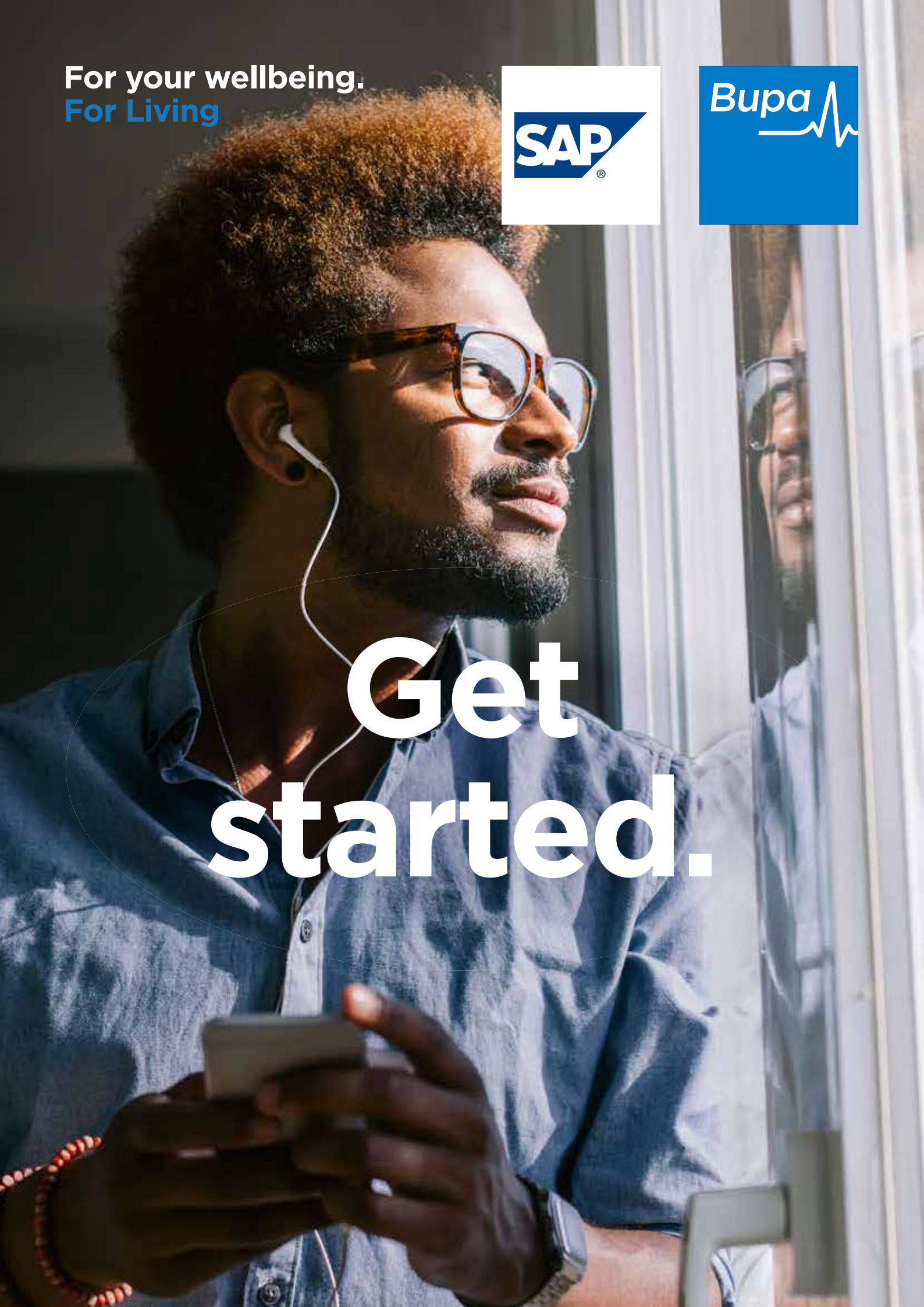


For your wellbeing.
For Living



Get started.



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Our promise.

We're here for the big things and the little things in your life. From fast access to specialist advice and treatment to everyday wellbeing tips, you can always count on us.

Call us with any questions or to make a claim

0345 609 0444

We may record or monitor our calls. Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm and 8am to 1pm on bank holidays.

Re-look at the fine detail of your cover any time. You'll find this in your health scheme documents.

Trusted information and advice.

It's easy to search for information online. But, it's difficult to know what you can trust. Our health information comes with the unique guarantee of the Patient Information Forum Tick, a new UK health information quality mark.



Play

Try interactive tools and calculators to help make healthy living fun.

- **Calorie counter** – check how much energy you burn while exercising.
- **BMI check** – discover if you're a healthy weight for your height.
- **Alcohol quiz** – get to know your body's limits. We're all different.

Find all these and more at bupa.co.uk/tools-calculators



Read

Health blog – Over 300 articles to help you live healthily

bupa.co.uk/health-blog

Health hubs – From support with cancer to advice on heart health, we've got you covered

bupa.co.uk/health-information

Health A to Z – Browse to find information on conditions alphabetically

bupa.co.uk/health-information/a-to-z



Listen

Listen to our Healthy Me podcasts to hear tips from our experts on a range of health and wellbeing topics.

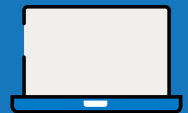
Visit bupa.co.uk/health-information/podcasts



Watch

Get expert advice and health tips to help you stay well, take control of your health and make the right choices.

Visit bupa.co.uk/health-information/inside-health



Mental health hub

Get practical advice, support and guidance on mental health issues. Our mental health hub contains useful information, including videos, real life stories and FAQs.

Visit bupa.co.uk/mental-health

Women's health hub

Providing facts and support on topics like the menopause, endometriosis, fertility, mental health and more.

Visit bupa.co.uk/womens-health

Stay in touch

It's never been more important to stay in touch. We email our customers each week with an update on the latest health information and advice from our experts.

Sign up for email updates: bupa.co.uk/email

Rewards just for you

Take advantage of our health and wellbeing offers, handpicked to help you kick-start a new routine or keep hold of healthy habits.

Free sign-up

As long as your employer has a Bupa health scheme, you can benefit from a carefully curated mix of rewards. Sign up and be the first to know:

**[bupa.co.uk/
corporate-bupa-rewards](https://bupa.co.uk/corporate-bupa-rewards)**

Use your membership or registration number to sign up.



Track your health
20% off all fitness trackers and smartwatches to help you stay on top of your health.



Take time out to recharge
20% off selected experiences from pamper days to fine dining.



Work out your way
1/3 off a Monthly+ gym pass so you can gym, swim and spa at thousands of locations.



Book a massage
20% off wellness treatments to help you unwind and recharge.



Make someone's day
25% off selected floral bouquets for you, a colleague or a loved one.

Offers are operated by third party providers and are subject to change.

Fast support and access to care.

It's good to know that we've got your back. Especially if you have a worrying symptom of cancer, a mental health concern or a painful muscle, bone or joint problem.

Quick access to treatment

For some conditions, if needed, you could be referred to a specialist usually without needing to see a GP.[‡]

Symptoms of cancer

Evidence suggests that acting quickly, at the point of first noticing a symptom, can make a real difference to beating 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, refer you to an approved specialist consultant there and then.[‡]

0345 850 0465

Muscles, bones and joints

You rely on your body for every move you make, so you need the access to the right level of care and clinicians when any issues arise. If you have a muscle, bone or joint problem, or need advice, call us first. Depending on your cover we may be able to arrange for you to have a consultation with a senior physiotherapist who'll assess your symptoms and discuss next steps with you. This can include an exercise plan, physiotherapy sessions or where appropriate, referral to a physician.[‡]

0345 600 8277

Please note: we may record or monitor our calls.

[‡]Direct Access telephone services are available as long as the symptoms are covered under the policy or health trust. If your cover excludes conditions you had before your cover started, we'll ask you to provide evidence from your 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 or health trusts we will ask for evidence each time you claim for a condition not claimed for before. Always call us first to check your eligibility.

Mental health

If you aren't feeling yourself, call our mental health support team.[‡] They can provide advice and discuss your feelings and symptoms and how we can help.

Depending on your cover they can:

- put you directly through to a mental health clinician
- book an appointment to speak to a mental health and wellbeing practitioner who could refer you to a Bupa-recognised therapist for a face-to-face, phone or video consultation
- or, where appropriate arrange access to fully supported, online Cognitive Behavioural Therapy (iCBT) programmes for you to complete at home.

0345 600 5446



Our cancer promise

If you experience cancer, it's our promise to be there for you with individual care at every step. We'll do everything we can to help you get back to feeling like yourself again.



No financial or time limits¹

Where cancer is covered as part of your health cover, there are no time limits and all your eligible cancer treatment is paid in full. All you need to make sure is that you use a healthcare facility from our network and a consultant who we recognise, who agrees to charge within our limits.

Access to breakthrough cancer drugs and treatment

You'll have access to evidence-based cancer drugs in the UK that are licensed for your condition, even if it isn't approved by the National Institute for Health and Care Excellence or available on the NHS.² We also employ medical experts to evaluate evidence-based drugs that aren't yet licensed. It's all because we want you to receive the best care available.

Treatment across the country and at home

As well as access to a network of specialist cancer centres, hospitals and consultant partners, you also have the option to receive chemotherapy treatment in the comfort of your own home if clinically appropriate.

Personalised treatment support

Everyone's experience of cancer is different, and we won't tell you how to feel. Just know that we'll be there if you want us to be, with expert advice, understanding and vital support as well as the treatment you need.

Live Well with Cancer Programme

Our programme gives you access to a specialist oncology nurse. They're at the end of the phone throughout treatment, so you're never alone in difficult times. And if you're given the all clear, our support doesn't stop there; for as long as you're with us, our specialist nurses will help you adjust to life after cancer. You can talk to them about coping with going back to work, staying healthy and finding local support groups.

¹With Bupa cancer cover there are no time limits. All eligible treatment costs and evidence-based breakthrough cancer drugs and treatments that your scheme covers are paid in full for as long as you have Bupa health cover. If your cover is provided by your employer there may be exceptions. If they've selected an overall annual maximum allowance, eligible treatment costs that your scheme covers will be paid up to that amount. You must use a hospital or health centre from the Bupa network and a consultant that we recognise and charges within Bupa rates (a fee-assured consultant). Please check your certificate or guide to see which specific list of advanced therapies your employer has selected as it may not cover all advanced therapies.

²Applies to eligible cancer drugs and treatments covered by your healthcare scheme.

Specialist Centres for breast and bowel cancer

Our Specialist Centres for breast and bowel cancer bring together the best private hospitals and clinicians to give you the all clear or all your initial diagnostic tests in one appointment.

If it's cancer, treatment will start in under half the time of the published national targets. You'll be in expert hands throughout, with access, if appropriate, to clinical trials and emotional support at every stage.

In one visit to a Specialist Centre, you can receive all of your initial diagnostic tests and scans. You could get the all clear, or if further tests are needed, those can be carried out in the same appointment with results available within two working days.

For breast cancer, our centres commit to offering you an initial appointment with tests within two working days of calling us. For bowel cancer, our centres will post medicines directly to your home to prepare you for your colonoscopy, and you can have your initial appointment and tests within four working days of calling us.

If cancer is diagnosed, our centres commit to starting your treatment within 31 days of first calling us - that's half the national standard.³

³Source: Cancer Research UK – <https://www.cancerresearchuk.org/about-cancer/cancer-in-general/treatment/access-to-treatment/waiting-times-after-diagnosis>

Customer journey

	Bowel Cancer	Breast Cancer
Pre-appointment	Customer calls Bupa and is offered an appointment within four working days .	Customer calls Bupa and is offered an appointment within two working days .
Appointment	In one visit to a Specialist Centre, customer is given the all clear or further diagnostic tests .	
Test results	Customers receive their initial diagnostic results within two working days of their appointment.	
Treatment	Treatment begins within 31 days of first calling Bupa- that's half the national standard.	
Care & support	Access to clinical trials if appropriate, cancer nurse specialist, Live Well With Cancer and enhanced recovery programmes.	

NHS Cancer Cover Plus

NHS Cancer Cover ensures you have access to quality cancer treatment.

Once diagnosed, if the treatment recommended by a consultant can be provided on the NHS, you will continue your treatment under NHS care - with additional telephone support from our dedicated Oncology Support Team.

If the NHS is unable to provide the eligible, evidence-based radiotherapy, Systemic Anti-Cancer Therapy (SACT) or surgical operation recommended by your consultant, you will then be treated privately and the treatment will be funded by us, if eligible.



NHS Cancer Cover Plus - eligible treatment for cancer:

- covered when the radiotherapy, chemotherapy or the surgical operation you need to treat your cancer is not available to you under your NHS and we have confirmed to you a recognised facility for your cancer treatment

Muscles, bones and joints

If left untreated, a muscle, bone or joint issue such as a bad back, or knee injury, can turn into more serious problems. That's why we do everything we can to tackle them early.



Specialist patient support team

If you've had or are waiting for treatment, you can access our dedicated case management support. This can include a digital home exercise plan for you to try at home, helping you get fit for your treatment and boost your chances of a speedier recovery.



Nationwide network of health professionals

- Physiotherapists
- Osteopaths
- Chiropractors
- Podiatrists
- Trauma and orthopaedic surgeons
- Rheumatologists
- MSK physicians



Treatment to suit your body

Everyone's condition is different and responds to treatment in different ways. That's why we have advanced physiotherapy physicians to talk through concerns with, often offering a second opinion on GP referrals so you can consider all treatment options. This can help avoid unnecessary surgeries, instead guiding you to the right clinician for you.



Online tips and advice

Access a range of self-help tools as well as information to help you proactively look after your body. For any knee problems, you can head straight to our online knee clinic at bupa.co.uk/knee-clinic or for any muscle, bone or joint issues, visit bupa.co.uk/health-information/muscles-bones-joints

Call our muscle, bone and joint team

0345 600 8277

We may record or monitor our calls.

Or contact us via live chat bupa.co.uk/contact

"I had a serious back issue and required physiotherapy help. Using my Bupa Insurance I received assistance from the team via a phone consultation. The advice and exercises resolved my issue in short order and the back up and support from the team was exemplary."

Bupa customer

This quote reflects the specific experience of one customer. Your cover will be subject to specific terms and conditions.

Fast support and access to care.

Mental health

We understand how helpful it can be to talk. That's why you can speak to a trained mental health adviser about whatever's on your mind. They can help you to help others too.

Bupa Business Mental Health Advantage

1 No time limits

Our cover for mental health conditions won't stop after a period of time, so you don't need to worry if a condition comes back.⁴

2 Extended cover

We cover most mental health conditions. The main exceptions are the treatment of dementia, learning difficulties, and behavioural and development conditions.

3 Ongoing support

We cover ongoing support for the monitoring and maintenance of diagnosed eligible mental health conditions, as set out in your scheme and certificate.⁴ This could help you manage conditions and prevent worsening symptoms.

Note: Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause and cosmetic treatment. There are a few general exclusions for which we would not cover any related mental health treatment. Please refer to your policy or trust guide for further details.

⁴To support addictions we fund one addiction treatment programme per membership lifetime.

"I called the mental health team when I was in an acute state of stress. I spoke to a lovely young man who listened attentively and was very calm and understanding. He suggested I may benefit from speaking to one of the mental health nurses and I was immediately transferred when I agreed. The mental health nurse was lovely, listened carefully, reassured me and advised she was happy to authorise cognitive behavioural therapy based on our conversation. Overall, a very welcome experience for which I was very grateful."

Bupa customer

This quote reflects the specific experience of one customer. Your cover will be subject to specific terms and conditions.

Strength in numbers

6,150+

Quality-assured mental health therapists nationwide.

Statistic correct as of February 2022.



Fast support and access to care.

Family Mental HealthLine



Worried about others? Call our Family Mental HealthLine

If you're a parent or care for a young person, you know them better than anyone else. You know when they aren't their normal self, but you might be unsure if a change in their behaviour is a natural part of growing up or a sign that they might need support.

If in doubt, call our Family Mental HealthLine and a trained adviser and mental health nurse will listen to what your family's experiencing, then give you clear advice on what to do next. Even if your child isn't covered under your scheme.

Who can call?

Anyone with our cover who is worried about a young person's emotional wellbeing. You might be a parent, carer, guardian or extended family member.

When's it open?

We're here to support you every weekday from 8am to 6pm.

What if my child isn't covered on my healthcare scheme?

We do everything we can to help you. That's why you can talk to us about your child even if they aren't covered.

Who will I talk to?

A team of specially trained advisers and mental health nurses, who will listen, advise you on your next steps and guide you to support.

Worried about your child's emotional wellbeing?
Parents and carers can talk to us on

0345 266 7938

Telephone support between 8am and 6pm Monday to Friday via a dedicated helpline. Calls may be recorded and to maintain the quality of our service we may monitor some calls, always respecting the confidentiality of the call.



Need advice? Call our Menopause HealthLine

The menopause is a natural part of life, but for many, it can be tricky to navigate and access support. Now you can chat one-to-one with a menopause trained nurse who'll listen, offer clinical advice and guidance to help you understand and manage your menopause symptoms.

Who can call?

Anyone experiencing symptoms, or partners and dependants who would like to know how to support family and friends.

Speak to menopause trained nurses for:

- information about what to expect
- health, diet and exercise during the menopause
- mental wellbeing relating to the menopause, such as stress and anxiety
- advice about treatment options. The nurses can't prescribe medication, but they can help prepare you for a conversation with your GP
- referrals to a Bupa specialist support team, depending on your eligibility for scheme benefits
- guidance to Bupa's women's health hub
- advice on next steps or for guidance to further support

Call us to speak to a menopause trained nurse

0345 608 9984

Calls may be recorded and to maintain the quality of our service we may monitor some calls, always respecting the confidentiality of the call.

Bupa Be.Me

Take control of your health, wherever and whenever you'd like with your Be.Me health and wellbeing plan. It's free and comes with a range of support you can dip in and out of at your own pace.

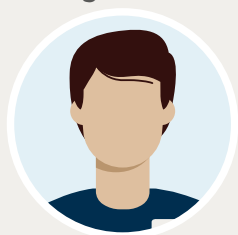
Explore the Bupa Be.Me app

Got a health goal you're looking to smash? Do it with 365 days of support, easily accessed through your phone. Meet your virtual coach, Luke, who'll guide you through the app and help you stay focused on what's important to you. Answer questions on your mind and body to build your unique health profile. From there, you'll choose an area of your health to focus on:

- nutrition for weight management
- nutrition for fitness performance
- nutrition for healthy living
- healthy gut
- healthy heart
- exercise for weight loss
- exercise for fitness performance
- exercise for healthy living
- managing alcohol intake
- stopping smoking
- managing stress
- improving sleep

What else can you do?

- Set goals linked to your health profile
- Connect any wearables to help you track your progress
- Start and compete in group challenges
- Explore relevant content, including bitesize videos, based on your health profile



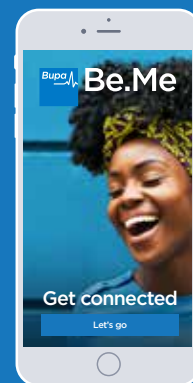
Download Bupa Be.Me today

Simply search 'Bupa Be.Me' in the Google Play or App Store.

Phone too full?

Head online instead:

be-me.bupa.co.uk



Find balance with an Online Mental Wellbeing Programme

For one year, you can access various programmes provided by SilverCloud Health. They use cognitive behavioural therapy (CBT) techniques to help you stay in control of your wellbeing and teach you a fresh way of thinking and feeling about things.

Stress

How to manage it, use problem solving to your advantage and communicate effectively.

Sleep

Practical tips on catching more ZZZs with a new and improved sleep routine.

Resilience

Looking at self-esteem, connections to others and ways to boost healthy habits.

Money worries

How to shake unhelpful thinking patterns, reduce comfort spending and more.

Alcohol

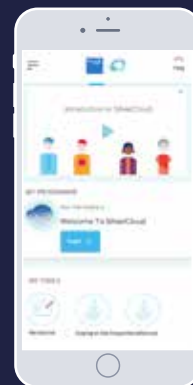
Understanding your relationship with drink, the effects and how to handle triggers.

Body positivity

Empowering you to challenge negative beliefs and feel good about yourself.

Create an account, choose a programme and go at your own pace

bupa.co.uk/bememind



Contact us first.

Don't waste any time in checking out worrying symptoms. Call us or speak to us via live chat, and a trained adviser will give you clear advice on what to do next. They could even refer you to a specialist there and then, usually without the need for a GP referral,[†] helping you take your next steps faster.

Can't wait to see a GP? Contact us straight away[†]

We'll assess your symptoms either over the phone or via live chat. If they're consistent with any of the conditions mentioned on the right, we may be able to help you with advice or treatment, without the need to see a GP.[†]

- Cancer
- Mental health
- Muscles, bones and joints

What to do next?

Step one

Call us and explain your symptoms

0345 609 0444

We may record or monitor our calls.

Or contact us via live chat at **bupa.co.uk/contact**

Step two

We may be able to assess your symptoms there and then and offer advice. Alternatively, depending on your scheme benefits, we may be able to arrange a telephone consultation with a relevant specialist at a convenient time for you, if clinically appropriate.

Step three

We'll let you know what to do next. This could be a referral for diagnosis or we may ask that you see a GP.



Contact us first, before treatment

If you do see a GP about any condition, they will let you know if you need to see a consultant. This is known as a referral.

What to do next?

Step one

Let your GP know you have our cover and they'll give you a referral letter.



Step two

Call us and we'll confirm if the consultant your GP has recommended is covered under your scheme. Then we can authorise your treatment.

0345 609 0444

We may record or monitor our calls.

Or contact us via live chat at **bupa.co.uk/contact**

[†]Direct Access telephone services are available as long as the symptoms are covered under the policy or health trust. If your cover excludes conditions you had before your cover started, we'll ask you to provide evidence from your 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 or health trusts we will ask for evidence each time you claim for a condition not claimed for before. Always call us first to check your eligibility.

Contact us first

Contact us first, for 24/7 health advice

Speak to a trained nurse any time of the day if you're worried about anything from your child being ill in the night to an ache or pain. You can ask them any health question, whether it's urgent or not. And it's free for your family too.

You can also get lifestyle advice like quitting smoking.

Call our 24/7 Anytime HealthLine

0345 607 7777

Calls may be recorded and, to maintain the quality of our Bupa Anytime HealthLine service, a nursing manager may monitor some calls always respecting the confidentiality of the call.



“I rang the Anytime HealthLine in the early hours of the morning when I couldn't sleep. The nurse I spoke with was amazing! She listened, calmed me down, gave me lots of information on the topics that were concerning me after a recent A&E chest pain admission and helped me to realise the steps I needed to address to gain control again. And all in such a lovely, caring friendly manner. To me, this service is in the 'couldn't do without' category.”

Bupa customer

This quote reflects the specific experience of one customer. Your cover will be subject to specific terms and conditions.

Find the right specialist

Use our handy Finder tool to look up your choice of clinical specialist. You'll be able to read all about their experience, area of expertise as well as qualifications. Profiles list the clinics that they practice from, and some can even connect instantly to their diaries for you to book your appointment directly.

finder.bupa.co.uk

Features of your scheme.

Medical history disregarded

Your scheme's underwriting means that we won't take into account your previous medical history - so you're covered for any condition eligible under the rules of your scheme.



Smooth changeover

In most cases, if you've already started to receive treatment from another provider, your care will continue as normal.



Agreed continuity of care period

Your company's agreed continuity of care period is 12 months. If your treatment will be complete within this period, we'll authorise and fund your treatment, even if the consultant or hospital isn't recognised by us. Every case is unique, which is why we assess each case individually to make sure that you can continue to have the right treatment in the right place, at the right time. If your treatment won't be complete within this period, we'll provide advice on how to transfer your care.

Benefit limits

If you have surgery, we'll pay the surgeon and anaesthetist charges in full, providing that treatment for your condition started with that consultant before your cover transferred to us. This is so you don't face any unexpected costs – even if benefit limits would normally apply. Excess and out-patient benefit limits still apply.

Cash benefits

If you choose to receive eligible treatment on the NHS instead of using your private cover, we'll pay you a cash benefit*.



NHS cash benefit

We'll pay you a cash benefit for every night you spend in hospital up to 35 nights per person per scheme year.

The benefit amount can be found in your scheme documents.



NHS cancer cash benefit

We'll pay £100 for each of the following:

- in-patient treatment
 - each night of in-patient stay that you receive radiotherapy, chemotherapy or surgical operation that is for cancer treatment
- out-patient, day-patient and home treatment
 - for each day you receive radiotherapy and/or proton beam therapy in a hospital setting
 - for the day of your surgery that is for cancer treatment
 - for each day you receive chemotherapy other than oral chemotherapy.

For some types of oral chemotherapy treatment a cancer cash benefit is also available.



NHS procedure specific cash benefit

For some specific treatment you may be able to claim a procedure-specific cash benefit based on the complexity of the treatment that you're having. This benefit is a lump sum payment for your whole admission for that treatment.



Cash benefits can help with everyday costs such as:

- travel expenses
- hospital car park costs
- childcare expenses

*Subject to your policy benefits. Please also check your certificate or guide to see which specific list of advanced therapies your employer has selected as it may not cover all advanced therapies.

Digital GP services, Bupa Anytime HealthLine, Bupa Menopause HealthLine, Everyday Rewards by Bupa, Bupa health and wellbeing plans and Bupa Employee Assistance Programmes are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Digital GP provided by:

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

Registered office: 60 Sloane Avenue, London SW3 3DD

Bupa Anytime HealthLine, Bupa Menopause HealthLine, Bupa health and wellbeing plans and Bupa Employee Assistance Programmes are provided by:

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

Registered office: 1 Angel Court, London EC2R 7HJ

Bupa Occupational Health Limited provides Online Mental Wellbeing Programmes by working together with SilverCloud Health Limited.

Registered address: 1 Stephen Street Upper, Saint Peter's, Dublin 8, Ireland D08 DR9P

Everyday Rewards by Bupa is promoted by Bupa Investments Limited, 1 Angel Court, London EC2R 7HJ and administrated 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

Bupa Investments Limited and Paragon Customer Communications 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**

Bupa health trusts are administered by:

Bupa Insurance Services Limited. Registered in England and Wales No. 3829851.

Registered office: 1 Angel Court, London EC2R 7HJ

Bupa health insurance 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.

Registered office: 1 Angel Court, London EC2R 7HJ

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