1,000 per policy year			

<sup>1</sup>Includes worldwide cover. <sup>4</sup>Six month waiting period. <sup>5</sup>This is only available for oral cancer treatment when being treated via the NHS.

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.

## 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. A membership level 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.

# Bupa Business Travel Complete Insurance

Providing travel insurance cover for your employees travelling abroad on business.

Benefit	Description	Maximum Benefit
<b>Cancelling, amending or cutting short your trip</b>	We will reimburse the insured person for unused accommodation or travel costs/ cost of a new travel ticket on the same class of travel when amending or curtailing, if they have to cancel, amend or cut short their trip as a direct result of a specified reason.	£5,000 <sup>^</sup>
<b>Missed departure</b>	Travel and accommodation costs if the insured person arrives too late to board their transportation at their international departure point due to failure of scheduled public transport, or the immobilisation, accident to or breakdown of the vehicle in which they are travelling.	£500 Europe £1,000 worldwide
<b>Delayed departure</b>	Compensation if the booked transport on which the insured person is travelling is delayed for more than 12 hours.	£250 (£20 for first 12 hours, £10 for each further 12-hour period)
<b>Medical emergency and other related expenses</b>	If during the trip, the insured person suffers a bodily injury, sudden and unforeseen illness or dies, we will make arrangements regarding treatment or (where necessary) repatriation.	£10 million <sup>^</sup>
<b>Legal protection</b>	Cover for legal expenses as a result of death or injury resulting from an accident occurring during the trip.	£2 million
<b>Personal accident</b>	Compensation for permanent total disablement, loss of life, limb or sight.	£50,000 (reduced benefits for under 18s and over 69s)
<b>Personal baggage</b>	Cover is provided if personal baggage or replacement medication is lost, stolen, damaged or destroyed and not recovered during a trip (less wear, tear and depreciation).	£3,000 <sup>^</sup>
	Single item/pair or set and combined valuables limit:	£500 <sup>^</sup>
<b>Delayed baggage</b>	Cover is provided for the cost of essential items if the carrier has misplaced or delayed them for more than 12 hours during the outward journey of a trip.	£500 (business) £200 (leisure)
<b>Money, passport and driving licence</b>	Money if lost or damaged, stolen, destroyed abroad and the cost of travel and accommodation expenses in obtaining a replacement passport and returning home. The cost of the emergency replacement or temporary passport and/or visa and a replacement driving licence.	£2,000 (Cash losses limit £500) <sup>^</sup>
<b>Catastrophe</b>	Additional and irrecoverable transport and accommodation costs incurred to enable the insured person to continue with a trip or if that is impossible to return to their country of residence.	£500
<b>Replacement business colleague</b>	Cost of a single journey air ticket for a business colleague to replace the insured person if they are hospitalised for more than three consecutive days, repatriated or die on a business trip.	£1,500 <sup>^</sup>
<b>Business machines</b>	Cover is provided if the insured person's business machines are lost, stolen, damaged or destroyed and not recovered during a business trip (less wear, tear and depreciation).	£2,000 <sup>^</sup>
<b>Maximum trip duration</b>	This is the maximum trip duration within the insurance period.	180 days
<b>Added options available (additional subscriptions apply):</b>		
<b>Leisure cover</b>	Designed to cover employees for worldwide personal leisure travel, including winter sports trips. Cover is provided for a maximum of 17 days within the insurance period for winter sports.	As per section claimed under
<b>Family cover</b>	Designed to extend the leisure benefit to include an employee's family.	As per section claimed under
<b>LocalCover</b>	Designed to cover employees travelling for business within their country of residence.	As per section claimed under

<sup>^</sup>Excess applies. Excess deducted per person, per claim. £25.

The maximum age of all members on Business Travel Complete policy is 74 years of age. The maximum upper age limit applies to both the employee and their civil partner/partner with whom they have lived for six months or more. Children (including adopted and fostered children) must be under 15 or 23 in full-time education (cover will cease immediately upon leaving full-time education). If we are unable to provide you cover because of the age limit for eligibility on the policy you wish to buy, we are happy to direct you to the British Insurance Brokers association 'find a broker service' to find a provider who can meet your needs call: 0870 950 1790, [www.biba.org.uk/customerHome.aspx](http://www.biba.org.uk/customerHome.aspx) These policies do not cover manual work or working in hazardous locations. Cover for Business trips within the employee's country of residence is available at Bupa Travel's discretion for an additional premium per employee. Cost on application. **This is only a summary of the benefits provided. Details of the full terms, conditions and exclusions are included in the full policy wording. A copy is available by calling the Bupa Travel Services helpline on 0800 00 10 22 (we may record or monitor our calls) or writing to Bupa Travel Services, Willow House, Pine Trees, Chertsey Lane, Staines TW18 3DZ**

# Helpful information

## Consultant and facilities finder

Finder is an easy to use, free online directory that allows you to search for Bupa recognised consultants, therapists and hospitals, as well as Bupa dentists, health centres and care homes. Your employees can search using a name or location. When you include a postcode, Finder gives you a map, directions and driving times.

Please visit:  
[finder.bupa.co.uk](http://finder.bupa.co.uk)

## Everyday Rewards by Bupa

We want to help our members make the most of life, which is where our free Everyday Rewards programme comes in. It offers discounts from some of the UK's biggest names in health and wellbeing, leisure, travel, home entertainment and retail.

**Please contact your Bupa representative for more information.**

## Privacy notice

Our privacy notice explains how we take care of your personal information and how we use it to provide your cover. A brief version of the notice can be found in your membership guide and the full version is online at [bupa.co.uk/privacy](http://bupa.co.uk/privacy)

## Helpful numbers

**New business**  
03457 515 515

**Existing business**  
03457 553 322 option 5

**Member services for your health insurance**  
0345 604 0623

**Company Business Partner Services**  
03457 553 322

**Dental**  
For a quote:  
03457 515 515

For customer service or to make a claim:  
0800 237 777

**Cash Plan**  
For a quote:  
03457 515 515

For customer service or to make a claim:  
03456 066 003

**Travel**  
For a quote:  
03457 515 515

For customer service or to make a claim:  
0800 00 10 22

**Digital GP in partnership with Babylon**  
For technical support:  
0330 223 1008

We may record or monitor our calls.

Everyday Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ and administered by Paragon Customer Communications Limited, Evolution House, 12 Choats Road, Barking, Dagenham, RM9 6BF

Terms and conditions can be found at [bupa-rewards.bupa.co.uk/terms-conditions](http://bupa-rewards.bupa.co.uk/terms-conditions)

Bupa Investments Limited and Paragon Customer Communications Limited will use your information for the purposes of the administration of Everyday Rewards. For details of how your information will be processed by Bupa, please visit: [bupa.co.uk/privacy](http://bupa.co.uk/privacy)

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

Digital GP services are provided by:

Babylon Healthcare Services Limited. Registered in England and Wales No. 09229684.

Registered office: 60 Sloane Avenue, London SW3 3DD

Bupa health insurance, dental insurance, travel insurance and cash plan are 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.

Arranged and administered by:

Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No. 3829851.

Registered office: 1 Angel Court, London EC2R 7HJ

Bupa Anytime HealthLine is provided by:

Bupa Occupational Health Limited. Registered in England and Wales No. 631336.

Registered office: 1 Angel Court, London EC2R 7HJ

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