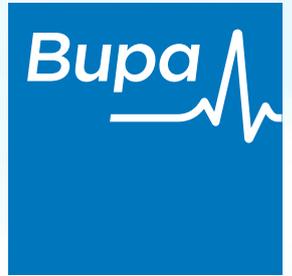


For health insurance.
For Living

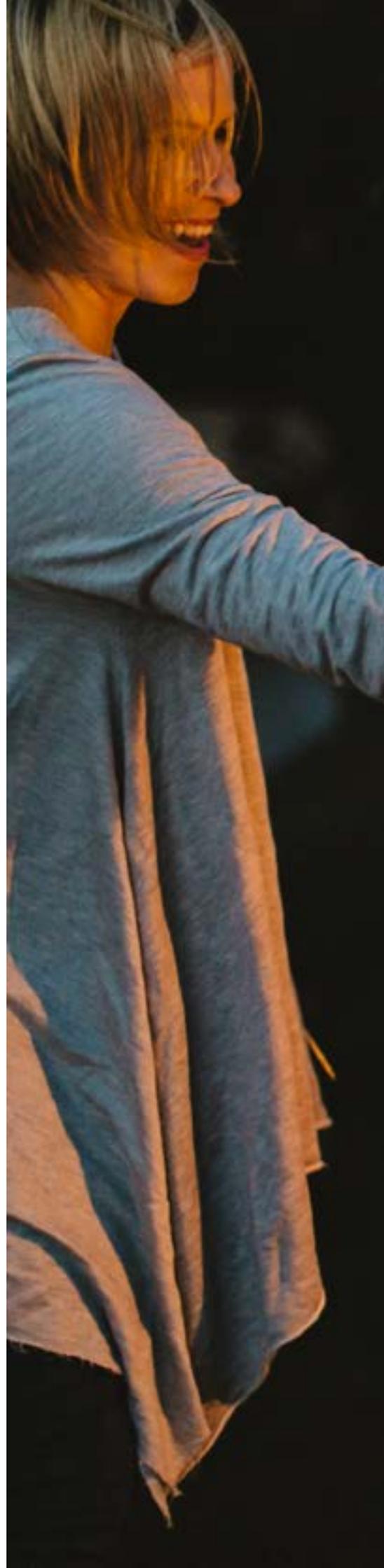


For you.
By you.



Health insurance chosen by you.

Few things in life are as important as your health. So, you need to know that the people looking after you don't just insure, they genuinely care. Bupa does everything they can to help you live the life that you want. From fast access to treatment to helping you from the comfort of your home.



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Ask your
intermediary
partner about
Bupa health
insurance



The right treatment.

From the minute you join Bupa, you know you'll be in safe hands. It isn't just about offering you the right level of cover and paying your bills. It's about being there when you need us and helping you make informed decisions about your health.

At Bupa we've been taking care of customers for over 75 years so we know how much the details matter.



Treatment Options Service

When you've had a diagnosis, you're bound to have questions about the different treatments on offer. One call to Bupa's Treatment Options Service can give you the advice you need to make the right decisions for you.



Specialists support teams

For life-changing conditions like cancer and heart disease, our specialist support teams are here to guide you through your treatment. They can also help direct you to the right advice at every step.

Our specialist support teams have been assessed by the Care Quality Commission (CQC) to make sure that they provide a safe, effective, caring, responsive and well-led service. Bupa is the first insurer to be awarded the accreditation, and the teams were rated "good" by the CQC.



24/7 Anytime HealthLine

Whenever you need health advice you can rely on, for you or your family, you can speak to qualified nurses and doctors. Whether it's your child being sick in the night or a worrying pain, you can call Bupa 24/7.



Why choose full cancer cover?

You'll have access to any cancer drug in the UK that's licensed for your condition, even if it isn't NICE approved or available on the NHS*. If you choose full cancer cover, while you are a Bupa member, we promise that, after you have been diagnosed with cancer, all of your eligible cancer treatment covered by your core health insurance will be paid in full^.



*Access to eligible breakthrough cancer drugs and treatments covered by your policy often before they are available on the NHS or approved by NICE as long as they are evidence-based.

^When you use a hospital or clinic from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa limits – a fee-assured consultant.



The right treatment for cancer

Bupa By You health insurance comes with a cancer promise: to look after you for as long as you have your policy. 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.[†] You must use a healthcare hospital or clinic from your chosen Bupa network and a Bupa-recognised consultant, who agrees to charge within Bupa limits. It's called a fee-assured consultant.

Access to breakthrough cancer drugs and treatment

You'll have access to any cancer drug in the UK that's licensed for your condition, even if it isn't NICE approved or available on the NHS.*

Our medical experts can evaluate trial drugs that aren't yet licensed and approve them for use, often within 24 hours.

We want you to receive the best care available.

Caring how cancer affects you personally

Everyone's experience of cancer is different, so you won't be told how to feel. Just know that you'll have access to a specialist oncology nurse. The oncology support team consists of over 40 trained advisers and experienced oncology nurses.

[†]For as long as you have Bupa health insurance. You must use a healthcare hospital or clinic from your chosen Bupa network and a Bupa-recognised consultant who agrees to charge within our limits (a fee-assured consultant).

*Applies to eligible cancer drugs and treatment covered by your policy.

The right route to treatment.

We can help you deal with health issues big and small, sooner rather than later. Just call and a trained adviser will give clear advice on what to do next. They could even refer you to a specialist there and then, without the need for a GP referral*, to give you faster access to treatment.

Fast access to support

Muscles, bones and joints

You rely on your body for every move you make, so any issues need to be dealt with as soon as possible. If you call us with a muscle, bone or joint problem, depending on your cover we'll arrange for you to have a telephone consultation with a senior physiotherapist who can assess your symptoms and recommend suitable treatment for your needs.*

Cancer

Evidence shows that acting quickly, at the point of first noticing a symptom, can make a real difference to overcoming cancer. That's why, if you have a concern, we can assess your symptoms over the phone and depending on your cover and the nature of your symptoms, book you an appointment with a specialist there and then if you've selected cancer as part of your cover.*

Mental health

If you're struggling with your mental health, you can talk to us first. We can help you access the treatment, help and support you need.

When you have your telephone consultation, our mental health practitioners will listen to you and explain what the best course of action is.



*Direct Access telephone services are available as long as the symptoms are covered under the policy. If your cover excludes conditions you had before your policy started, we'll ask you to provide evidence from a GP that your symptoms are not pre-existing for a period of up to two years after your policy start date or up to five years in the case of mental health. Always call us first to check your eligibility.

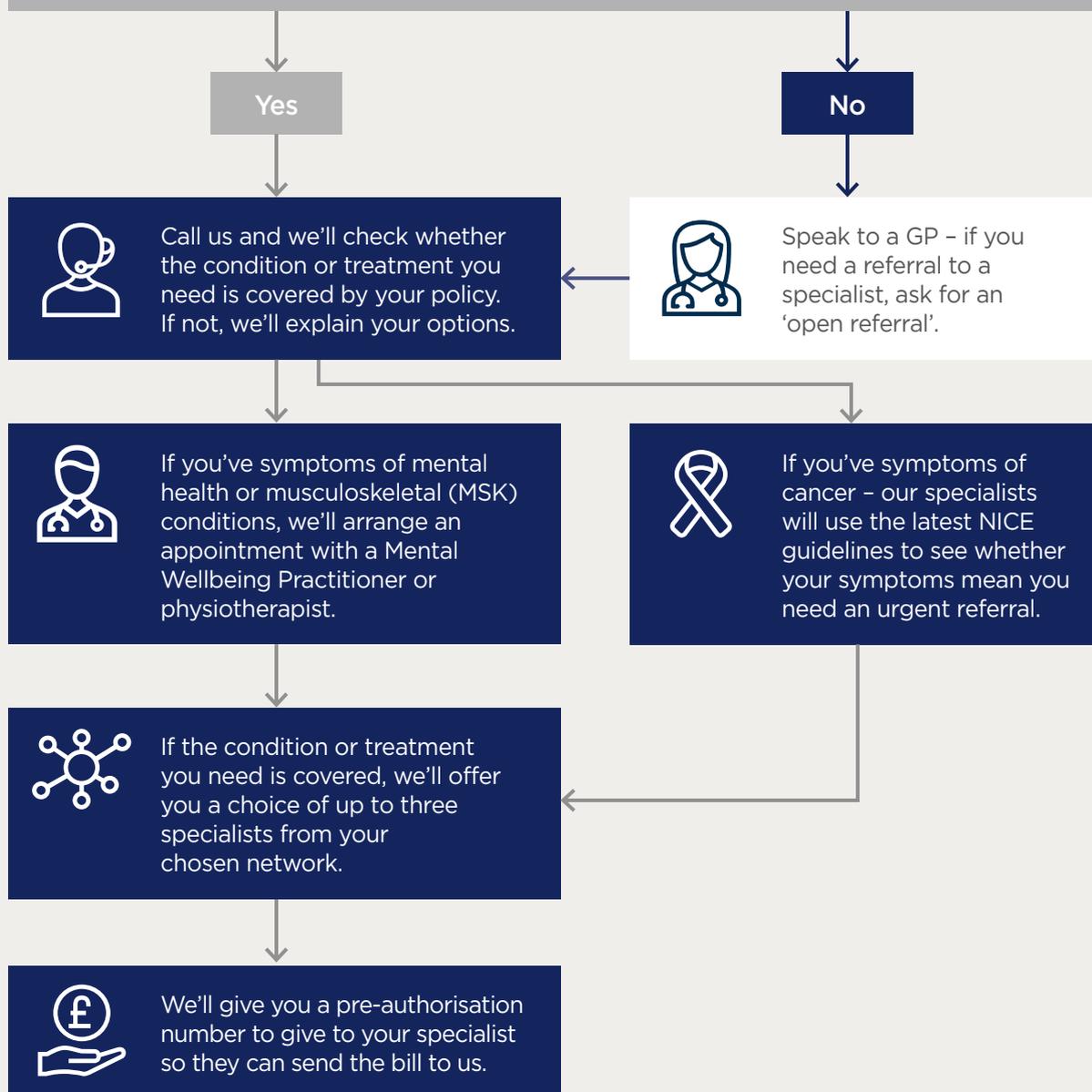
Our Direct Access service means that for many conditions you can speak to a specialist without needing to see a GP†.

Direct Access is available for the following conditions:

- any suspected symptom of cancer
- muscle, bone and joint problems
- mental health conditions

Is Direct Access† available for your condition?

(any suspected symptom of cancer, mental health conditions‡, muscle, bone or joint problems‡)



†Direct Access telephone services are available as long as the symptoms are covered under the policy. If your cover excludes conditions you had before your cover started, we'll ask you to provide evidence from a GP that your symptoms are not pre-existing for a period of up to two years after your cover started or up to five years in the case of mental health. For rolling moratorium underwritten policies we will ask for evidence each time you claim for a condition not claimed for before. Always call us first to check your eligibility.

‡Subject to your policy benefits.

Which hospital is right for me?

Depending on your personal preference, location and budget, we can offer you a choice of three different hospital lists. Simply select the option that suits you best.

Option 1

Essential Access

This network gives you access to a select number of private hospitals and clinics, as well as the usual NHS hospitals and clinics, throughout the UK. This option does not include private hospitals and clinics within London.

Option 2

Extended Choice

This network gives you access to a much larger number of private hospitals and clinics throughout the UK. It also includes a selection of hospitals and medical hospitals and clinics in central London.

Option 3

Extended Choice with Central London

This network is Bupa's most comprehensive list of hospitals and clinics and includes many major hospitals in the London area.

Guided Care

Alternatively, you can choose our Guided Care option as an option to your Bupa By You health insurance policy. It means we'll offer you a choice of up to three consultants from our Open Referral network if you need to see a specialist. We'll explain more about Guided Care on the next page.

Welcome to Guided Care.

Guided Care means that, whether you contact us about your condition or speak to a GP first, if you need treatment from a specialist, we'll offer you a choice of up to three consultants from our Open Referral network. You'll still have control over your choice of hospital, depending on the hospital network you've chosen.



Our Open Referral promise

With Open Referral, your GP specifies the type of consultant you need to see, instead of naming one. We use this information to help you find the right consultant for your medical needs.

We guarantee you won't face any shortfalls from consultants (surgeons or anaesthetists) when you get an open referral or use our Direct Access service and call us to pre-authorise your care. Even if there's no consultant in the Open Referral network available in your local area.

The Open Referral Network has over 19,000 consultants, which means that 90 percent of customers find the care they need within 45 minutes of their home.



Speak to therapists and consultants by phone or video

You can now speak to most consultants and therapists by phone or video call, so there's no need to leave your home. We'll try to make sure that the specialist you speak to is convenient to you. That means you can continue to see the same specialist whether your consultations are by phone, video or face to face**.

Call us with any questions

0345 609 0111

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

**Subject to any applicable benefit limits.



5 Stars

That's what over 458,000 members rated their digital GP appointments in 2021



Quick, unlimited appointments with Digital GP provided by Babylon.

Take advantage of 24/7 access to video appointments with GPs, nurses and pharmacists. You can also use Symptom Checker for instant health information and guidance on next steps.

How can Digital GP make life easier?

- Voice or video call a GP 24/7.
- Unlimited appointments are available within 24 hours - often sooner.
- Check your symptoms in seconds with Digital GP's Symptom Checker.
- Order prescriptions and collect within the hour from a local pharmacy.
- 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, you need to call us to authorise any treatment before going ahead.





Assessment services from home.



Rapid Cardiac Assessment Service.

We understand your heart health is incredibly important, so if you're experiencing problems, we'll do everything we can to help - that includes sending specialist diagnostic tests like an ECG monitor to your door, if that's the right next step for you.



Remote Skin Assessment Service.

We don't want you to take any chances on skin cancer so we offer a test from home. If you're worried about a mole or skin lesion, simply call our Cancer Direct Access team who will offer you a Remote Skin Assessment, if appropriate. You'll then be sent a link by text or email to register for the service. Upload an image of the mole that's worrying you and you'll get your results within two days.

Visit us online
to see more
on the everyday
health services you
could be using:



The right cover for you.

You want some flexibility when it comes to choosing your cover. That's why Bupa By You health insurance offers a choice of three options. Each product has its own level of cover, but, generally, all three exclude conditions such as: chronic conditions, pre-existing or special conditions, natural ageing, allergies, allergic disorders or food intolerances.

1

Bupa By You Comprehensive

This is the highest level of cover that opens the door to private diagnosis, treatment and aftercare for all of your eligible medical needs.

2

Bupa By You Comprehensive with limits

You can choose to apply a combined limit to your out-patient benefit. This limit will be applied annually to all eligible consultations, treatment, diagnostic tests and therapies that you have as an out-patient.

3

Bupa By You Treatment and Care

For people who are happy to self pay or for the NHS to diagnose them and then be treated privately. Your policy covers the cost of eligible treatment by a private consultant and aftercare at a private hospital. However it doesn't cover diagnosis of your condition.

Out-patient cover			
Consultations	Paid in full [^]	Combined limit of £1,000, £750 or £500	Paid in full when directly related to eligible in-patient and day-patient treatment or an out-patient surgical operation and follow within six months of the discharge date of your treatment.‡
Diagnostic tests	Paid in full [^]	Combined limit of £1,000, £750 or £500	Paid in full as an in-patient or day-patient and as an out-patient when they are directly related to eligible in-patient / day-patient treatment or an out-patient surgical operation and follow within six months of the discharge date of your treatment.‡
MRI, CT and PET scans	Paid in full [^]	Paid in full [^]	Paid in full as an in-patient or day-patient and as an out-patient when they are directly related to eligible in-patient / day-patient treatment or an out-patient surgical operation and follow within six months of the discharge date of your treatment.‡
Therapies (including mental health therapies)	Paid in full [^]	Combined limit of £1,000, £750 or £500	Paid in full‡
Out-patient surgical options	Paid in full [^]	Paid in full [^]	Paid in full [^]
In-patient and day-patient cover			
Hospital charges	Paid in full [^]		
Surgeon/anaesthetics fees	Paid in full [^]		
In-patient/day case Mental Health treatment	Limited to 28 days in-patient or day-patient care each benefit year [^]		
In-patient/day case treatment	Paid in full [^]		

[^]Paid up to your chosen benefit limit if applicable (please note benefit limits do not apply to cancer) when you use a hospital or clinic from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant).

‡For eligible treatment on your core health insurance when you use a recognised hospital or clinic from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant). In addition if you have chosen NHS Cancer Cover Plus, cover is only available when the radiotherapy, chemotherapy or surgical operation you need is not available from your NHS.

Cancer

There are three options for you to choose from:

1. Cancer Cover

You will be covered for all eligible private cancer treatment from diagnosis including eligible treatment such as surgery, chemotherapy, radiotherapy and bone marrow and stem cell transplants

Benefits: Paid in full†

2. NHS Cancer Cover Plus

You will receive cancer treatment in the NHS following diagnosis and will only be covered when the radiotherapy, chemotherapy or surgical operation you need to treat your cancer is not available to you under the NHS

Benefits: Paid in full†

3. No cancer cover

Additional benefits

Home nursing

Paid in full

Treatment at home

Paid in full

Private ambulance

Up to £60 per trip

Parent accommodation

One parent per night for a child up to age 17 years

NHS cash benefit

£50 per night (maximum 35 nights per year)

NHS cash benefit for cancer treatment

- £100 each night for NHS in-patient treatment, or
- £100 for NHS out-patient, NHS day-patient, or NHS home treatment for cancer, or
- £100 for each three-weekly interval, or part thereof, during which you take oral chemotherapy, or oral anti-hormone therapy that is not available from a GP

Anytime HealthLine

Yes

Excess

Excess

£0, £100, £150, £200, £250, £500, £1,000, or £2,000





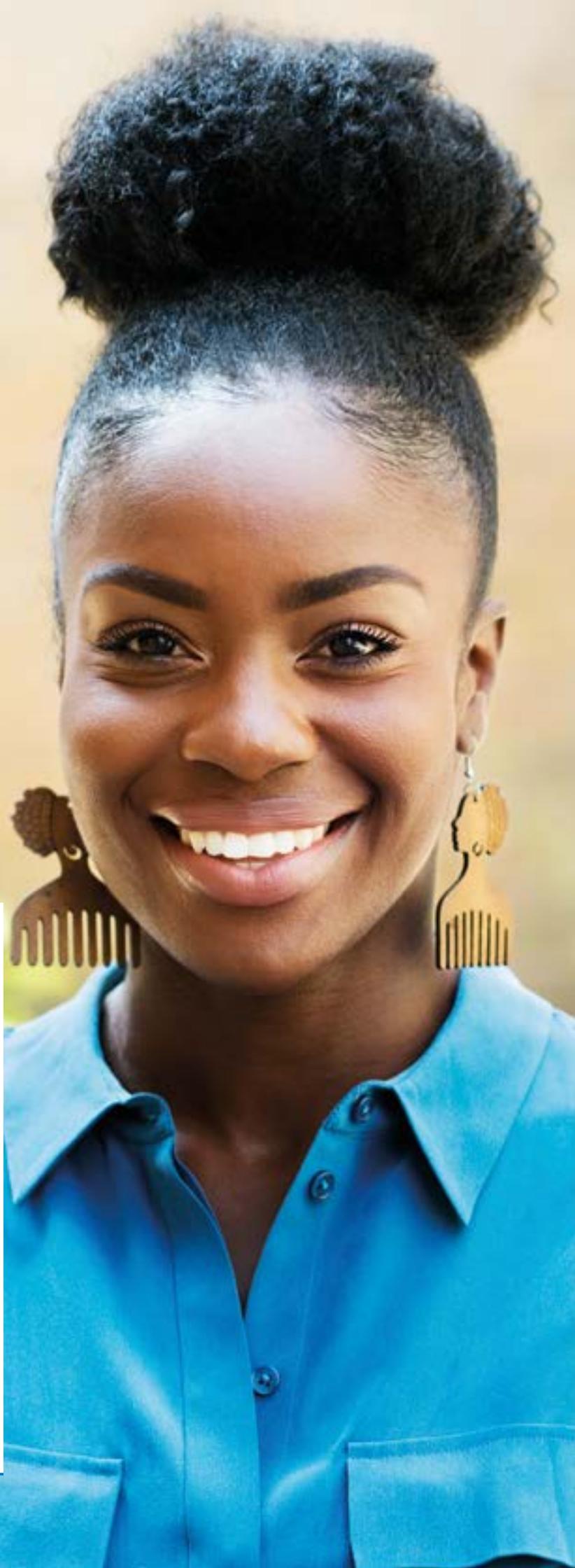
The right level of cover for mind and body.

You only feel yourself when you're in good health. That's why we look after your mind and your body. With cover for almost all mental health conditions and support through life's ups and downs.

Family Mental HealthLine

Bupa Family Mental HealthLine is a way to help parents, carers and guardians who are concerned about the mental health of a child. Spotting the signs early can make all the difference, so a trained adviser and mental health nurse is just a phone call away. They'll listen and guide them to the right support, whether or not the child is covered on the policy.

Lines are open 8.30am to 6pm Monday to Friday. Calls may be recorded and to maintain the quality of our service we may monitor some calls, always respecting the confidentiality of the call.





With you in mind. You won't be left without support

It's reassuring to know that, unlike other leading health insurers*, who place a time limit on cover for mental health, we won't leave you without support if you have a condition that comes back.

*As of August 2021, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between the Bupa's Bupa By You health insurance and other health insurance products offering mental health cover. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. Cover comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison.

With you in mind. You're covered for almost all mental health conditions

We want you to be ready for what happens in your life, that's why we cover an extended number of mental health conditions. You can turn to us for treatment and support on what you're facing, whatever the reason.†

†Up to your policy benefit limits. We don't cover the treatment of dementia and learning, behavioural and developmental problems.

Something else to smile about.

Your body is unique, which is why we give you the option to add dental cover so you can tailor your policy to your individual needs.



Dental Cover. Even more reasons to smile.

Routine check-ups, fillings and emergency treatment – the costs for keeping a healthy smile can add up. That's why there's this extra benefit to give you a helping hand.

We'll pay money back up to the limits on your membership certificate, or the appropriate NHS band limit, depending on which cover you choose.

What's included?

- Routine check-ups and scale and polish
- Fillings, root canals, crowns and dentures
- Emergencies and injuries
- Oral cancer treatment

**Ask your intermediary partner
about Bupa health insurance**





Digital GP services, 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.

Bupa health insurance and dental insurance 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

Digital GP services are provided by:

Babylon Healthcare Services Limited. Registered in England and Wales number: 09229684.

Registered office: 60 Sloane Avenue, London SW3 3DD

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

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

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