

Answering your questions

Health insurance from Bupa

Explaining some things you might
want to know before joining.



What is health insurance?

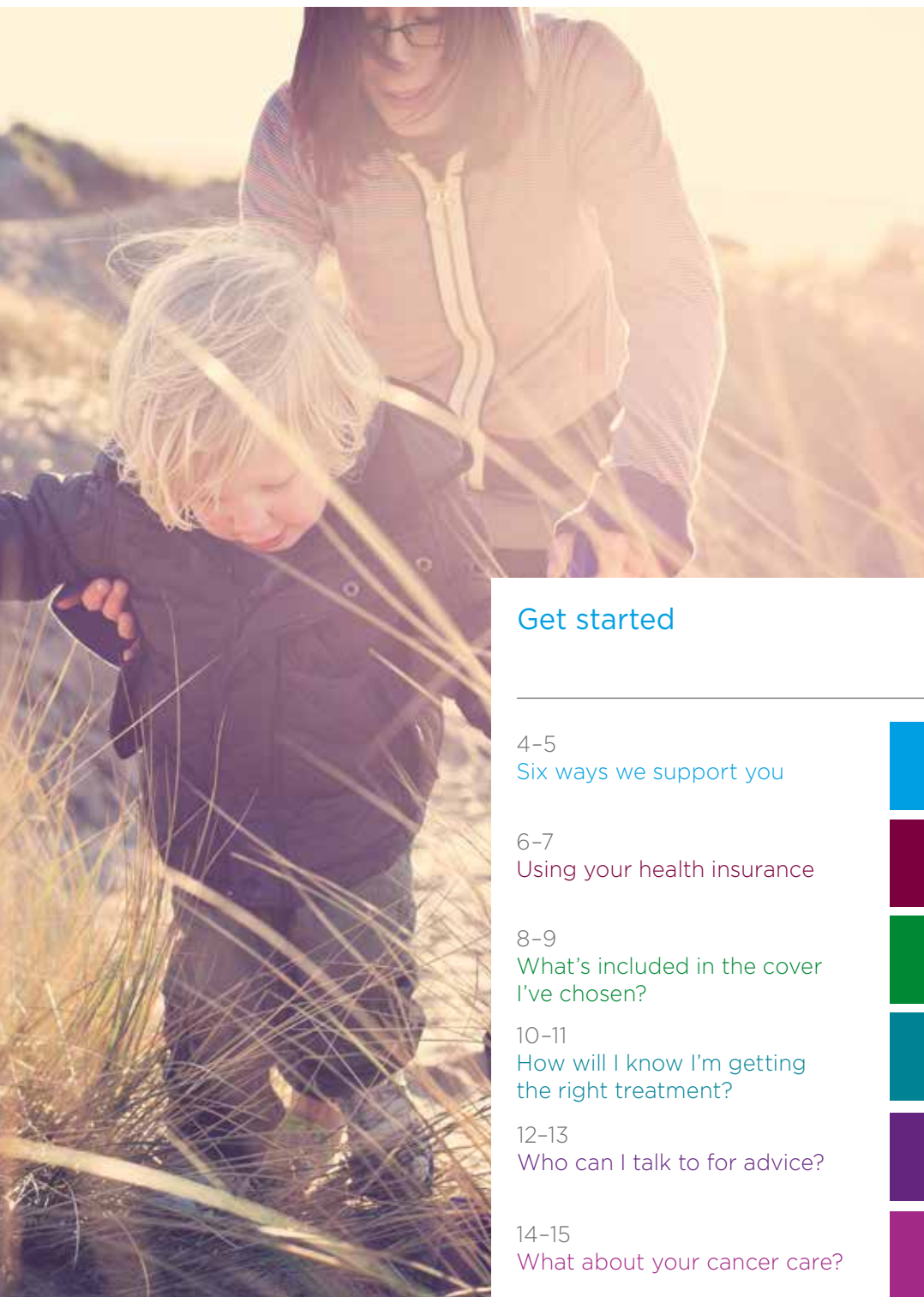
Health insurance can give you access to private diagnosis and treatment should you fall ill or be injured. It's designed to complement the NHS rather than replace it and it's used for planned, not emergency, treatment.

With us, you'll be treated by a consultant who is highly skilled in your condition in a quality assessed hospital. It's also reassuring to know you'll have access to drugs that may not be approved by the National Institute for Health and Clinical Excellence (NICE) or available on the NHS*.

To see what you could be covered for in more detail, take a look at your Key facts booklet.

*Applies to eligible drugs covered by your policy.





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What about your cancer care?



How will you be there when I need you?

Our cover has different options, but in general you can expect all of this and more:

1

Fast access to treatment

We're here to help you deal with health issues big and small, sooner rather than later. From reassuring advice the very moment you need it, to a diagnostic scan normally within two days, we act quickly, so you can move forward faster.

If you need to see a specialist, you'll have an extensive network of consultants to choose from, each with a minimum of seven years' experience in their chosen field.

2

A simple, helpful claims process

Once you have a referral from your GP, for most claims, a simple phone call can get you started. And for some issues, such as muscle, bone and joint conditions, mental health, cancer symptoms or cataract concerns, you may be able to call us directly for advice and treatment.[†]

3

Our cancer promise

If you experience cancer, it's our promise to be there for you with individual care at every step. We act quickly. With trusted support and breakthrough drugs that aren't widely available. With the right treatment for you, at the right time and in the right place. Doing everything we can to help you get back to feeling like yourself again.


Read more about our cancer care on page 14.

[†]Direct access telephone services are available as long as the symptoms are covered under the policy. Direct access services may not be available for some underwriting methods. Please call us to allow us to check your eligibility for the direct access service.

To us, your mental wellbeing is just as important as your physical health.

4

Access to drugs and treatments for cancer

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[^]. We 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 we want you to receive the best care available.

5

Specialist support

Cancer and conditions relating to your heart, mental health, back, hips and knees can really affect your quality of life. By having specialist support teams in each of these areas and many more, we can guide you to the right advice and treatment at every step.

6

24/7 health advice

Our Anytime HealthLine is always there to offer you and your family advice you can rely on. Whether it's your child being sick in the night or a worrying pain, you can call us 24/7 to speak to an experienced nurse.

[^]Applies to eligible cancer drugs and treatments covered by your policy.

Using your health insurance

What to do if you need treatment

1. Visit your GP

Your GP will let you know if you need to see a consultant.

2. Get a referral

Ask your GP to give you an 'open referral'. This leaves you free to speak to us about finding a consultant who is right for your needs. If your GP has a particular consultant in mind, please speak to us so we can check whether they charge within the limits of your cover.

3. Call us

It's important that you call us before you have any treatment. Speaking to us first means we can provide you with a choice of consultants or confirm that the consultant your GP has recommended is covered under your policy.

To begin your claim for treatment call

☎ 0345 609 0777

We may record or monitor our calls.

Am I covered?

One of the most common reasons why we may not cover treatment is where a condition is pre-existing. This means that you had symptoms or treatment for the condition before taking out your cover with us. Your policy document and membership certificate gives you full details of what you're not covered for.

When to call us first before seeing a GP†

If you're worried about a particular symptom in any of the following areas, the first step is to call us.

- Cancer
- Mental health
- Muscles, bones and joints
- Cataracts

We may be able to help you with advice or treatment, without the need to see your GP.

1. Call us and explain your symptom.
2. One of our experts will assess your needs on the call.
3. Our expert will let you know what to do next, which could be a direct referral to a consultant.

For our help without seeing a GP call

☎ 0345 609 0777

We may record or monitor our calls.

†Direct access telephone services are available as long as the symptoms are covered under the policy. Direct access services may not be available for some underwriting methods. Please call us to allow us to check your eligibility for the direct access service.

What to do if you have a health question

Your cover includes full access to our Anytime HealthLine. This means you can speak to a trained nurse at any time of the day with all your health questions whether they're urgent or not.

- You can call for your family too.
- You'll speak to a nurse, not a machine.
- No question is too small. If it matters to you, it matters to us.
- We're here for you 24 hours a day, 7 days a week.

For our Anytime HealthLine call


☎ 0345 601 3216

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

What's included in the cover I've chosen?

As you will have discovered, Bupa By You health insurance puts you in control, with two core products to choose from and different ways to adapt them.

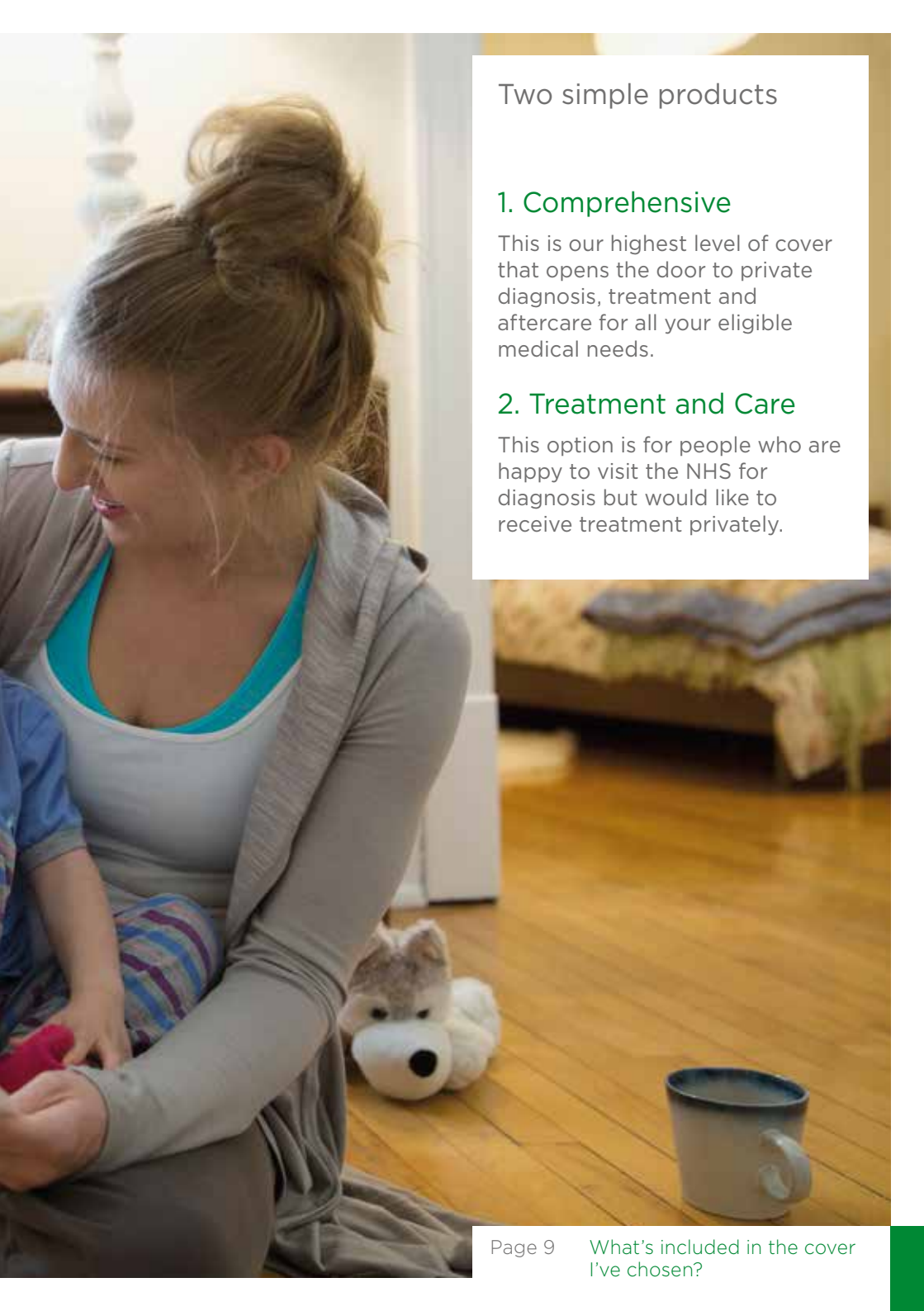
*Want to know more?
Please see your
Key facts booklet.*



Adapt your cover

After selecting your core health insurance, we'll give you a choice of hospital networks, cancer options and excess amounts suitable for your needs.





Two simple products

1. Comprehensive

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

2. Treatment and Care

This option is for people who are happy to visit the NHS for diagnosis but would like to receive treatment privately.

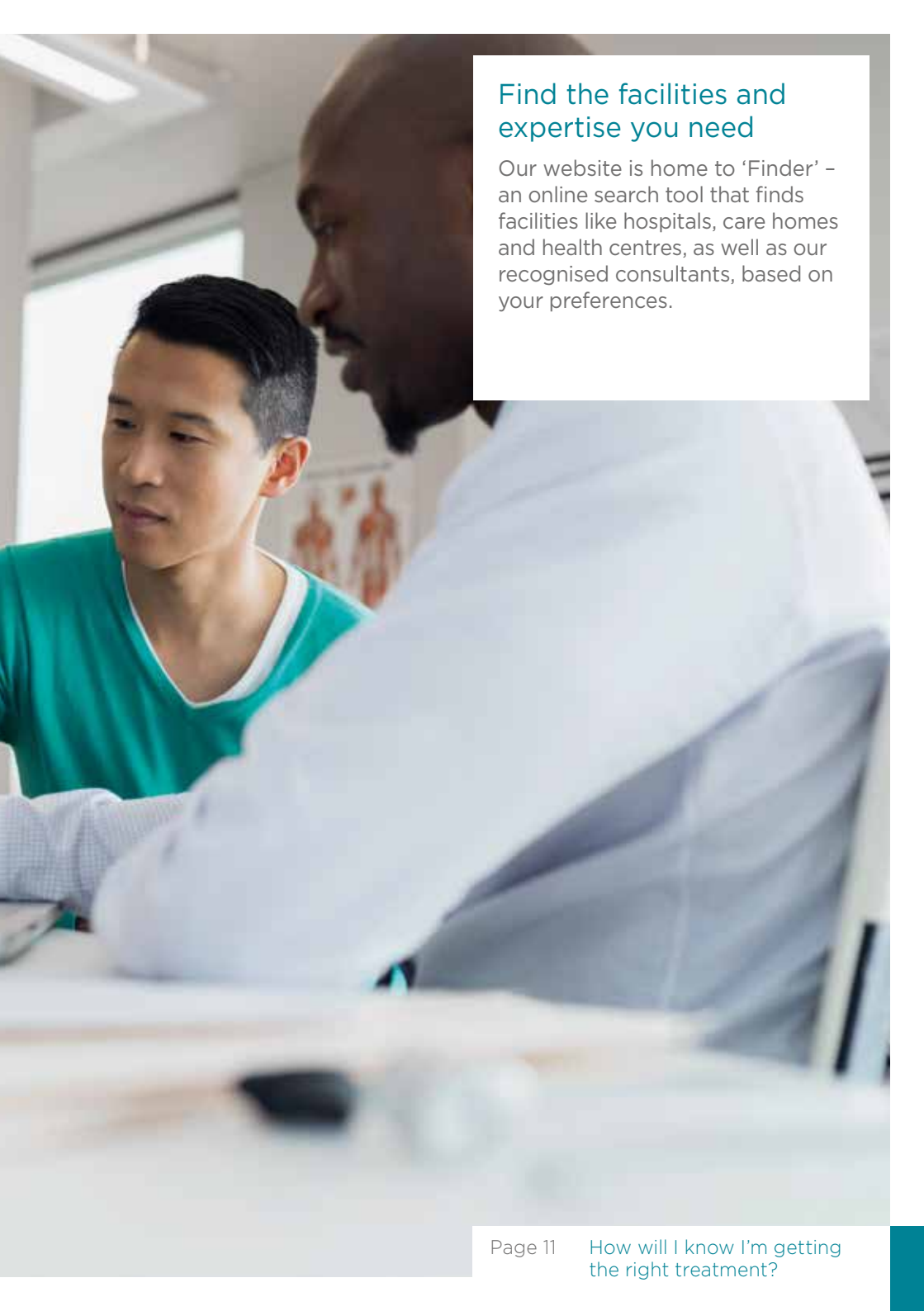
How will I know I'm getting the right treatment?

Decisions about your health are some of the most difficult you will make but we're here to support you. By giving you all the information you need, and access to an approved list of consultants and facilities, we'll help you make informed decisions that are right for you.

Helping you make your treatment decisions

When you've had a diagnosis, it can be difficult to take it all in. If you need help talking through the different treatment options available, you can call our Treatment Options Service. The service has specialist nurses who can go over everything your consultant has said and answer the questions you forgot to ask. They'll give you the impartial advice you need to make the right decisions for you.





Find the facilities and expertise you need

Our website is home to 'Finder' – an online search tool that finds facilities like hospitals, care homes and health centres, as well as our recognised consultants, based on your preferences.

Who can I talk to for advice?

Whether your health need is big or small, we make sure you always have someone to talk to. As well as our 24/7 Anytime HealthLine, we have teams you can call, who are trained to guide you to the right support for you.



Online health expertise

Our website is always up-to-date and full of useful, reliable health information.

It has the whole A to Z of health topics, tips and tools, along with the latest news on health and wellbeing.

Follow us on

 facebook.com/BupaUK

 [@AskBupaUK](https://twitter.com/AskBupaUK)

Specialist support teams

It can be difficult to live with conditions such as cancer or heart disease. So, we have specialist support teams with expert knowledge in these areas. They can talk you through the treatments available and help with the issues you could be facing in your daily life.

What about your cancer care?

Helping people deal with cancer is something we feel very strongly about. Here's our promise to you.

No financial or time limits

For as long as you have our health insurance with cancer cover as part of your core product, there are no time limits and we'll pay all of your treatment costs in full. You must use a healthcare facility from your chosen Bupa network and a consultant we recognise, who agrees to charge within our limits (a fee-assured consultant).

Access to cancer drugs and treatments

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[^]. We 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 we want you to receive the best care available.

Support at every stage

If you are diagnosed with cancer you will be given your own named nurse, there to support you and make sure you're getting the care you need at every stage - from diagnosis, through to treatment and even beyond with our unique Cancer Survivorship Programme.

[^]Applies to eligible cancer drugs and treatments covered by your policy.

Specialist Oncology Support Team

We're proud to have highly trained oncology support nurses who, as experts in their field, know how to help you through the difficult times you're facing.

Treatment across the country and in your home

You'll have access to a network of specialist cancer centres, hospitals and consultant partners. You also have the option for a specialist nurse to deliver chemotherapy treatment in the comfort of your own home, provided your consultant approves this.



You'll find full details of our cancer cover in your Key facts booklet.

Anytime HealthLine is not regulated by the Financial Conduct Authority.

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