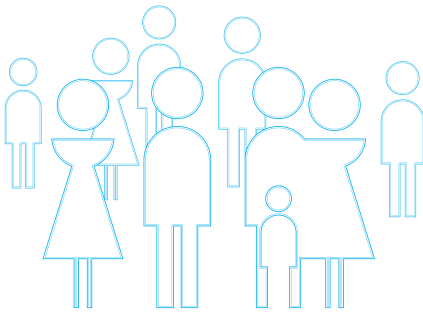




# PRODUCTS AT A GLANCE

[bupa.co.uk](http://bupa.co.uk)



Our healthcare options have been designed with the needs of small and medium businesses in mind. You could choose the cover that is relevant to your work and to your budget.

## SELECT

Comprehensive healthcare cover.

BENEFIT	LIMITS FOR EACH MEMBER		
	SELECT KEY Our base level of Select cover	SELECT ENHANCED Extra cover for added reassurance	SELECT COMPLETE Our highest tier of cover
<b>FACILITY ACCESS</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 cover such as consultations, X-rays and diagnostic tests	£1,000 a year	£1,500 a year	Paid in full <sup>1</sup>
Complementary therapies	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>2</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>		
NHS cancer cash benefit if you choose to have eligible cancer treatment under the NHS rather than privately	£100 each night of in-patient stay or £100 each day for out-patient, day-patient and home treatment for cancer. For oral chemotherapy, it is paid for each three-weekly interval or part thereof <sup>4</sup>		
<b>MENTAL HEALTH TREATMENT</b>			
Mental health cover 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>ADDITIONAL BENEFITS</b>			
Home Nursing when immediately following private eligible in-patient treatment	£2,000 each year		
Ambulance Cover when related to private eligible in-patient, day-patient treatment	up to £80 each single trip – no annual limits		
NHS Cash Benefit <sup>1</sup> – if you choose to have in-patient treatment under the NHS rather than privately	£50 a night for up to 35 nights a year		
<b>OPTIONS TO ENHANCE COVER</b>			
Island cover	For residents of Jersey, Guernsey and the Isle of Man – Includes travel to UK mainland		
<b>OPTIONS TO MANAGE COSTS</b>			
Excess options	£0, £100, £150, £200, £500		
Six week scheme	<ul style="list-style-type: none"> <li>◦ If the NHS can provide treatment within six weeks of the recommended treatment date, then treatment is with the NHS. If not, treatment is with Bupa</li> <li>◦ 20% discount on the cost of cover</li> </ul>		
<b>Key Notes</b>	General exclusions apply		

## FOUNDATIONS

Lower cost (than Select) healthcare to help cover more of your workforce.

### NUMBER AND BENEFIT NOTES

DIAGNOSIS Cover for diagnosis only	TREATMENT Cover for treatment following diagnosis by NHS	COMBINED CARE Diagnosis and treatment of certain conditions
Open referral*		
£750 a year (related to diagnosis only)	£750 a year (related to treatment only)	£750 a year
Not covered		
Paid in full <sup>3</sup> (up to diagnosis only)	Paid in full <sup>5</sup>	Paid in full <sup>3</sup>
Paid in full <sup>3</sup> (up to diagnosis only)	Paid in full <sup>3</sup> (following diagnosis only)	Paid in full <sup>3</sup>
Not covered	Paid in full following diagnosis – only when the radiotherapy, chemotherapy or surgical operation you need is not available from your NHS <sup>3</sup>	Paid in full – only when the radiotherapy, chemotherapy or surgical operation you need is not available from your NHS <sup>3</sup>
Not covered	£100 each night of in-patient stay or £100 each day for out-patient, day-patient and home treatment for cancer. For oral chemotherapy, it is paid for each three-weekly interval or part thereof <sup>4</sup>	
Not covered	Paid in full up to 45 days <sup>5</sup>	Paid in full up to 45 days <sup>3</sup>
Not covered	£2,000 each year following diagnosis	Not covered
Not covered	up to £80 each single trip following diagnosis	Not covered
Not covered	£50 per night for up to 35 nights per year	
Not covered		
£0, £100, £200		
Not covered		
In addition to general exclusions, mental health conditions are also excluded	General exclusions apply	In addition to the general exclusions, the following exclusions also apply: eye conditions; muscle, bone and joint conditions; skin conditions; dental/oral conditions.

**\*Open Referral** – Your cover depends on you following the Open Referral pre-authorisation process. This means that when your GP refers you for a consultation or treatment you must ask your GP for an Open Referral letter that details the care you need but is not addressed to a named consultant, healthcare practitioner or treatment facility. You must then call us to pre-authorise your consultation or treatment. We will provide you with a choice of consultants, therapists or recognised facilities (as applicable) that are covered under your benefits.

**1** All your costs are paid in full for eligible treatment on your core health insurance, when you use a healthcare facility within your chosen Bupa network, and a Bupa fee-assured consultant.

**2** Paid in full as part of eligible treatment when requested by your consultant and performed at a Bupa recognised facility.

**3** When you use a consultant and a recognised facility from the choice we provide to you at pre-authorisation.

**4** We pay NHS cancer cash benefit for radiotherapy, chemotherapy 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.

**5** When directly related to out-patient, day-patient or in-patient treatment and following within six months of your discharge date of that treatment with a consultant and a recognised facility from the choice we provide to you at pre-authorisation.

## BUPA DENTAL PLAN

With five levels of business dental insurance to choose from and a range of payment options, you could cover all or just some or your employees.

From the 1 January 2015 we have updated our Bupa Dental Plan with some improved benefits.

Annual limits on Dental Cover					
Type of treatment	Core	Level 1	Level 2	Level 3	Level 4
<b>Routine dental treatment</b>	100% reimbursement for NHS treatment	Annual benefit limits subject to below benefit schedule			
<b>Emergency dental treatment</b>	100% reimbursement for NHS treatment	£400	£600	£600	£1,000
<b>Dental injury treatment</b>	100% reimbursement for NHS treatment	£3,000	£5,000	£5,000	£5,000
<b>100% NHS treatment</b>	No annual benefits limit – paid in full				
<b>Cash benefit for hospital stay</b>	n/a	£50 a night up to £1,000 each year			
<b>Oral cancer treatment</b>	n/a	No annual benefit limit – paid in full when you use a healthcare facility within your chosen Bupa network, and a Bupa fee-assured consultant. Six month waiting period applies			

Bupa Benefit Limits					
Item of treatment	Core	Level 1	Level 2	Level 3	Level 4
<b>Examination</b> – per examination up to two examinations per year	n/a	£25	£35	£50	£55
<b>X-rays</b> – annual maximum	n/a	£20	£30	£40	£50
<b>Scale and polish</b> – maximum of two treatments per year	n/a	£40	£50	£80	£80
<b>Fillings including root and canal treatment</b> – annual maximum	n/a	£150	£250	£300	£350
<b>Extractions</b> – annual maximum	n/a	£100	£150	£200	£200
<b>Crowns, bridges, dentures, veneers, occlusal splints (mouth guards) and surgical implants</b> – 80% of costs per treatment up to maximum per year	n/a	£275	£450	£550	£2,000
<b>Anaesthetist fees</b> – annual maximum	n/a	£30	£50	£60	£80
<b>Orthodontic Cover</b> – annual maximum	n/a	£300	£400	£500	£600

NHS annual benefit limits		
Band 1	Band 2	Band 3
100% reimbursement for NHS treatment		
Bupa Benefit Limits		

## CASH PLAN (Wellbeing Health Expenses)

Will cover your employees for a wide range of everyday healthcare expenses including optical and dental care and specialist therapies.

Your level of cover	Cash back	Level 1	Level 2	Level 3
<b>Positive health</b>	Access to our online health assessment			
<b>Bupa Health Assessments</b>	100%	Up to £100	Up to £150	Up to £200
<b>Employee Assistance Programme (EAP)</b>	Telephone counselling, legal advice, debt counselling, consumer information, family and matrimonial advice, work and career guidance, management guidance, access for dependants and partners.			
<b>HealthLine</b>	Speak directly to a qualified nurse by calling this confidential 24/7 phone service.			
<b>Dental</b>	100%	Up to £60	Up to £120	Up to £200
<b>Dental injury</b>	100%	Up to £200	Up to £300	Up to £400
<b>Optical</b>	100%	Up to £60	Up to £120	Up to £200
<b>Treatments</b> (physiotherapy, osteopathy, chiropractic, chiropody, acupuncture)	100%	Up to £150	Up to £300	Up to £500
<b>Prescriptions</b>	100%	Up to £25	Up to £35	Up to £45
<b>Consultations and diagnostics</b>	100%	Up to £200	Up to £300	Up to £500
<b>Hospital</b> (in-patient and day-surgery) pre-existing conditions excluded, 20 day/night maximum stay applies	100%	£20 per night/day up to £400	£30 per night/day up to £600	£40 per night/day up to £800

All benefit limits are annual limits. Pre-existing conditions are covered for all benefits excluding hospital stays (in-patient and day-surgery). You will be required to provide any information or proof to support your claim if we make a reasonable request to do so.

Exclusions and restrictions may apply to the following:

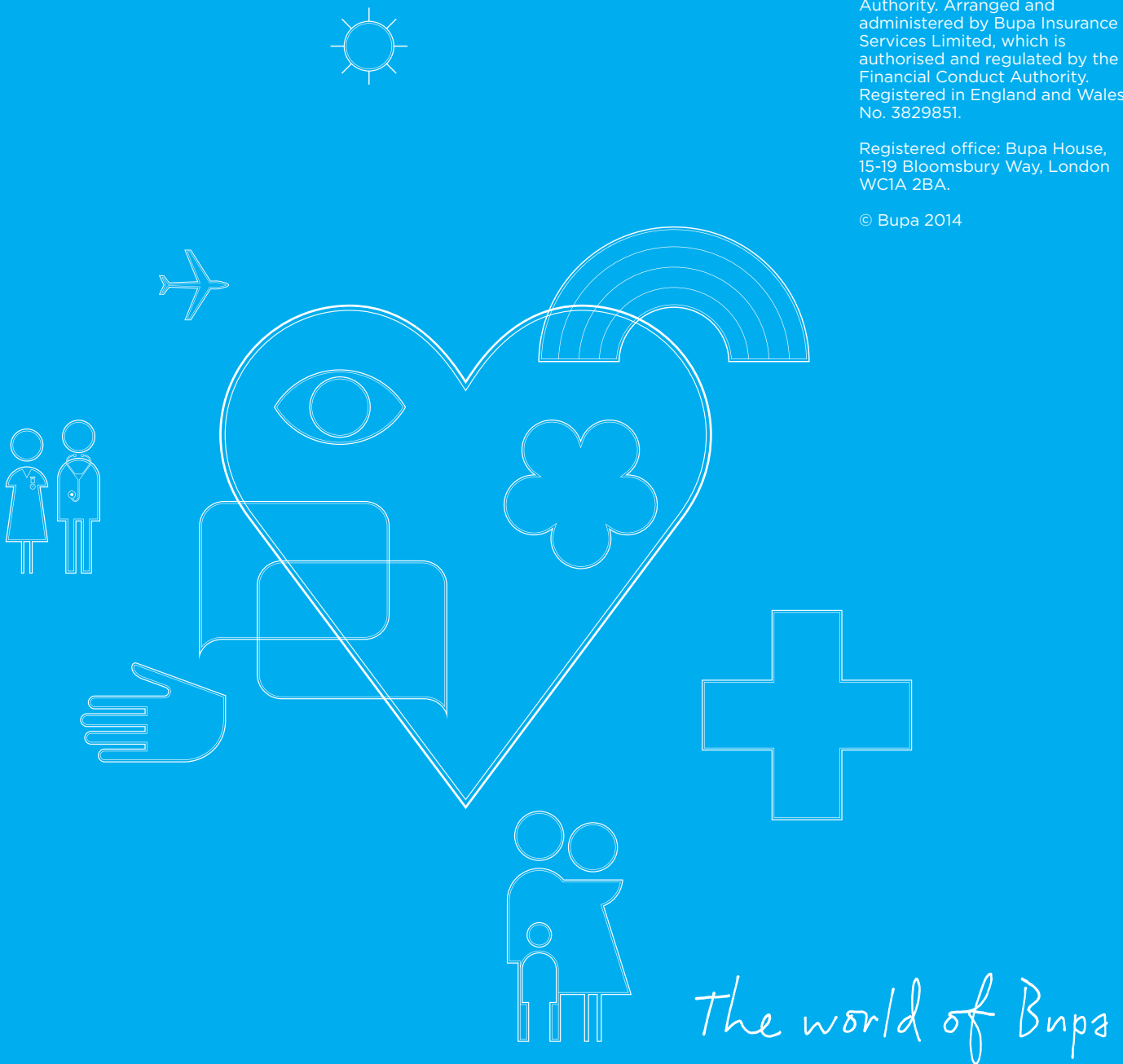
- health assessments
- dental services
- dental injury
- optical
- physiotherapy
- consultations and diagnostics
- in-patient and hospital day surgery

**For the full list of exclusions and restrictions please see the Wellbeing Health Expenses Membership Guide.**

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*The world of Bupa*

Care homes  
Cash plans  
Dental insurance  
Dental services  
Health assessments  
Health at work services  
Health coaching  
Health information  
Health insurance  
Home healthcare  
International health insurance  
Travel insurance