

**For health insurance.**  
**For Living**



**You're in  
control.**

# Bupa Fundamental Health Insurance

Few things in life are as important as your health. So it makes sense to choose a private health plan that can give you confidence.

Bupa Fundamental Health Insurance covers you for eligible treatment when you fall ill or are injured. Before that point, you can use the NHS or pay for any pre-treatment consultations yourself. This can help keep your annual premiums down.

There are also plenty of other features, including a 24/7 nurse helpline and access to specialist support teams.

**Taking care of your major medical costs, taking care of you.**

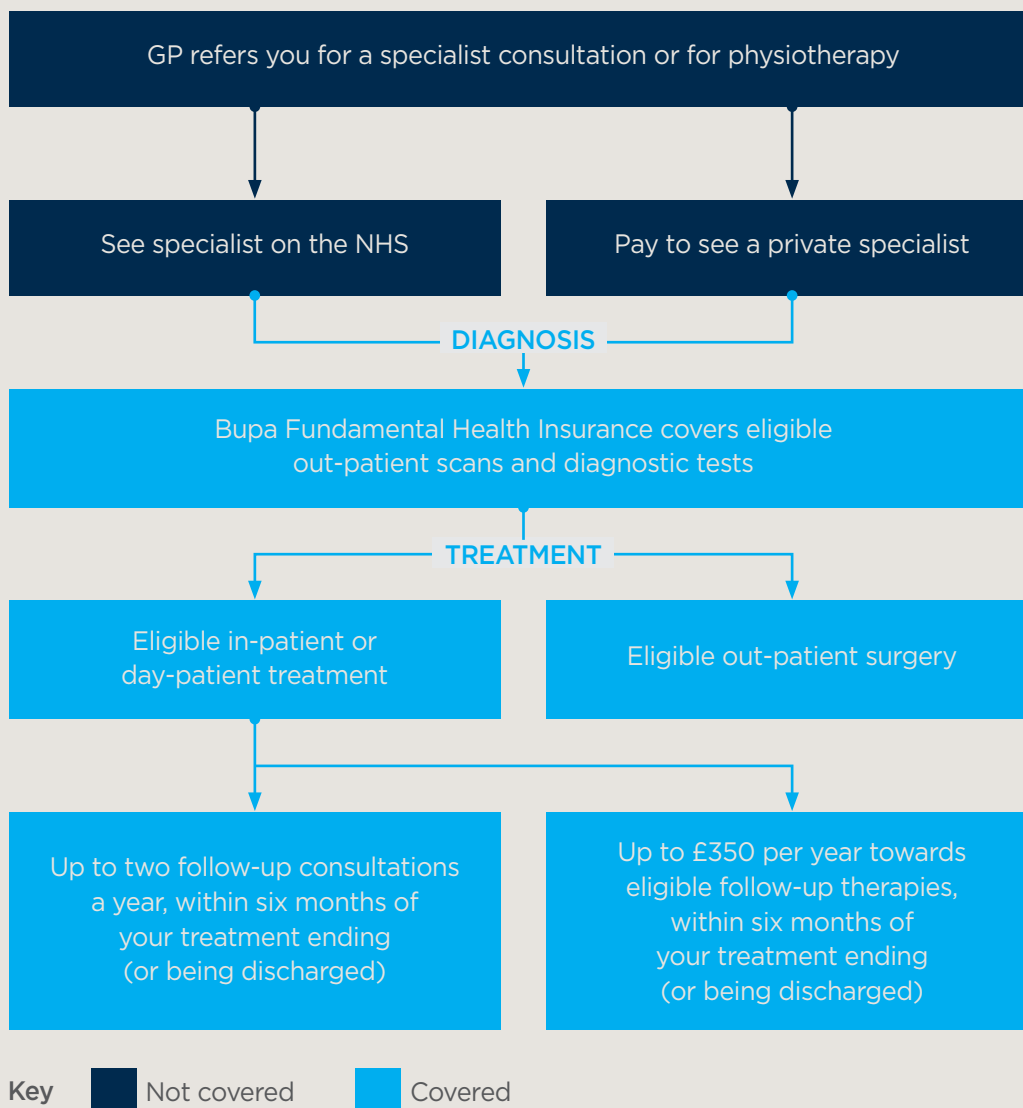
# The right benefits

Sometimes you just need to know that, when it comes to treatment, you can visit an appropriate private facility without worrying about the cost.

Bupa Fundamental Health Insurance is for people who want to be able to access a private facility if they need treatment as an in-patient or out-patient. When your GP refers you to a specialist, you use the NHS or pay for any pre-treatment consultations yourself.

Then, all of your eligible scans, diagnostic tests and hospital treatments are covered on your plan, along with two follow-up appointments with a consultant and up to £350 for therapy treatments should you need them.

**This diagram gives you an example of what might happen if you need to use your policy and shows what is and isn't covered.**



# Your new Digital GP provided by Babylon



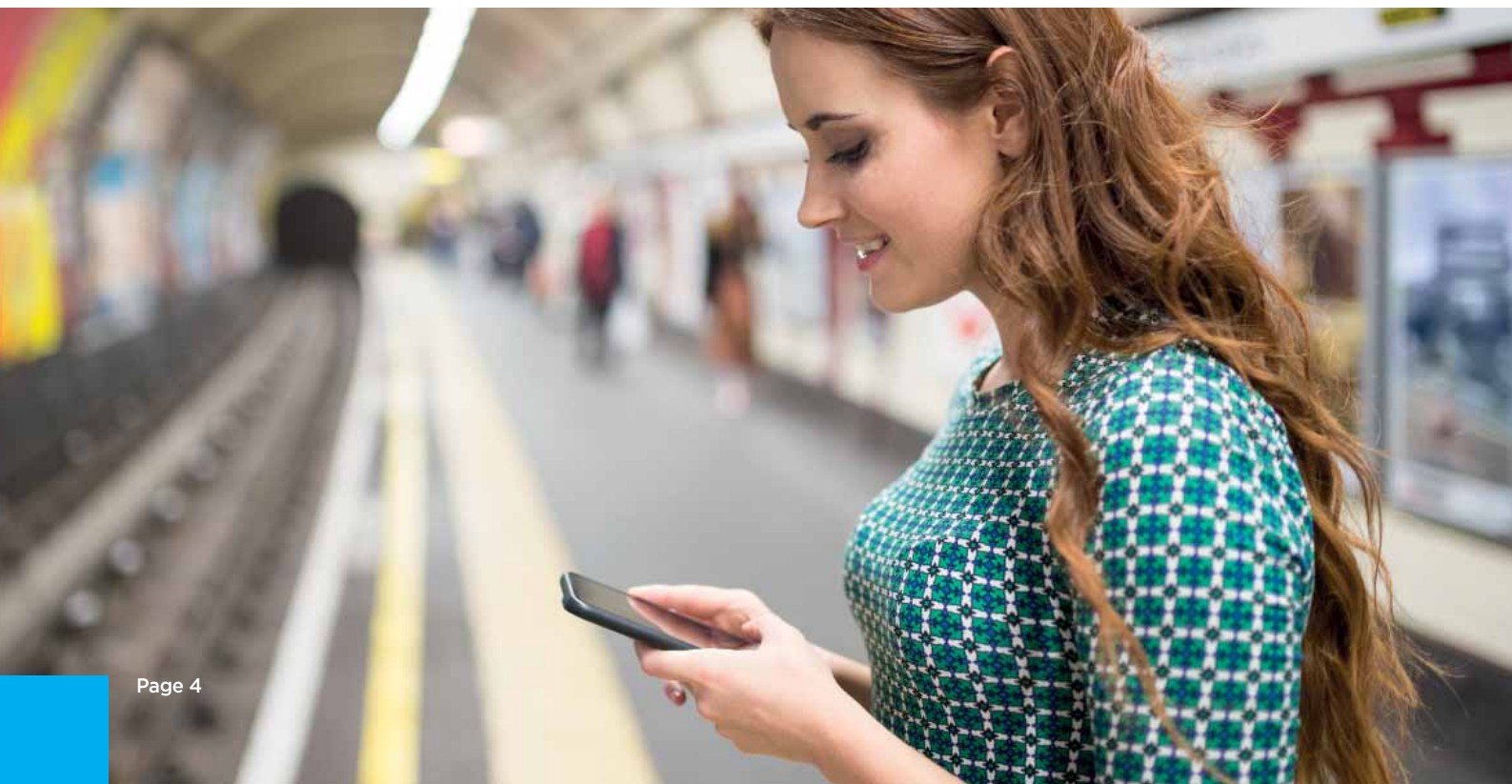
babylon

This app gives you unlimited, 24/7 access to video GP appointments. You can also use the symptom checker to get appropriate health information.

## 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<sup>Δ</sup>.
- Free delivery is also available – prescription costs must be paid for<sup>Δ</sup>.
- Get a referral to a specialist as part of your health insurance.  
Please note, members must call us to pre-authorise treatment.

<sup>Δ</sup>Whilst click and collect services or delivery is free, the cost of the prescription is paid for by the individual as this is a private prescription. Click and collect private prescriptions can usually be picked up within 60 minutes from your chosen pharmacy, depending on your pharmacy opening hours. You can collect over the weekend at selected pharmacies. **Prescription delivery is available Monday to Saturday – same day delivery in Greater London and next day delivery in the rest of the UK if you select before 5pm.**



# 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 them being there when you need them and helping you make informed decisions about your health.

Bupa has been taking care of customers for over 70 years and 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, Bupa has their own specialist support teams to guide you through your treatment. They can also help direct you to the right advice at every step.

Bupa's specialist support teams have been assessed by the Care Quality Commission (CQC) to determine whether they provide a safe, effective, caring, responsive and well-led service. The teams passed, making Bupa the first insurer to be awarded the accreditation.



## 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, they 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 facility from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa limits – a fee-assured consultant.

## The right route to treatment

When you're worried or experiencing symptoms of any of the conditions below, it's reassuring to know you can speak to someone quickly.

As long as your symptoms are covered under your policy, our Direct Access service means you can get the advice you need when you need it, usually without visiting your GP<sup>†</sup>.

### Fast access to our 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 Bupa with a muscle, bone or joint problem, they'll arrange for you to have a telephone consultation with a senior physiotherapist<sup>‡</sup>.

#### 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, Bupa can assess your symptoms over the phone and if necessary, book you an appointment with an approved specialist there and then<sup>‡</sup>.

<sup>†</sup>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 your GP that your symptoms are not pre-existing for a period of up to two years from policy start date before we can refer you to a consultant through the Direct Access service. Always call us first to check your eligibility.

<sup>‡</sup>Any out-patient allowance will be used to fund treatment after your direct access telephone consultation.



## The right treatment for cancer

Bupa By You health insurance comes with a cancer promise: to look after you for as long as you're covered. 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.<sup>†</sup> You must use a healthcare facility 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.\*

Bupa also employ medical experts to evaluate trial drugs that aren't yet licensed and can approve them for use often within 24 hours.

It's all because they 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 team consists of over 40 trained advisers and experienced oncology nurses.

<sup>†</sup>For as long as you have Bupa health insurance. You must use a healthcare facility 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 hospitals

Depending on your personal preference, location and budget Bupa offers 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 facilities, as well as the usual NHS facilities, throughout the UK. This option does not include private facilities within London.

### Option 2

#### Extended Choice

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

### Option 3

#### Extended Choice with Central London

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

**The easy way to help control costs on your cover.**



# The right cover for you

## Bupa Fundamental Health Insurance

### In-patient and day-patient cover

Hospital charges	Paid in full <sup>#</sup>
Surgeon/anaesthetists fees	Paid in full <sup>#</sup>
Diagnostic tests and scans	Paid in full <sup>#</sup>
Chemotherapy/radiotherapy <sup>o</sup>	Paid in full <sup>#</sup>

### Out-patient cover

Out-patient surgical operations	Paid in full <sup>#</sup>
Diagnostic tests and scans	Paid in full <sup>#</sup>
Consultations	Up to two consultations each year when directly related to private day-patient or in-patient treatment. Consultations to be taken within six months of the discharge date of that treatment.
Therapies	Up to £350 each year when directly related to private day-patient or in-patient treatment and within six months of the discharge date of that treatment.

### 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<sup>‡</sup>

#### 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 under the NHS

**Benefits:** Paid in full<sup>‡</sup>

#### 3. No cancer cover

### Additional benefits

Home nursing	Up to £600 a year
Private ambulance	Up to £60 per trip
Parent accommodation	One parent per night for a child up to age 16 years
NHS Cash Benefit	<ul style="list-style-type: none"> <li>■ £50 per night (maximum 35 nights per year)</li> </ul>
NHS Cancer Cash Benefit (Available with Full Cancer Cover Option)	<ul style="list-style-type: none"> <li>■ £100 per day/night in-patient/day-patient/out-patient/home (no maximum nights)</li> <li>■ For oral chemotherapy, payment is paid for each three-weekly interval or part thereof</li> </ul>
Anytime HealthLine	Yes

### Excess and No Claims Discount

Excess	£0 to £500
No claims discount	Yes (for more information on this please contact your intermediary)

This policy does not cover mental health treatment.

<sup>#</sup>Paid in full up to your chosen out-patient benefit limit if applicable (please note benefit limits do not apply to cancer) when you use a facility from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa limits (a fee-assured consultant).

<sup>o</sup>If NHS Cancer Cover Plus is selected, cancer treatment would only be covered when the radiotherapy, chemotherapy or surgical operation you need to treat your cancer is not available to you under the NHS.

<sup>‡</sup>For eligible treatment on your core health insurance when you use a recognised facility 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.

## The right amount of extras

Once a member, you'll have access to a selection of savings and discounts through Everyday Rewards by Bupa. The carefully curated mix can help you sleep better, work on your fitness, relax and more. There's something for everyone.

Visit [bupa-rewards.bupa.co.uk/](https://bupa-rewards.bupa.co.uk/) to enjoy rewards from big brands such as Paperchase, fitbit, Red Letter Days and English Heritage.



### Terms and conditions

Bupa Rewards are operated by a third party and are subject to change.

# The right decision

There's a lot to think about when choosing your health insurance plan. Knowing Bupa Fundamental Health Insurance is reliable can make your decision easier.

## Why choose Bupa?

- ✓ We're not just an insurance company. We employ experts in health, so you'll always have people with the right level of understanding helping you.
- ✓ Whenever you need health advice you can rely on, for you and your family, you can speak to qualified nurses and doctors with the Bupa Anytime HealthLine.
- ✓ For life-changing conditions like cancer and heart disease, Bupa has their own specialist support teams to guide you through your treatment.

Ask your intermediary for a quote today.



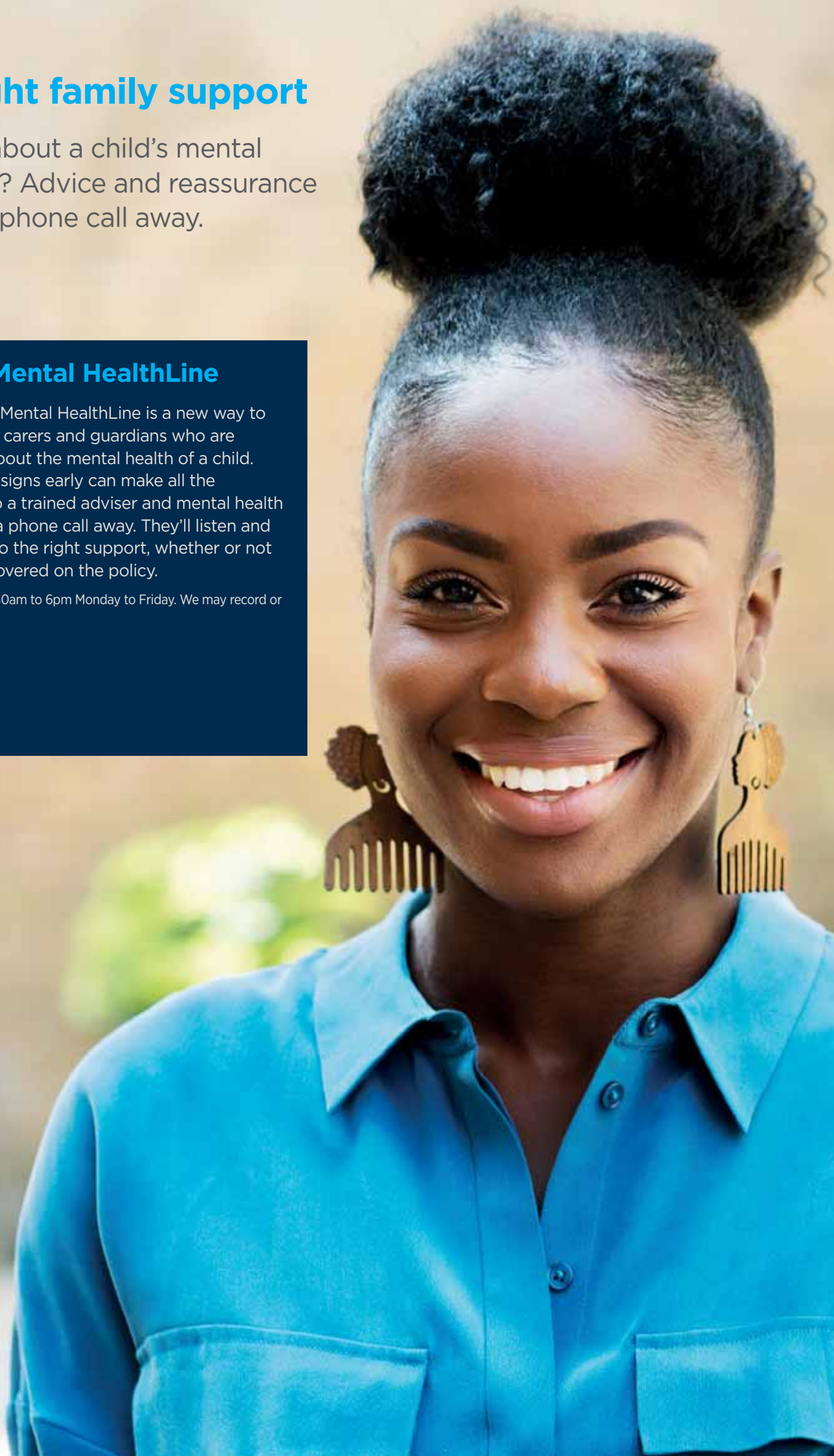
## The right family support

Worried about a child's mental wellbeing? Advice and reassurance are just a phone call away.

### Family Mental HealthLine

Bupa Family Mental HealthLine is a new 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. We may record or monitor our calls.



# Notes

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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.

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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

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