

# Your table of cover

## Bupa Wellbeing Health Expenses

Please read this table of cover alongside your membership guide, welcome letter (or email) and premium table for the full terms of your cover



# 1. Table of benefits and limits

This table of **benefits** and **benefit limits** outlines what is available on your **cash plan**. Simply refer to the **benefits** listed down the side of the table, then across each row to find out the amount of cash you can claim for from your chosen **membership level** per **benefit year**. You can change your **membership level** once in any **benefit year**, should your **cash plan** allow. Please refer to section 2.9 of your **membership guide** for more information.

Membership type	Individual plus*		
Membership level	Level 1	Level 2	Level 3
Dental	Up to £60	Up to £120	Up to £200
Dental injury	Up to £200	Up to £300	Up to £400
Optical	Up to £60	Up to £120	Up to £200
Hospital in-patient (nights)	£20 per <b>member</b> per instance	£30 per <b>member</b> per instance	£40 per <b>member</b> per instance
Hospital day-case (days)			
Therapies (includes physiotherapy, osteopathy, chiropractic, acupuncture and chiropody/podiatry)	Up to £150	Up to £300	Up to £500
Consultations and diagnostic tests or scans	Up to £200	Up to £300	Up to £500
Prescriptions	Up to £25	Up to £35	Up to £45
Bupa health assessments	Up to £100	Up to £150	Up to £200
Bupa Employee Assistance Programme (EAP)	✓	✓	✓
Online health check	✓	✓	✓
Bupa Anytime HealthLine	✓	✓	✓

Definitions of words and phrases highlighted in ***bold italic*** can be found in section 3 from page 8 onward.

Pre-existing conditions are covered for all **benefits**. You will be required to provide any information or proof to support your claim if we make a reasonable request for you to do so.

Family*			Eligibility	Cash back % or instance limit
Level 1	Level 2	Level 3		
Up to £60	Up to £120	Up to £200	Per <b>member</b> covered	100%
Up to £200	Up to £300	Up to £400	Per <b>member</b> covered	100%
Up to £60	Up to £120	Up to £200	Per <b>member</b> covered	100%
£20 per <b>member</b> per instance	£30 per <b>member</b> per instance	£40 per <b>member</b> per instance	Per <b>member</b> covered	Up to 20 instances (nights/days) in total per <b>benefit year</b>
Up to £150	Up to £300	Up to £500	Per <b>member</b> covered	100%
Up to £200	Up to £300	Up to £500	Per <b>member</b> covered	100%
Up to £25	Up to £35	Up to £45	Per <b>member</b> covered	100%
Up to £100	Up to £150	Up to £200	All <b>members</b> aged 18 and over	100%
✓	✓	✓	All <b>members</b> aged 16 and over	Not applicable
✓	✓	✓	<b>Main member</b> only	Not applicable
✓	✓	✓	All <b>members</b> aged 16 and over	Not applicable

\*Individual plus membership is for the **main member** and up to four **child dependants**. Family membership is for the **main member**, their **partner** and up to four **child dependants**.

## 2. Benefit descriptions

In this section you'll find a description of the **benefits** listed in section 1 (table of benefits and limits). This will help you to understand what we mean by each of these **benefits**, what we'll/we'll not pay cash back towards and any additional information we think you may need to get the most out of your **cash plan**.

Benefit	Benefit description
Acupuncture	We'll pay cash back towards treatment or services provided by an <b>acupuncturist</b> .
<b>Bupa Anytime HealthLine</b>	<p>This service, available 365 days a year to the <b>main member</b> and all <b>named dependants</b> aged 16 and over, offers 24-hour access to health information and guidance on almost any health-related issue, ranging from symptom advice and travel vaccinations to first aid queries and lifestyle changes. A team of experienced, specially trained nurses are on hand to answer all your queries. Call the <b>Bupa Anytime HealthLine</b> on <b>0345 603 0779</b>†. Calls may be recorded and to maintain the quality of our <b>Bupa Anytime HealthLine</b> service a nursing manager may monitor some calls always respecting the confidentiality of the call.</p> <p>†For those with hearing or speech difficulties who use the Relay UK smartphone app or textphone, use the prefix <b>18001</b> followed by the number above.</p>
<b>Bupa Employee Assistance Programme (EAP)</b>	<p>The <b>Bupa Employee Assistance Programme</b> is a confidential support service that is available to the <b>main member</b> and all <b>named dependants</b> aged 16 and over. The service is available 24 hours a day, 365 days a year on <b>0330 123 0124</b>†‡ and includes access to:</p> <ul style="list-style-type: none"> <li>■ a telephone helpline</li> <li>■ a specialist legal helpline*</li> <li>■ a specialist financial helpline*</li> <li>■ a specialist family care helpline</li> <li>■ structured short-term counselling</li> <li>■ online cognitive behavioural therapy (CBT)</li> <li>■ online resources.</li> </ul> <p>Access to the eligible benefits is subject to suitability following the <b>Bupa</b> mental health and wellbeing assessment when you call the confidential helpline. Please refer to section 6 of your membership guide for more information on these services.</p> <p>†Calls may be recorded and to maintain the quality of our service we may monitor some calls always respecting the confidentiality of the call. Our <b>counsellors</b> will discuss our confidentiality policy with you when you call.</p> <p>*Information only services. For legal, financial or debt management advice, customers will need to engage external advisers separately.</p> <p>‡For those with hearing or speech difficulties who use the Relay UK smartphone app or textphone, use the prefix <b>18001</b> followed by the number above.</p>

Benefit	Benefit description
<b>Bupa health assessments</b>	<p>We'll pay cash back towards <b>Bupa</b> health assessments, carried out in a <b>Bupa</b> assessment centre, for <b>main members</b> and all <b>named dependants</b> aged 18 and over.</p> <p>We'll not pay cash back towards:</p> <ul style="list-style-type: none"> <li>■ health assessment services not booked through <b>Bupa</b> and provided in a <b>Bupa</b> assessment centre</li> <li>■ health assessments where you do not incur a receipted charge for the service.</li> </ul> <p>For more information or to book a <b>Bupa</b> health assessment please visit <b>bupa.co.uk/health-assessments</b> or call <b>0345 600 3458</b>‡. Lines are open Monday to Friday from 8am to 6pm (excluding Bank Holidays). We may record or monitor our calls.</p> <p>‡For those with hearing or speech difficulties who use the Relay UK smartphone app or textphone, use the prefix <b>18001</b> followed by the number above.</p>
<b>Chiropody/podiatry</b>	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>■ chiropody/podiatry treatment or services provided by a <b>chiropodist/podiatrist</b></li> <li>■ any items recommended or prescribed by a <b>chiropodist/podiatrist</b> (excluding medication).</li> </ul> <p>Note: for items that have been recommended or prescribed we require written confirmation from the <b>chiropodist/podiatrist</b> to be able to pay your claim. If those items are purchased over the internet, they must be provided by a <b>UK</b>, Channel Islands or Isle of Man based and registered company, and you must be invoiced in pounds sterling.</p> <p>We'll not pay cash back towards sundry items such as insoles that are not recommended or prescribed by a <b>chiropodist/podiatrist</b>.</p>
<b>Chiropractic</b>	We'll pay cash back towards treatment or services provided by a <b>chiropractor</b> .
<b>Consultations and diagnostic tests or scans</b>	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>■ <b>consultations</b> with a <b>consultant</b></li> <li>■ <b>consultations</b> with a <b>dietician</b> or <b>occupational therapist recognised by Bupa</b></li> <li>■ diagnostic tests or scans for conditions specifically linked with/related to fertility treatment</li> <li>■ diagnostic tests or scans requested by your <b>consultant</b> to help determine or assess your condition as part of an out-patient investigation.</li> </ul> <p>Note: along with your claim form, we will require a letter from your <b>consultant</b> stating that the test or scan is to determine or assess your condition as part of an out-patient investigation.</p> <p>We'll not pay cash back towards:</p> <ul style="list-style-type: none"> <li>■ any radiologist's fees or appointments with a <b>general practitioner (GP)</b>, even if a receipted cost is incurred, or <b>consultations</b> provided by a medical or <b>dental professional</b> that is not a <b>consultant</b></li> <li>■ non-health related consultations</li> <li>■ any test or scan performed as part of a health screening or assessment, routine tests, health tests or wellness reviews</li> <li>■ any test or scan services performed as part of a <b>hospital in-patient</b> or <b>hospital day-case</b> procedure</li> <li>■ any test or scan services provided by an orthodontist.</li> </ul>

Benefit	Benefit description
Dental	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>dental treatment provided by a <b>dental professional</b></li> <li>home use materials purchased from a <b>dental professional</b> eg mouth guards.</li> </ul> <p>We'll not pay cash back towards:</p> <ul style="list-style-type: none"> <li>any medications (prescribed or non-prescribed). Medication prescribed by a <b>dental professional</b> is covered by the prescription <b>benefit</b> (if applicable to your <b>cash plan</b>)</li> <li>home use materials and kits purchased independently.</li> </ul>
Dental Injury	<p>We'll pay cash back towards treatment provided by a <b>dental professional</b> for a dental injury arising as a direct or indirect result of an external impact.</p> <p>Note: The claim form must be submitted with the details of the accident and the treatment received from the <b>dental professional</b>.</p> <p>We'll not pay cash back towards:</p> <ul style="list-style-type: none"> <li>any dental injury treatment resulting from or related to any injury sustained whilst participating in a <b>physical contact sport</b></li> <li>any dental injury treatment resulting from or related to a deliberate self-inflicted injury</li> <li>any dental injury treatment arising as a direct or indirect result of an external impact which occurred before the <b>start date</b> or the date the <b>member</b> joined (if later)</li> <li>any dental injury treatment arising as a direct or indirect result of an external impact which occurred outside the <b>UK</b>, Channel Islands or Isle of Man.</li> </ul>
Hospital day-case (days)	<p>We'll pay cash benefits, up to 20 days per <b>benefit year</b>, for <b>hospital day-case</b> admissions for treatment or investigation, including where the <b>member</b> receives cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or <b>gender reassignment surgery</b> arising from <b>gender dysphoria</b>.</p> <p>Note: the limit of 20 instances (nights/days) in total per <b>benefit year</b> is a combined limit with the <b>hospital in-patient benefit</b>. By instance, we mean each night a <b>member</b> is admitted as a <b>hospital in-patient</b> or each day a <b>member</b> is admitted as a <b>hospital day-case</b>.</p> <p>We'll not pay cash benefits for:</p> <ul style="list-style-type: none"> <li>cosmetic or reconstructive surgery undergone for cosmetic or psychological reasons</li> <li>a <b>hospital</b> attendance for casualty or emergency treatment, which does not require a formal admission to a <b>hospital</b> bed</li> <li>any admissions that are not classed as <b>hospital day-case</b> e.g. treatment not in a <b>hospital</b>, respite care, out-patient check-ups or out-patient scans</li> <li>claims made for laser eye surgery, which can be claimed under the optical <b>benefit</b> only (if applicable to your <b>cash plan</b>).</li> </ul>

Benefit	Benefit description
Hospital in-patient (nights)	<p>We'll pay cash benefits for:</p> <ul style="list-style-type: none"> <li>up to 20 nights per <b>benefit year</b> for <b>hospital in-patient</b> admissions, including where the <b>member</b> receives cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or <b>gender reassignment surgery</b> arising from <b>gender dysphoria</b></li> <li>parental stays if the <b>main member</b> or their <b>partner</b> (if covered) stays overnight in <b>hospital</b> with a <b>child dependant</b>, under age 16, whilst the child receives <b>hospital in-patient</b> treatment.</li> </ul> <p>Note: the limit of up to 20 instances (nights/days) in total per <b>benefit year</b> is a combined limit with the <b>hospital day-case benefit</b>. By instance, we mean each night a <b>member</b> is admitted as a <b>hospital in-patient</b> or each day a <b>member</b> is admitted as a <b>hospital day-case</b>.</p> <p>We'll not pay cash benefits for:</p> <ul style="list-style-type: none"> <li>cosmetic or reconstructive surgery undergone for cosmetic or psychological reasons</li> <li>a <b>hospital</b> attendance for casualty or emergency treatment which does not require a formal admission to a <b>hospital</b> bed</li> <li><b>hospital in-patient</b> treatment, which is not provided by and where the overall responsibility does not rest with a <b>consultant</b></li> <li><b>hospital</b> admissions arranged for social or domestic reasons</li> <li>the first 10 nights of a <b>member's</b> maternity <b>hospital in-patient</b> stay, by which we mean any <b>hospital in-patient</b> stay during which a <b>member</b> gives birth. <b>Members</b> can claim from the 11th night of their maternity <b>hospital in-patient</b> stay</li> <li>geriatric care</li> <li>convalescence care or rehabilitation</li> <li>mental health or addictive conditions.</li> </ul>
Online health check	<p>This service, available to the <b>main member</b> only, is an online wellbeing portal which provides a lifestyle score with recommendations and access to online coaching and support tools. To access visit <a href="https://boostwellcheck.bupa.co.uk">boostwellcheck.bupa.co.uk</a> and register, entering your registration code (62196130106) when prompted.</p>
Optical	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>glasses with prescribed lenses, prescribed contact lenses and routine sight tests when provided by a qualified ophthalmic practitioner</li> <li>corrective laser eye treatment carried out by an ophthalmic surgeon who is a <b>consultant</b>.</li> </ul> <p>Note: Where prescribed glasses or contact lenses are purchased over the internet, they must be provided by a <b>UK</b>, Channel Islands or Isle of Man based and registered company, and you must be invoiced in pounds sterling.</p> <p>We'll not pay cash back towards items including (but not limited to) solutions, chains, cases.</p>
Osteopathy	We'll pay cash back towards treatment or services provided by an <b>osteopath</b> .
Physiotherapy	We'll pay cash back towards treatment or services provided by a <b>physiotherapist</b> .

Benefit	Benefit description
Prescriptions	<p>We'll pay cash back towards:</p> <ul style="list-style-type: none"> <li>charges paid for a prescription provided by a <b>general practitioner, dental professional</b> or <b>consultant</b></li> <li>prescription prepayment certificates.</li> </ul>

### 3. Definitions

Some of the words we use in this table of cover have specific meanings. In this section you'll find a definition of the terms used in **bold italic** throughout. This will help you to understand what we mean when we use these terms.

Defined term	Definition
<b>Acupuncturist</b>	Means an acupuncturist, <b>recognised by Bupa</b> or registered as a Member or Fellow of the British Acupuncture Council (MBAcC or FBaCC), British Medical Acupuncture Society (BMAS), or Acupuncture Association of Chartered Physiotherapists (AACP), at the time you receive your treatment. You can contact the organisations on <a href="http://www.aacp.org.uk">www.aacp.org.uk</a> (AACP), <a href="http://www.medical-acupuncture.co.uk">www.medical-acupuncture.co.uk</a> (BMAS) or <a href="http://www.acupuncture.org.uk">www.acupuncture.org.uk</a> (MBaCC) to see if the practitioner is registered.
<b>Agreement</b>	Means the agreement between <b>Bupa</b> and the <b>main member</b> or the <b>sponsor</b> which provides the terms of your cover (please see your <b>membership guide</b> for the definition specific to your policy).
<b>Benefit</b>	Means each of the benefits set out in this table of cover, to which you are entitled as a <b>member</b> of the policy.
<b>Benefit limit</b>	Means the maximum amount that we will pay for each <b>benefit</b> of the <b>cash plan</b> during each <b>benefit year</b> . You can find the benefit limits for each <b>benefit</b> on this table of cover.
<b>Benefit year</b>	Means a 12-month period starting on the <b>main member's start date</b> or an anniversary of that <b>start date</b> . This is applicable to all <b>members</b> .
<b>Bupa</b>	Means Bupa Insurance Limited, being the company that provides the insurance cover. Registered in England and Wales No. 3956433. Registered office: 1 Angel Court, London EC2R 7HJ. Bupa may act through Bupa Insurance Services Limited, and the term <b>Bupa</b> may also refer to other companies in the Bupa group, where indicated in the <b>agreement</b> .
<b>Cash plan</b>	Means the <b>benefits</b> we provide, as shown on this table of cover, subject to the terms and conditions of the <b>agreement</b> .
<b>Child dependant</b>	Means any child of yours or your <b>partner's</b> , including any child for whom you or your <b>partner</b> is a legal guardian or foster parent. See section 2.2 of your <b>membership guide</b> for more details.
<b>Chiropodist</b>	Means a person, <b>recognised by Bupa</b> or registered as a chiropodist with the Health and Care Professions Council (HCPC), at the time you receive your treatment. You can contact the HCPC on <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if the practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Chiropractor</b>	Means a chiropractor, <b>recognised by Bupa</b> or registered as a member of the General Chiropractic Council (GCC), at the time you receive your treatment. You can contact the GCC on <a href="http://www.gcc-uk.org">www.gcc-uk.org</a> to see if the practitioner is registered. The GCC is governed by the Professional Standards Authority (PSA).

Defined term	Definition
<b>Consultant</b>	Means a specialist licensed and registered with the General Medical Council (GMC) or General Dental Council (GDC). You can contact the GMC on <a href="http://www.gmc-uk.org">www.gmc-uk.org</a> or the GDC on <a href="http://www.gdc-uk.org">www.gdc-uk.org</a> to see if the consultant is registered. There is a requirement for a consultant to hold a license from 18 November 2009 in addition to the GMC registration. The licence is managed by the GMC.
<b>Consultation</b>	Means a meeting with a <b>consultant</b> to assess your health.
<b>Counsellor</b>	Means a counsellor employed or <b>recognised by Bupa</b> and registered with the British Psychological Society (BPS), the British Association for Counselling and Psychotherapy (BACP) or the UK Council for Psychotherapists (UKCP). You can contact the BPS on <a href="http://beta.bps.org.uk/about-us/contact-us">beta.bps.org.uk/about-us/contact-us</a> , BACP on <a href="http://www.bacp.co.uk/contact/">www.bacp.co.uk/contact/</a> or UKCP on <a href="http://www.psychotherapy.org.uk/contact-us/">www.psychotherapy.org.uk/contact-us/</a>
<b>Dental professional</b>	Means anyone that is registered with the General Dental Council (GDC) and practises in the UK. You can contact the GDC on <a href="http://www.gdc-uk.org">www.gdc-uk.org</a> to see if the dental professional is registered.
<b>Dietician</b>	Means a person <b>recognised by Bupa</b> or registered as a dietician with the Health and Care Professions Council (HCPC), at the time you receive your treatment. You can contact the HCPC on <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if the practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Gender dysphoria</b>	Means a condition where a person experiences discomfort or distress because there's a mismatch between their biological sex and gender identity, sometimes known as gender identity disorder, gender incongruence or transgenderism.
<b>Gender reassignment surgery</b>	Means genital surgery and bilateral mastectomy only.
<b>General practitioner (GP)</b>	Means a doctor who is on the UK General Medical Council's General Practitioner Register. You can contact the GMC on <a href="http://www.gmc-uk.org">www.gmc-uk.org</a> to see if the GP is registered.
<b>Hospital</b>	Means any NHS or private hospital which has facilities for major surgery or which exists principally for the provision of treatment by <b>consultants</b> .
<b>Hospital day-case</b>	Means admission to a <b>hospital</b> ward (with discharge before midnight on the same day), where the <b>member</b> is required to stay in <b>hospital</b> over the course of one day for treatment or investigation.
<b>Hospital in-patient</b>	Means admission to a <b>hospital</b> ward (before midnight) where the <b>member</b> is required, for medical reasons, to stay in <b>hospital</b> overnight or longer.
<b>Main member</b>	Means the person who is covered under the <b>agreement</b> by virtue of being eligible in his or her own right, rather than as a <b>named dependant</b> .
<b>Member</b>	Means the <b>main member</b> of the policy and/or any <b>named dependant</b> covered under the policy.
<b>Membership guide</b>	Means the document that sets out the general terms and conditions of your membership, including, but not limited to, sections explaining how your membership works, how to claim, your right to cancel and making a complaint.

Defined term	Definition
<b>Membership level</b>	Means the level of cover chosen by you or the <b>sponsor</b> . This determines your <b>benefit limits</b> . Your membership level is shown on your <b>welcome letter</b> .
<b>Named dependant</b>	Means your <b>partner</b> and any <b>child dependants</b> as notified to us who are named as <b>members</b> of the policy.
<b>Occupational therapist</b>	Means a person <b>recognised by Bupa</b> or registered as an occupational therapist with the Health and Care Professions Council (HCPC), at the time you receive your treatment. You can contact the HCPC on <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if the practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Osteopath</b>	Means an osteopath, <b>recognised by Bupa</b> or registered as a member of the General Osteopathic Council (GOC), at the time you receive your treatment. You can contact the GOC on <a href="http://www.osteopathy.org.uk">www.osteopathy.org.uk</a> to see if the practitioner is registered. The GOC is governed by the Professional Standards Authority (PSA).
<b>Partner</b>	Means the <b>main member's</b> husband, wife, civil partner or the person they live with in a relationship similar to that of a marriage or civil partnership.
<b>Physical contact sport</b>	Means sports including, but not limited to: rugby, hockey, boxing, wrestling, lacrosse, ice hockey or any other sport where it is common practice to wear mouth or gum protection.
<b>Physiotherapist</b>	Means a person, <b>recognised by Bupa</b> or registered as a physiotherapist with the Health and Care Professions Council (HCPC), at the time you receive your treatment. You can contact the HCPC on <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if the practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Podiatrist</b>	Means a person, <b>recognised by Bupa</b> or registered as a podiatrist with the Health and Care Professions Council (HCPC), at the time you receive your treatment. You can contact the HCPC on <a href="http://www.hcpc-uk.org">www.hcpc-uk.org</a> to see if the practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
<b>Premium table</b>	Means the document we send you that outlines the monthly and annual premium associated with each <b>membership level</b> available on your policy.
<b>Recognised by Bupa</b>	means a person that is registered and accepted by us and can be found on <a href="http://finder.bupa.co.uk">finder.bupa.co.uk</a>
<b>Sponsor</b>	Means the entity with whom <b>Bupa</b> have entered into an <b>agreement</b> to provide cover.
<b>Start date</b>	Means the date your policy is effective from. You can find this in the <b>welcome letter</b> we sent you when you joined.
<b>United Kingdom/UK</b>	Means Great Britain (England, Scotland and Wales) and Northern Ireland.
<b>Welcome letter</b>	Means the letter we send you confirming your <b>membership level</b> and your <b>start date</b> . We will send you a welcome letter at the start of your policy, and we will send subsequent letters confirming any changes if we/you make changes to your cover.

Bupa Anytime HealthLine, Bupa Employee Assistance Programmes and Bupa Health Assessments are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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