

Effective from 1 January 2012

Your life  
Your health  
Your benefit

Getting the most from your  
private medical insurance





Bupa HelpLine number:

**0845 60 04 992<sup>†</sup>**

Lines are open 8am to 8pm Monday to Friday, 8am to 1pm Saturday.

**Keep this booklet  
somewhere handy...**

...in it, you'll find information about all the things you're covered for, the added benefits of being with Bupa, and what to do if you ever need to make a claim. And if there's anything else you'd like to know about your Bupa membership, please call the Bupa HelpLine.

# You're in safe hands with Bupa

Welcome to your company's private medical insurance scheme, and to all the benefits and reassurance that it brings.

Illness can restrict your lifestyle, affect loved ones, and reduce your ability to work, so we know how important your health is to you - it's important to us too. That's why you can rely on your health cover should you need to make a claim. From the moment you first speak to a highly trained member of staff in one of our UK-based call centres, you'll know you're in safe hands with Bupa. It's this commitment to the quality of our service that's contributed to Bupa being awarded 'Best Group PMI Provider' and 'Health Insurance Company of the Year' at the Health Insurance Awards 2009.

This booklet is intended as an introduction to your Bupa membership and a summary of your benefits. If you still have any questions or queries after reading it, simply call the Bupa HelpLine on:

**0845 60 04 992<sup>†</sup>**

Lines are open 8am to 8pm Monday to Friday, 8am to 1pm Saturday.

Or, if you have speech or hearing difficulties and use a textphone, call 0845 60 66 863 (Lines are open 9am to 5pm Monday to Friday).



# A summary of your cover at a glance

Benefits	Maximum benefit available	Notes
Your cover depends on you using the Bupa recognised medical practitioners and treatment facilities that Bupa specifies for you when you call to pre-authorise your treatment. You must ask for an open referral from your GP and you must call Bupa before arranging or receiving any treatment. Failure to call Bupa to obtain pre-authorisation for your treatment means that you will be responsible for paying for all such treatment. For more detailed information on what is and isn't covered by your scheme, call your Bupa helpline on 0845 60 04 992 <sup>1</sup> Lines are open 8am to 8pm Monday to Friday, 8am to 1pm Saturday.		
<b>Diagnostics and out-patient treatment</b>		
Out-patient consultations with a consultant	paid in full up to a total of £1000 each year - this limit includes £250 for complementary medicine treatment	with a recognised consultant we specify
Out-patient therapies and complementary medicine on GP or consultant referral and hospital charges for out-patient diagnostic tests on consultant referral		with a recognised therapist or complementary medicine practitioner (acupuncture, chiropractic, homoeopathy and osteopathy only) we specify
Out-patient MRI, CT and PET scans on consultant referral	paid in full	in a recognised facility we specify
<b>Being treated in hospital</b>		
Consultants' fees	paid in full	with a recognised consultant and in a recognised facility we specify
Parent accommodation	paid in full	one parent only, accompanying a child up to age 12 who is a member of the scheme and receiving eligible in-patient treatment
Facility charges for surgical operations carried out as out-patient treatment	paid in full	in a recognised facility we specify
Facility charges for day-patient treatment and in-patient treatment	paid in full	in a recognised facility we specify
<b>Cancer treatment - as for other treatment set out in this table except for:</b>		
Out-patient consultations with a consultant	paid in full	with a recognised consultant we specify
Out-patient therapies and complementary medicine on GP or consultant referral	paid in full	with a recognised therapist or complementary medicine practitioner (acupuncture, chiropractic, homoeopathy and osteopathy only) we specify
Facility charges for out-patient diagnostic tests on consultant referral	paid in full	in a recognised facility we specify
Facility charges for out-patient cancer drugs	paid in full	in a recognised facility we specify
<b>Psychiatric treatment - discretionary benefit</b>		
Psychiatric treatment	upon authorisation, up to a maximum of 28 days each year	for day-patient treatment and in-patient treatment combined and not individually
Consultants' fees, psychologists' fees and diagnostic tests for out-patient psychiatric treatment	upon authorisation, up to and from within your available out-patient benefit limits above	with a recognised consultant or psychologist we specify
Consultants' fees for day-patient and in-patient psychiatric treatment	upon authorisation, paid in full	with a recognised consultant and in a recognised facility we specify
Facility charges for day-patient and in-patient psychiatric treatment	upon authorisation, paid in full	in a recognised facility we specify

Benefits	Maximum benefit available	Notes
<b>Additional benefits</b>		
Treatment at home - discretionary benefit	paid in full, upon authorisation	with a recognised treatment provider we specify, we pay for the charges that we agree to pay on your behalf
Home nursing	up to £2000 each year	when immediately following private eligible in-patient treatment
Private ambulance charges	up to £80 each single trip	when medically necessary and related to private eligible day-patient or in-patient treatment
<b>Overseas emergency treatment</b>		
Out-patient consultations, therapies, diagnostic tests and complementary medicine	paid up to and from within your available out-patient limit above	when temporarily travelling outside the UK
Out-patient MRI, CT and PET scans	up to £100 towards all the fees and charges	when temporarily travelling outside the UK
Consultants' fees for out-patient surgical operations, day-patient and in-patient treatment	paid up to the UK monetary limits that apply for Bupa recognised non-partnership consultants	when temporarily travelling outside the UK
Overseas facility charges for out-patient surgical operations	up to £100 towards all the facility charges and not each charge individually	when temporarily travelling outside the UK
Overseas facility charges for day-patient and in-patient treatment	up to £200 each day towards all the facility charges and not each charge individually	when temporarily travelling outside the UK
<b>Repatriation and evacuation assistance - discretionary benefit</b>		
Your repatriation/evacuation	upon authorisation, paid in full	when arranged by a Bupa recognised medical assistance company
Accompanying partner/relative during your repatriation or evacuation	upon authorisation, up to £750 towards all the costs	when arranged by a Bupa recognised medical assistance company
<b>Cash benefits</b>		
NHS cash benefit	£200 a night for 35 nights a year	for NHS hospital in-patient treatment that would otherwise be covered under the scheme

## Excess

Your cover is subject to an excess of £100 per person. This means that you are responsible for paying the first £100 towards your treatment in any 12 month period before Bupa start paying. Contact the Bupa HelpLine to confirm how the excess works and how it affects your benefits.

# Claiming

## Your step by step guide to making a claim

### STEP 1 Visit your GP

In most cases the process starts with a visit to your GP. Your GP will advise you if you need to see a consultant or healthcare professional.

### STEP 2 Ask for an open referral

If you do need to see a consultant, your GP will provide you with a referral letter which will detail the type of specialist your GP would like you to see.

**You must obtain an open referral from your GP to ensure that your treatment is covered, and to avoid having to return to your GP to obtain an open referral.**

By obtaining an open referral we can offer you greater flexibility and a choice of consultants, as well as help you to make sure you avoid any extra costs (some consultants charge fees which are outside our benefit limits and if they do, you may need to pay some of the fees). You'll find a simple open referral form for your GP to complete on: [www.bupa.co.uk/referral](http://www.bupa.co.uk/referral) form

If your GP does want to provide you with a referral to a specific consultant make sure you confirm with us that they charge within our benefit limits, to avoid being responsible for any unforeseen costs.

### STEP 3 Call us

Call us so that we can confirm the benefits available to you under your cover and explain which consultants and healthcare professionals are covered under your Bupa membership. We will also let you know what you need to do next and send you any necessary pre-treatment forms that you may need to complete.

**Important: You must call us to pre-authorise any claim before arranging or receiving any treatment. Failure to obtain pre-authorisation from us means that you will be responsible for paying for all such treatment.**

### STEP 4 Get a pre authorisation number

When we have confirmed that your treatment is covered, we will discuss your claim with you and issue you a 'pre-authorisation' number. You can then contact your consultant or healthcare provider to arrange an appointment.

We recommend you give your pre-authorisation number to the consultant or healthcare professional you see so that the invoice for any treatment costs can be sent to us directly.

If for any reason you are sent an invoice, simply send it on to: Claims Department, Bupa, Salford Quays, M50 3XL.

## Claims checklist

The below is what you'll need to make a claim.

To help us to make the claims process as simple and swift as possible, please have the following information close to hand when you call us:

- your Bupa membership number
- the condition you are suffering from
- details of when your symptoms first began
- details of when you first consulted your GP about your condition
- details of the treatment that has been recommended
- date(s) on which you are to receive treatment
- the name of the consultant or other healthcare professional involved
- details of where your proposed treatment will take place
- your expected length of stay in hospital (if applicable)

# Getting more from your Bupa membership

## Bupa HealthLine

As a Bupa member, if you have any questions at all in relation to your health, call your confidential 24-hour Bupa HealthLine. Our qualified nursing team has the time to listen and the skills to help, whatever your health related question or concern.

Call the Bupa HealthLine on 0845 60 77 777<sup>+</sup>

## Members offers

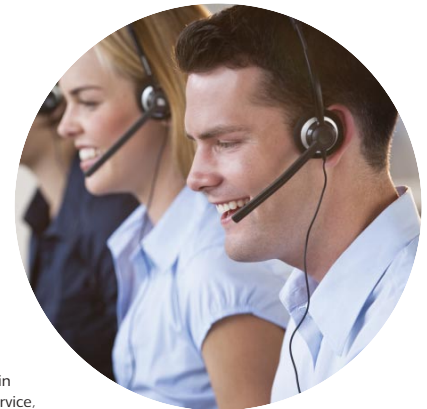
Your Bupa membership isn't just about medical cover. Your package of exclusive member discounts means that you also get substantial reduction on everything from eye tests to leisure breaks and days out.

[www.bupa.co.uk/member-offers](http://www.bupa.co.uk/member-offers)

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0845 60 04 992<sup>†</sup>

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<sup>+</sup> 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.



† Calls to this number may be recorded and may be monitored.

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[www.bupa.com](http://www.bupa.com)