

# Simplifying healthcare



# Health is shaped like you

With two levels of cover to suit your needs, BupaCare and Eduhealth Essentials are here to give you more control over your health.

Let us show you around the benefits of being a Bupa member through Eduhealth.

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# Health is making your own decisions

We believe that healthcare works best for you when it gives you control. That's why Bupa health insurance, through Eduhealth, is designed to give you the freedom to make decisions that work for you. And putting you in charge means getting you the help you need faster, so you'll soon be back to doing what you do best.

## Choose who to cover

We can cover just you, or a couple, or a family. There's more about this on the page opposite.

## Choose your policy

There are two cover options available as part of Eduhealth:

### BupaCare

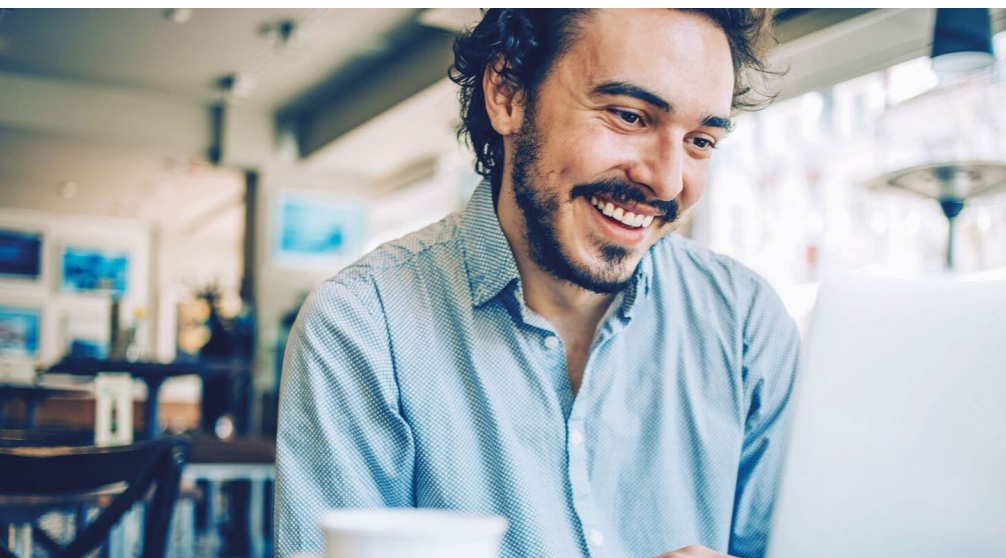
### Eduhealth Essentials

See page 18

## What's not covered?

Your cover won't include chronic conditions, pre-existing or special conditions, natural ageing, or allergies, allergic disorders and food intolerances.

For mental health, Eduhealth BupaCare covers all conditions except dementia and any learning, behavioural or developmental problem.



# Health is knowing your loved ones are okay

Your Eduhealth cover can just be for you. Or you can choose to add your partner, or your partner and your children, too.

## Couples cover

Why not add your partner to your cover?

## We're all in this together

It's natural to worry about loved ones. That's why partners and family members can also call our **Menopause HealthLine** and not just the person going through menopause. And you can call our **Family Mental HealthLine Plus**, both BupaCare and Eduhealth Essentials members can call our Family Mental Healthline for support with concerns about any young person's emotional wellbeing - whether they're your child or not.



# Health is a phone call away

With any health worry, the last thing you need is stress and delay. So with your Eduhealth cover, you can talk to all sorts of experts by phone or video call.

These services don't cost any extra, and they won't affect your policy or your premium.



## Fast access to support



### Speak to a specialist

Most consultants and therapists are happy to see you or speak to you by phone, video or face to face. Or a mix of all three - which means continuity, however you choose to see them.

### Call about a child's wellbeing

Our **Family Mental HealthLine** is for when you're concerned about a child or teenager.

### Talk to a GP 24/7

With **Eduhealth** you can arrange to see a GP by phone or video call within 24 hours. So there's no need to leave home or take time out of work. See page 12.

### Speak to a menopause nurse

If it feels like no one understands, our **Menopause HealthLine** has specially trained nurses who can provide advice about your symptoms and getting the support you need.

### Chat to a nurse 24/7

Your health doesn't keep office hours. So if you have a physical or mental health concern of any kind, call our **Anytime HealthLine**. Literally any time.

### Avoid having to see a GP first

If you're worried about cancer, mental health or muscle, bone or joint problems, call our **Direct Access\*** service. We may be able to refer you there and then. See page 15.

# Health is not having to go it alone

When you're dealing with a diagnosis or treatment, you might feel a bit overwhelmed. You might realise afterwards that you didn't understand everything that you heard, or forgot some of it. You might be unsure about your options and what's best for you.

We understand. These services are included with Bupa through Eduhealth.

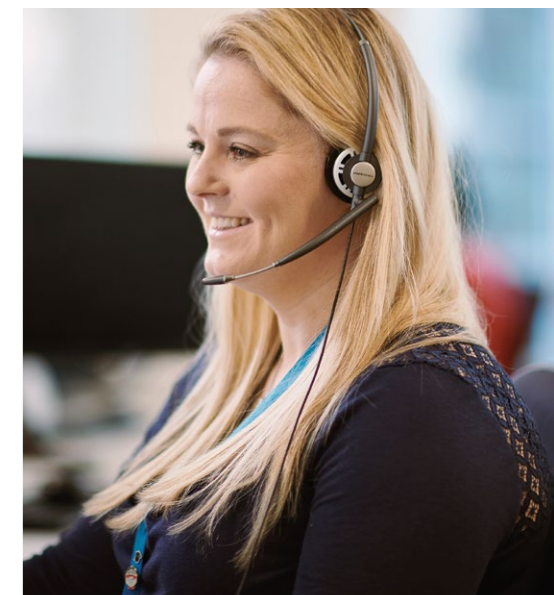
### Support with your decisions

When you've had a diagnosis, you're bound to have questions about the different treatments on offer. One call to our **Treatment Options Service** can give you the advice you need to make the right decisions for you.

### Guiding you through your treatment

For life-changing conditions like cancer and heart disease, our **specialist support teams** will guide you through your treatment. They'll also signpost you to the right advice at every step.

These teams have been rated 'good' by the Care Quality Commission (CQC). This means you can trust them to provide a safe, effective, caring, responsive and well-led service. We're the first insurer to be awarded this accreditation.



\*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. For example, if your cover excludes conditions you had before your cover started, we may ask for further information from your GP. Please check your guide and certificate for further details or contact us to check your eligibility.



# Health is always having someone to talk to

Choose our mental health cover and, whatever's on your mind, we're here to help.

We cover more mental health conditions than any other leading UK insurer\*. We also offer a treatment programme for addictions to alcohol, drugs or gambling. You'll have access to one treatment programme for the lifetime of your policy. If you need support, speak to a member of our direct access team.

## Here for everyone

Mental health is too important to leave anyone out. So, even if you don't have our mental health cover, you can still call us. We'll help you understand what's going on and where to go for support. The mental health pages on our website are also an excellent source of expert information and advice, and they're available to everyone

## Children and teenagers

If you're worried about a young person's mental health, call our **Family Mental HealthLine**.

You don't need to be their parent, and they don't need to be named on your policy.

# Health is getting sorted sooner

Health worries feel worse in the middle of the night, so we provide our Anytime HealthLine. If you have a concern of any kind, at any time of night or day, you can talk to a nurse. It puts your mind at ease quicker. So you can get back to living life to the full.

## Sprains and pains?

Fast-track muscle, bone or joint care by speaking to us, and we'll make sure you get the right help quickly.

We can arrange for you to see a consultant or speak to a senior physiotherapist who can refer you for treatment\*\*.

\*As of February 2023, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between the Bupa's Bupa By You health insurance and other health insurance products offering mental health cover. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. Cover comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison.

Remember, any referrals for consultations, tests or treatments will depend on the benefits and exclusions of your cover. For example, if you are not covered for conditions you had before your policy started, we might need more information from your GP.

\*\*As part of BupaCare policy only.

# Health is tackling cancer head-on

With cancer, every day counts. So with cancer cover included in your policy, we'll be there for you.

## Knowing is better than worrying

As soon as you call, we'll check your symptoms and give you clear advice on your next steps. So you may not need to see a GP first.^ You could get the all-clear or an initial diagnosis within two working days for breast or prostate cancer, for example, or four working days if it's bowel cancer.

## Care from the comfort of home

We try to cut out hospital trips whenever we can. We can detect skin cancer remotely, for example. You can always call our oncology support team for answers to your questions. We can even arrange chemotherapy at home.

## Fast access to breakthrough treatments

We could provide licensed drugs which aren't yet available on the NHS.‡ We might also explore clinical trials for you, and genetic and molecular testing\* to find out which treatments will be most effective for you, personally.

## Our specialist centres for cancer

We offer specialist cancer centres for breast, bowel and prostate cancer. We'll do your initial tests and provide the all-clear, in a single visit. If it's cancer, you can expect to start treatment within 31 days – less than half the national target time.

## Continuity of care

For as long as you have Bupa health insurance, we'll look after you from diagnosis to treatment – even if your cancer comes back. There are no time or funding limits.

## Caring how cancer affects you personally

We promise that if you're diagnosed with cancer, for as long as you have Bupa health insurance with cancer cover\* included, we'll look after you, from diagnosis to treatment. [bupa.co.uk/cancer-promise](https://www.bupa.co.uk/cancer-promise)

^Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. For example, if your cover excludes conditions you had before your cover started, we may ask for further information from your GP. Please check your guide and certificate for further details or contact us to check your eligibility.

‡Applies to eligible cancer drugs and treatment covered by your policy.

\*Bupa will not fund genetic testing when used solely for the purpose of screening.

†With Bupa full cancer cover, there are no limits on how long your treatment lasts or how much it costs, for as long as you have Bupa cancer cover. If you set a maximum benefit limit, either for each policy year or the full length of time that you're with us, we'll cover costs until you reach your limit. You must use a hospital or health centre from the Bupa network and a consultant that we recognise and who charges within Bupa rates (a fee-assured consultant).



# Health is getting your sparkle back

Everyone deserves to feel supported, so mental health cover is available for everyone. We include it as part of our BupaCare policy option.

## Care for almost everything

You will receive up to 45 days, per person, per year of mental health treatment with your BupaCare policy.

See benefits table on page 19 for details.

## Pre-existing conditions

You're covered for conditions that begin after your policy start date.

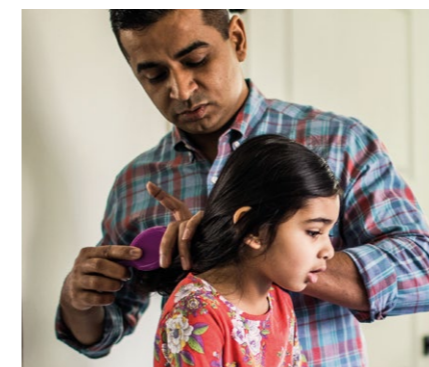
However, even if you have a history of mental illness, that doesn't automatically mean we can never support you in future.

## Children and teenagers

If you're worried about a young person's mental health, call our **Family Mental HealthLine**<sup>^</sup>.

You don't need to be their parent, and they don't need to be named on your policy.

Ask your Eduhealth partner about the different policy options



## Free help for anyone not on your policy

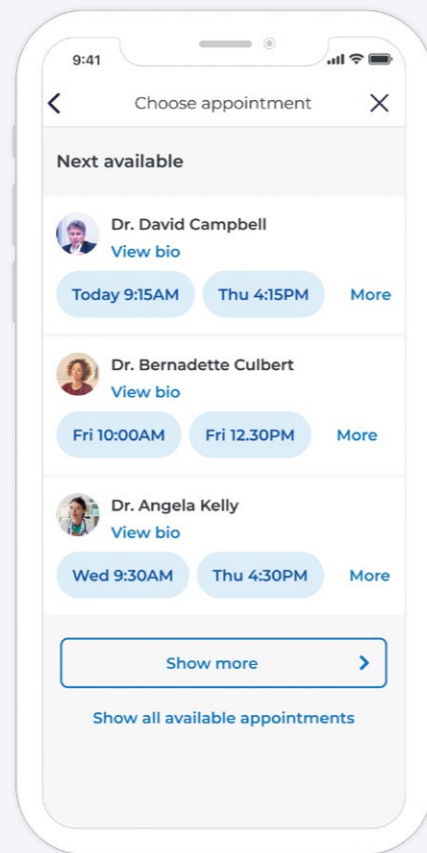
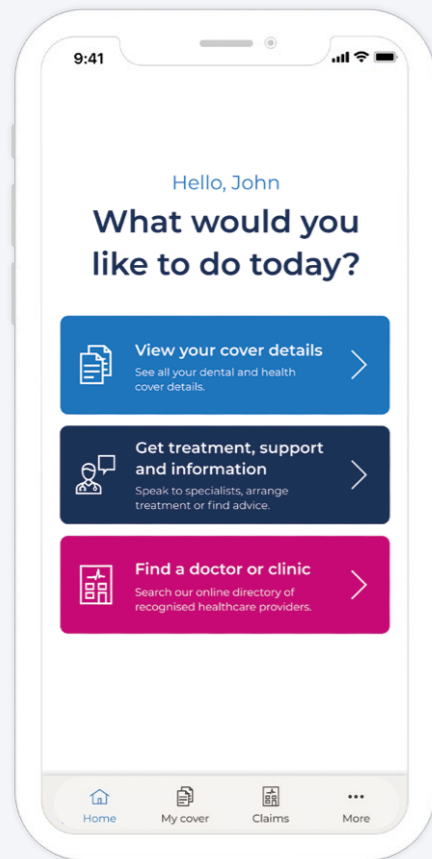
Even if your partner or children aren't on your policy, there's free help available on our Mental Health Hub. We offer expert information and advice on subjects such as depression, anxiety, stress, addiction and OCD.

There's also help with coping with grief, becoming a new parent, difficulty sleeping, and more, including mental health for teenagers and children.

<sup>^</sup>Lines are open 8.30am to 6pm Monday to Friday. Calls may be recorded and to maintain the quality of our service we may monitor some calls, always respecting the confidentiality of the call.

# Health is just a tap and a swipe away

Wherever you go, we're with you. Our apps put information and support right into the palm of your hand. Night and day, all year round.



## Bupa Touch is for managing your cover

With the Bupa Touch app, you can see your policy and claims all in one place, request treatment, and more. It's just one more way to stay in control.

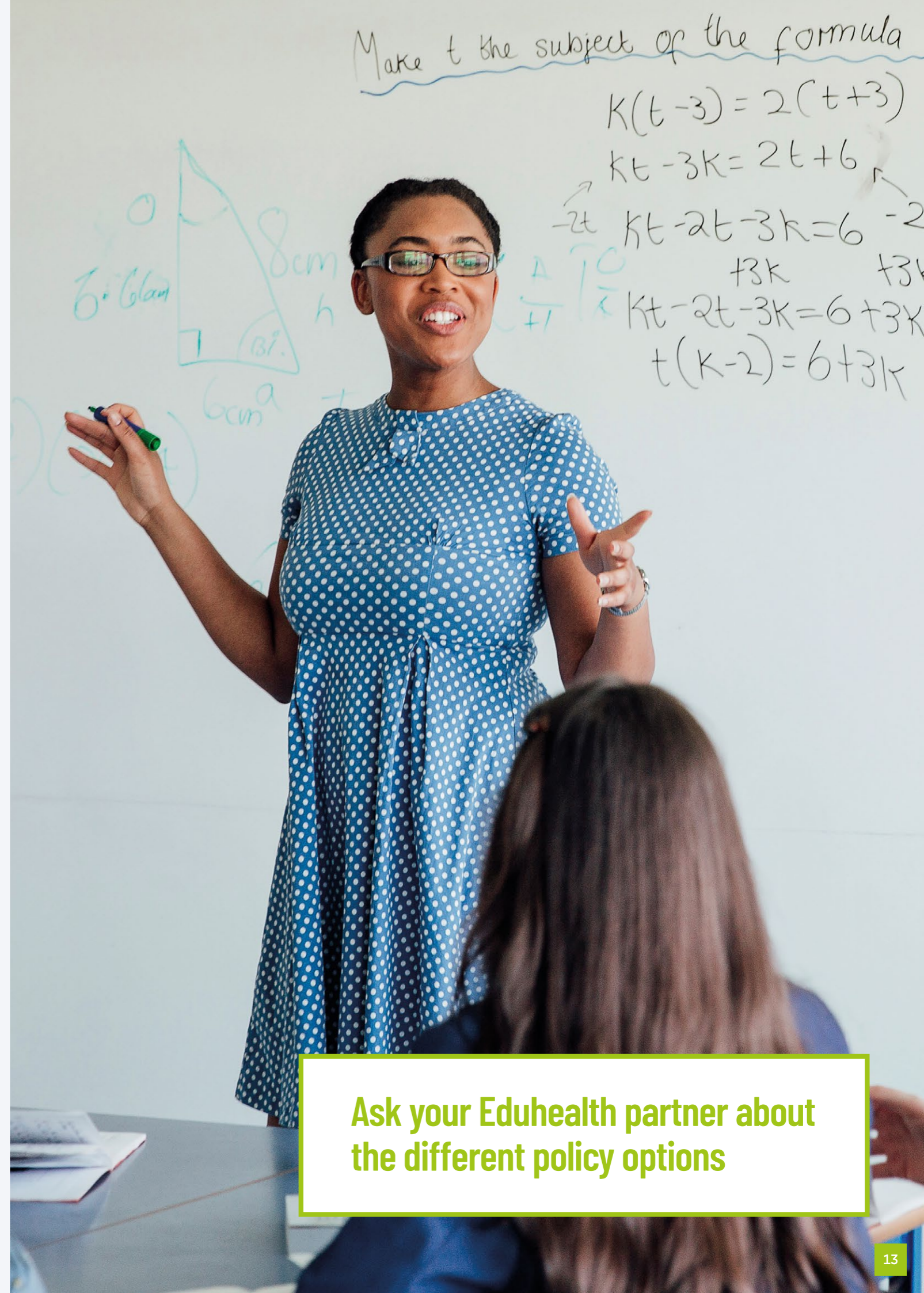


## Bupa Blue Health means 24/7 access to GPs

The Bupa Blue Health app offers phone and video calls with GPs, nurses, physios, pharmacists and mental health experts.† So there's no more waiting, and no more waiting rooms. You can even stay in your pyjamas.

Bupa apps can be downloaded from the App Store and Google Play Store.

†Customers who live on the Isle of Man do not have access to Bupa Blue Health, but can access GP24 provided by HealthHero.



Ask your Eduhealth partner about the different policy options



**Ask your Eduhealth partner about the different policy options**

# Health is getting sorted sooner

Our Direct Access service is just that – direct. You can usually be referred for a consultation, tests or treatment without needing to see a GP first.

Direct Access is included with BupaCare.

## Fast access to support



### If you're worried it could be cancer

You're going to want answers fast. So you can call us, and we may be able to refer you to a consultant right away.

That could mean not having to wait to see a GP first. Wherever possible, you'll have your answers in days, not weeks.



### When you're just not yourself

If you're struggling with your mental health, BupaCare policy holders can talk to us first. We can help you access the treatment, help and support you need.

Our mental health team could arrange a telephone consultation with a mental health practitioner, who could then refer you on for treatment.



### Dealing with aches and sprains

If it's your muscles, bones or joints, you could talk to a senior physio over the phone. They could give you a home exercise plan, or refer you for treatment or to a consultant.

It's all designed to help you bounce back as quickly as possible.

**Depending on your symptoms, our trained advisers, experienced physiotherapists and mental health practitioners can provide immediate support and advice – and a referral, if you need one.\***

\*\*If you have Bupa Cancer Cover, there is no limit to how long your cancer treatment lasts, or how much it costs. If you exceed any set maximum benefit limit, charges will be incurred. Treatment must be received at a hospital or health centre in the Bupa network by a consultant that we recognise and who charges within Bupa rates (a fee-assured consultant).

Mental health treatment is only available with the BupaCare policy. Eduhealth policy holders are not automatically entitled to this benefit. Direct access to new MSK claims is available with the BupaCare policy only. Eduhealth Essentials members cannot access this benefit. The Eduhealth Essentials plan includes 6 months of physio treatment only, and this must follow on from a daycase or inpatient procedure.



# Health is a brighter future

We're here to keep you healthy for longer, so our advisers can help you choose a plan that is right for you now, and in the future.



## Here's a helping hand

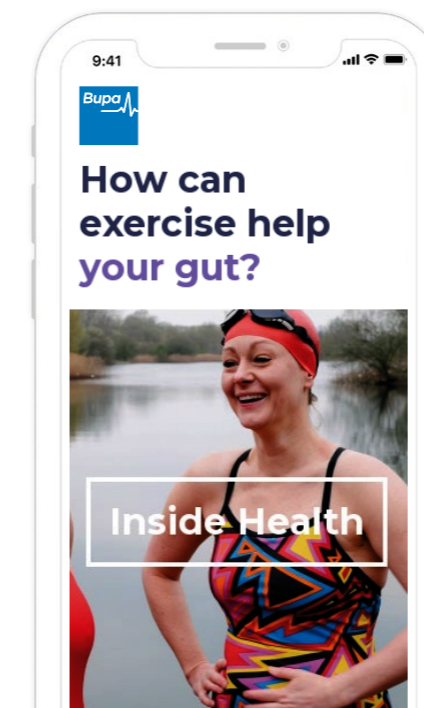
Talk to us about how private medical insurance can help you get access to benefits like these:

- ✓ Quicker access to medical treatment
- ✓ Consultants specific to your needs
- ✓ Costs covered for diagnosis, treatment and follow up (for eligible health conditions within the policy you choose, that start after the beginning of the policy)
- ✓ Access to breakthrough cancer drugs and treatment, including any cancer drug licensed (based on evidence) in the UK. NICE approval and NHS availability not necessary

## Inside Health

# Health is right there in your inbox

As a Bupa member through Eduhealth, you can get even more expert health and wellbeing tips from our Inside Health series.



## Be inspired

Life changes fast, and so does health and wellbeing advice. We cut through the noise by bringing you what you need to know.

Our Inside Health content delivers regular information and advice. All designed to do you good: top to toe, inside and out.

Our online events let you hear direct from our panels of experts. They get together to discuss key health topics, offering practical tips and advice for looking after your health.

## Bupa Rewards

Save time and money on the things that make you feel good. Our members get discounted access to gym memberships, wellbeing technology, sports activities, nutrition, and even little feel-good luxuries. Don't miss out.

## Browse our latest offers

Use your phone's camera to scan the code or visit [bupa.co.uk/rewards](https://bupa.co.uk/rewards)



# Choose your policy options

Eduhealth offers two options – each with its own level of cover.

## 1

### Eduhealth BupaCare

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

This policy option includes a combined allowance for your out-patient therapies. This allowance will be applied annually to all eligible therapies you have as an out-patient.

## 2

### Eduhealth Essentials

This policy option covers the cost for the diagnosis and treatment of eligible conditions by a private consultant and the aftercare at a private hospital.

Consultations and therapies are covered when they follow on from and are related to private day-patient or in-patient treatment and they take place within six months of the discharge date of that treatment.

In general, both options exclude conditions such as chronic conditions, pre-existing or special conditions, natural ageing, allergies, allergic disorders, and food intolerances.

	Eduhealth BupaCare	Eduhealth Essentials
<b>Out-patient cover</b>		
<b>Consultations</b>	Paid in full	Paid in full when they follow on from and are related to private day-patient or in-patient treatment and they take place within six months of the discharge date of that treatment.
<b>Diagnostic tests</b>	Paid in full	Paid in full
<b>MRI, CT and PET scans</b>	Paid in full	Paid in full
<b>Therapies</b>	Combined allowance of £500 (including mental health therapies)	Paid in full when they follow on from and are related to private day-patient or in-patient treatment and they take place within six months of the discharge date of that treatment (not including mental health or complementary therapies).
<b>Out-patient surgical operations</b>	Paid in full <sup>^</sup>	Paid in full <sup>^</sup>
<b>In-patient and day-patient cover</b>		
<b>Hospital charges</b>	Paid in full <sup>^</sup>	Paid in full <sup>^</sup>
	Paid in full <sup>^</sup>	Paid in full <sup>^</sup>
<b>In-patient/day case Mental Health treatment</b>	Up to a maximum of 45 days each year for mental health day-patient treatment and mental health in-patient treatment combined and not individually	Not included
<b>In-patient/day case treatment</b>	Paid in full <sup>^</sup>	Paid in full <sup>^</sup>
<b>Cancer</b>		
<b>Cancer Cover</b>	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 Paid in full	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 Paid in full
<b>Additional benefits</b>		
<b>Home nursing</b>	Up to £600 each policy year	Up to £750 each policy year
<b>Private ambulance</b>	Up to £60 each single trip up to a maximum of £120 each policy year	£60 per trip up to £150 per policy year
<b>Parent accommodation</b>	One parent per night for a child up to age 17 years	One parent per night for a child up to age 17 years
<b>NHS cash benefit</b>	£20 per night (maximum 35 nights per year)	£150 per day/night - maximum 20 days/nights per policy year
<b>NHS cash benefit for cancer treatment</b>	<ul style="list-style-type: none"> <li>▪ £100 each night for NHS in-patient treatment, or</li> <li>▪ £100 for NHS out-patient, NHS day-patient, or NHS home treatment for cancer, or</li> <li>▪ £100 for each three-weekly interval, or part thereof, during which you take oral chemotherapy, or oral anti-hormone therapy that is not available from a GP</li> </ul>	<ul style="list-style-type: none"> <li>▪ £200 each night for NHS in-patient treatment, or</li> <li>▪ £200 for NHS out-patient, NHS day-patient, or NHS home treatment for cancer, or</li> <li>▪ £200 for each three-weekly interval, or part thereof, during which you take oral chemotherapy, or oral anti-hormone therapy that is not available from a GP</li> </ul>
<b>24/7 Anytime HealthLine</b>	Yes	Yes
<b>Excess</b>		
<b>Excess</b>	£0, £100, £250, £500, £1,000, or £2,000	£0, £100, £250, £500 or £1,000

<sup>^</sup>Paid up to your chosen benefit allowance if applicable (please note benefit allowance do not apply to cancer) when you use a hospital or clinic from your chosen Bupa network and a Bupa recognised consultant who agrees to charge within Bupa allowances (a fee-assured consultant).

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**Ask your  
Eduhealth  
partner about  
the different  
policy options**

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