

Sapphire: a first-to-market* health insurance product bridging PMI and IPMI

We're pleased to announce the launch of **Sapphire,** our new, first-to-market* health insurance product for UK consumer customers seeking a richer level of healthcare cover.

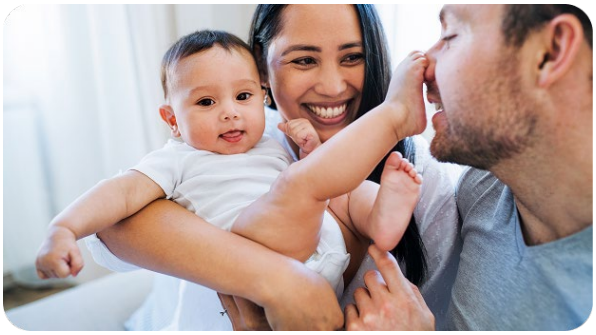
Available to new and renewing consumer customers from Spring 2027, Sapphire is designed to bridge traditional private medical insurance (PMI) and international private medical insurance (IPMI).

Building on Bupa By You health insurance policies, Sapphire includes comprehensive benefits such as cancer cover, mental health support and Blua digital healthcare, alongside new additional benefits:



European healthcare cover: Access to healthcare across Europe with an overall maximum allowance of £100,000 each year, including eligible consultations, scans, diagnostic tests and routine treatments.

European cover is limited to countries that are members of the European Economic Area (EEA).



Maternity cover: £15,000 allowance for routine maternity care and private childbirth, including a private obstetrician or consultant, ultrasound scans and common screening and follow-up tests. Includes up to £500 for NCT classes, a 24-hour nurse helpline, post-birth physiotherapy at Bupa Clinics and a three-month grace period to add a baby to cover.

Available at eligible facilities in the UK only and subject to an 18-month waiting period.



Fertility cover: £7,500 allowance for eligible fertility treatment, including egg collection, IVF and fertility medication.

Available at eligible facilities in the UK only and subject to an 18-month waiting period.



Chronic condition management: £1,000 allowance to cover outpatient treatment for eligible chronic and long-term conditions.

Exclusions: MRI, CT, PET scans, chronic pain management, outpatient surgical procedures, convalescence or rehabilitation, neuro-degenerative conditions, emergency treatment, kidney dialysis, disability support.

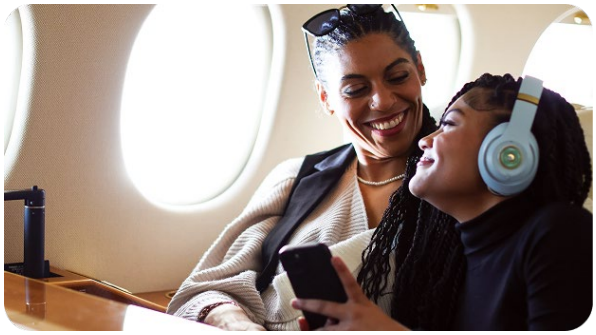




Prescribed drugs and dressings: £350 cash benefit for eligible prescribed drugs and dressings, including medication for chronic condition management (excluding injections).

Preventive healthcare: Access to Bupa's existing preventive benefits, plus a £1000 allowance towards a health assessment, screening services and health plans provided at Bupa Health Centres after 12 months.

Available in the UK only.



Read our newsroom announcement for more detail on Sapphire and its benefits.

Discover Sapphire

View brochure

Neurodiversity benefit: Neurodiversity benefit to cover assessment and diagnosis, as well as expert support and one-to-one coaching. Available at eligible facilities in the UK only.

Benefits, limits, eligibility criteria and servicing model remain subject to final product design.



Want to know more? Speak to your Bupa contact, and look out for further updates ahead of spring 2027.