

Table of cover

Health Expenses

Please read this table of cover in conjunction with your membership guide, welcome letter and premium table for the full terms of your cover.



1. Table of benefits and limits

This table of **benefits** and **benefit limits** outlines what is available on your **cash plan**. Simply refer to the **benefits** listed down the side of the table, then across each row to find out the amount of cash you can claim for from your chosen **membership level**.

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.

Membership type	Individual*		Eligibility	Cash back %
	Level 10	Level 20		
Dental	Up to £125	Up to £250	Main member only	100%
Optical	Up to £125	Up to £250	Main member only	100%
Prescriptions	Up to £25	Up to £50	Main member only	100%

*Individual membership is for the **main member** only.

2. Benefit descriptions

In this section you'll find a description of the **benefits** listed in section 1 (table of benefits and limits). This will help you to understand what we mean by each of these **benefits**, what we'll/we'll not pay cash back towards and any additional information we think you may need to get the most out of your **cash plan**.

Benefit	Benefit description
Dental	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none">▪ dental treatment provided by a dental professional▪ home use materials purchased from a dental professional eg mouth guards. <p>We'll not pay cash back towards:</p> <ul style="list-style-type: none">▪ any medications (prescribed or non-prescribed). Medication prescribed by a dental professional is covered by the prescription benefit (if applicable to your cash plan)▪ home use materials and kits purchased independently.
Optical	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none">▪ glasses with prescribed lenses, prescribed contact lenses and routine sight tests when provided by a qualified ophthalmic practitioner▪ corrective laser eye treatment carried out by an ophthalmic surgeon who is a consultant. <p>We'll not pay cash back towards items such as (but not limited to) solutions, chains, cases.</p>
Prescriptions	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none">▪ charges paid for a prescription provided by a general practitioner, dental professional or consultant.▪ prescription prepayment certificates.



3. Definitions

Some of the words we use in this table of cover have specific meanings. In this section you'll find a definition of the terms used in ***bold italics*** throughout. This will help you to understand what we mean when we use these terms.

Defined term	Definition
<i>Agreement</i>	Means the agreement between <i>Bupa</i> and the <i>main member</i> or the <i>sponsor</i> which provides the terms of your cover (please see your <i>membership guide</i> for the definition specific to your policy).
<i>Benefit</i>	Means each of the benefits set out in this table of cover, to which you are entitled as a <i>member</i> of the policy.
<i>Benefit limit</i>	Means the maximum amount that we will pay for each <i>benefit</i> of the <i>cash plan</i> during each <i>benefit year</i> . You can find the benefit limits for each <i>benefit</i> on this table of cover.
<i>Benefit year</i>	Means a 12-month period starting on the <i>main member's start date</i> or an anniversary of that <i>start date</i> . This is applicable to all <i>members</i> .
<i>Bupa</i>	Means Bupa Insurance Limited, being the company that provides the insurance cover. Registered in England and Wales No. 3956433. Registered office: 1 Angel Court, London EC2R 7HJ. The term Bupa may also refer to other companies in the Bupa group, where indicated in the <i>agreement</i> .
<i>Cash plan</i>	Means the <i>benefits</i> we provide, as shown on this table of cover, subject to the terms and conditions of the <i>agreement</i> .
<i>Child dependant</i>	Means any child of yours or your <i>partner's</i> , including any child for whom you or your <i>partner</i> is a legal guardian or foster parent. See section 2.2 of your <i>membership guide</i> for more details.
<i>Consultant</i>	Means a consultant licensed and registered with the General Medical Council (GMC) or General Dental Council (GDC). You can contact the GMC on www.gmc-uk.org or the GDC on www.gdc-uk.org to see if the consultant is registered. There is a requirement for a consultant to hold a license from 18 November 2009 in addition to the GMC registration. The licence is managed by the GMC.
<i>Dental professional</i>	Means anyone that is registered with the General Dental Council (GDC) and practises in the UK. You can contact the GDC on www.gdc-uk.org to see if the dental professional is registered.
<i>General practitioner (GP)</i>	Means a doctor who is on the UK General Medical Council's General Practitioner Register. You can contact the GMC on www.gmc-uk.org to see if the GP is registered.
<i>Main member</i>	Means you, the policy holder, and not your <i>named dependants</i> .
<i>Member</i>	Means the <i>main member</i> of the policy and/or any <i>named dependant</i> covered under the policy.
<i>Membership guide</i>	Means the document that sets out the general terms and conditions of your membership, including, but not limited to, sections explaining how your membership works, how to claim, your right to cancel and making a complaint.

Defined term	Definition
Membership level	Means the level of cover chosen by you or the sponsor . This determines your benefit limits . Your membership level is shown on your welcome letter .
Named dependant	Means your partner and any child dependants who are named as members of the policy.
Partner	Means the main member's husband, wife, civil partner or the person they live with in a relationship similar to that of a marriage or civil partnership.
Premium table	Means the document we send you that outlines the monthly and annual premiums associated with each membership level available on your policy.
Sponsor	Means the company, firm or individual with whom Bupa have entered in to an agreement to provide cover.
Start date	Means the date your policy is effective from. You can find this in the welcome letter we sent you when you joined.
Welcome letter	Means the letter we send you confirming your membership level and your start date . We will send you a welcome letter at the start of your policy, but we will send subsequent letters confirming any changes if we/you make changes to your cover.



Notes

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Bupa cash plan 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.

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.

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