

# Private Health Insurance

## Insurance Product Information Document



**Company: Bupa Insurance Limited**

**Product: ClientChoice Essential Policy**

Registered in England and Wales. Authorised in the United Kingdom by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 203332.

This is a summary of the insurance cover. Full terms and conditions of the policy are contained in the membership guide and on your membership certificate. It is important you read all of these documents carefully.

### What is this type of insurance?

Private Health insurance, which is designed to cover the costs of private healthcare treatment with some limited diagnostic cover.



#### What is insured?

##### In-patient and day-patient treatment

- ✓ Hospital treatment – paid in full
- ✓ Diagnostic tests – paid in full
- ✓ Scans (MRI, CT, PET) – paid in full
- ✓ Radiotherapy and chemotherapy – paid in full

##### Out-patient treatment

- ✓ Scans (MRI, CT, PET) and diagnostic tests – paid in full
- ✓ Consultations and therapies – a combined limit of £500 per person, per year
  - when following within 6 months of the date of discharge and directly related to in-patient or day-patient treatment
  - up to 2 consultations within the 6 month period
- ✓ Radiotherapy and chemotherapy – paid in full
- When out-patient consultations or therapies are for eligible cancer treatment, benefit and time limits don't apply

##### Other benefits

- ✓ Anytime HealthLine – 24/7, unlimited telephone consultations with our team of nurses and GPs
- ✓ Family Mental HealthLine – 8am to 6pm Monday to Friday, telephone information and advice from a trained adviser and mental health nurse about your child's emotional wellbeing
- ✓ Parent accommodation – child aged 17 or under, one parent per night
- ✓ Private ambulance – £60 per journey, up to £120 per year
- ✓ NHS Cash Benefit for cancer treatment – £100 each day or night or for each day you see your consultant and they provide you with a prescription for cancer treatment taken by mouth
- A number of excess options are available

Other benefits apply, see full terms and conditions.



#### What is not insured?

- ✗ Benefits that are not covered and/or are above your benefit limits
- ✗ Complementary and alternative therapy products or preparations
- ✗ Complementary medicine including Chiropractors and Osteopaths
- ✗ Convalescence, general nursing care and therapist services not related to eligible treatment
- ✗ Drugs and dressings for out-patient or take home use other than for cancer
- ✗ Excluded treatment or medical conditions
- ✗ Experimental drugs which are not licenced/proven based on phase III clinical trials
- ✗ Health screening, routine tests, monitoring and preventative treatment other than for cancer
- ✗ Medical exclusions (special conditions) as detailed on your certificate for underwritten members
- ✗ Neonatal treatment
- ✗ Organ transplants
- ✗ Treatments that are unproven based on established medical practice
- ✗ Unrecognised medical practitioners, providers and facilities

##### Treatment of or relating to

- ✗ Accident and emergency admissions
- ✗ Ageing, menopause and puberty
- ✗ Allergies, allergic disorders or food intolerances
- ✗ Birth control, conception and sexual problems
- ✗ Complications from excluded conditions/treatment and experimental treatment
- ✗ Deafness that is not due to an acute condition or injury
- ✗ Eyesight correction that is not due to an acute condition or injury
- ✗ Gender dysphoria or reassignment
- ✗ Learning, behavioural and developmental problems
- ✗ Mental health
- ✗ Pandemic or epidemic disease
- ✗ Sexually transmitted diseases
- ✗ Sleep related disorders
- ✗ Weight loss



#### Are there any restrictions on cover?

- ! Benefit limits apply for in-patient and day-patient consultants/specialist fees if they are not fee-assured consultants
- ! Cancer treatment is only paid in full when you use a Bupa recognised facility (within your facility access) and a Bupa recognised consultant who agrees to charge within our limits (fee-assured consultant)
- ! Treatment and scans must be in a Bupa recognised facility (within your facility access and recognised for the treatment or scan you need)
- ! Treatment must be provided by a consultant recognised by Bupa for the treatment you need

**Restrictions are continued on page 2**



## Are there any restrictions on cover? (continued)

### Restrictions apply to treatment of the following

- ! When you claim for eligible treatment costs under a benefit that has a benefit limit, where applicable your excess amount will count towards your total limit for that benefit
- ! Chronic Conditions (we pay for treatment of acute symptoms resulting from a flare-up)
- ! Cosmetic surgery to change or restore your appearance
- ! Dental/oral treatment
- ! Moratorium conditions
- ! Pre-existing conditions
- ! Pregnancy and childbirth
- ! Speech disorders

### Other restrictions

- ! Advanced therapies and specialist drugs
- ! Bone Marrow and stem cell transplants
- ! Contamination, wars, riots and terrorist acts
- ! Critical and Intensive care
- ! Dialysis
- ! Overseas treatment or repatriation
- ! Rehabilitation to restore health and mobility following eligible treatment
- ! Supply or fitting of physical aids and devices eg crutches, hearing aids
- ! Temporary relief of symptoms

Other restrictions apply, see full terms and conditions.



## Where am I covered?

- ✓ UK, including Channel Islands and the Isle of Man



## What are my obligations?

### Obligations at the start of the contract:

- You must pay your premiums on or before the date they are due
- You must be a UK resident and registered with a GP
- You must provide medical history (as required)

### Obligations during the term of the contract:

- You must tell us of any changes in your or your dependants' address

### Obligations in the event that a claim is made:

- You must provide any information we require to assess your claim, including medical information
- You must obtain pre-authorisation for any covered benefits where it is stated that this is required in the membership guide
- Your treatment must be with a practitioner recognised by Bupa and registered with the relevant professional body
- You must pay any policy excess (where applicable)
- You must let us know if you have other insurance which also covers your covered benefits



## When and how do I pay?

- Monthly by Direct Debit or annually by Direct Debit or debit/credit card unless otherwise agreed



## When does the cover start and end?

- The term of the contract is 12 calendar months. Your policy will be renewed automatically and payment taken, unless you choose not to continue
- You can find your policy start and end date on your membership certificate



## How do I cancel the contract?

- You can cancel your policy, or your dependants' cover, within 21 days of receiving your policy documents or the start date of your policy (whichever is later) and receive a full refund if no claims have been made. After this period you can cancel your policy, or your dependants' cover, at any time and we will refund any premiums you have paid relating to the period after your policy ends
- To cancel call us on **0800 010 383**, we may record or monitor our calls, or write to us at **Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**

For those with hearing or speech difficulties who use the Relay UK smartphone app or textphone, use the prefix **18001** followed by the number above.