



**Working alongside Shakespeare Martineau  
Rob Fletcher and Sam Hopkins  
Key Intermediary Sales Managers – Bupa**

# Agenda

- About Bupa
- Features of your Bupa Cover
- How to Claim and the Member Journey
- How Bupa is here for you Everyday
- Questions



# About Bupa

## OVER 70 YEARS OF EXPERIENCE

**We began operations in 1947** in the UK when 17 provident associations joined together to form Bupa with the purpose of “preventing, relieving and curing sickness and ill health of every kind”.

Our history goes back even earlier **in Australia where our business was founded in the 1930s** to provide a solution to people who could not afford doctors' fees.



## OUR SOLE FOCUS IS HEALTHCARE

Our purpose is **longer, healthier, happier lives**. Bupa has grown by anticipating and meeting people's evolving healthcare needs.



## WE HAVE NO SHAREHOLDERS INTERNATIONAL IN OUR SCALE

**Our focus is on our customers.** We reinvest our profits to provide more and better healthcare to our customers and communities around the world.

We have **13 million** customers in over **190 countries**. We employ **more than 62,000 people**, with operations principally in the UK, Australia, Spain, New Zealand and the USA, as well as Poland, Saudi Arabia, Hong Kong, India, Thailand, China and Latin America.



**Features of  
your scheme.**

# Corporate Health Insurance

Option	
<b>Medical Underwriting Basis</b>	Medical History Disregarded / Non-Underwritten
<b>Excess</b>	£100 Per Person Per Policy Year
<b>Out Patient Benefit</b>	£2000 Outpatient Limit
<b>In-patient Benefit</b>	Full Cover
<b>Mental Health Cover</b>	Yes
<b>Cancer Treatment</b>	Included – Bupa Cancer Promise

## Option

<b>Complementary Medicine</b>	Complementary Medicine up to £250 from within the out-patient limit
<b>Hospital Access</b>	Partnership Network
<b>Private Ambulance</b>	£80 per trip, no annual benefit limit applies
<b>Home Nursing</b>	£2000 per person per benefit year immediately following private eligible In-Patient treatment
<b>Healthline</b>	Providing health advice from qualified specially trained nurses 24 hours a day 365 days of the year
<b>Babylon Digital GP</b>	24/7 access to health advice using telephone or online video GP consultations including primary care appointments and the symptom checker through the Babylon app.

## Key benefits

### Cancer cover



This key benefit is included with Select health insurance

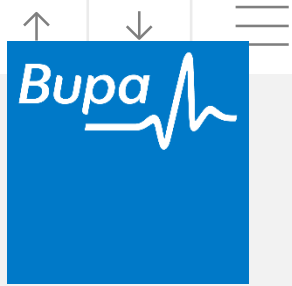
A cancer diagnosis can be one of the most difficult times in a person's life, that's why we promise to look after you for as long as you have Bupa cover\*.

#### Your benefits

- ✓ There are no financial or time limits\*, so you don't have to worry about running out of funding partway through your treatment
- ✓ Your cover includes eligible drugs and treatment, which can include breakthrough drugs before they're available on the NHS
- ✓ Bupa also gives you the option to receive eligible treatment at home if your consultant feels it is clinically appropriate. The home care provider will need to be within our network
- ✓ A named Oncology nurse or specialist adviser will manage your care throughout your journey, as well as providing support to you and your loved ones
- ✓ Direct helplines for fast referrals for symptoms of cancer\*\*
- ✓ Access to Specialist Centres for breast cancer

\* With Bupa cancer cover there are no time limits and all your eligible treatment costs are paid in full for as long as you have Bupa health insurance. You must use a healthcare facility from your chosen Bupa network and a Bupa-recognised consultant who agrees to charge within our limits (a fee-assured consultant).

\*\* Direct Access telephone services are available as long as the symptoms are covered under the policy. If your cover excludes conditions you had before your policy started, we'll ask you to provide evidence from your GP that your symptoms are not pre-existing for a period of up to two years from policy start date before we can refer you to a consultant or therapist through the Direct Access service. Always call us first to check your eligibility.





## Key benefits

### Specialist Cancer Centres for breast cancer



This key benefit is included with Select health insurance

Not knowing whether your symptoms are cancer can be extremely worrying. That's why we've joined forces with a leading hospital network, HCA Healthcare UK, to take away as much of the uncertainty as soon as possible for you as a Bupa member. Specialist Centres for breast cancer commit to giving our members the all clear or all initial diagnostic tests in one visit – just two working days after you call us with symptoms of breast cancer

### Your benefits

- ✓ Specialist Centres for breast cancer commit to offering members an appointment within two working days of first calling us
- ✓ In one visit, you members can have initial diagnostic scans and tests using the latest equipment followed by a consultation to discuss their results
- ✓ If further diagnostic tests are required these can be completed during their visit with results available two working days later
- ✓ If it is cancer the Specialist Centres commit to start treatment within 31 days – half the published national target
- ✓ Specialist Centres for breast cancer unite internationally acclaimed clinical experts in the best independent hospitals<sup>^</sup>, so an employee can see them in one place on the same day. This includes tailored genetic testing where appropriate

<sup>^</sup>Hospitals must meet our strict quality criteria, including meeting a Care Quality Commission rating of 'good' or 'outstanding'.



## Key benefits

Muscles, bones  
and joints



This key benefit is  
included with Select  
health insurance

Muscle, bone and joint niggles can turn into more serious conditions, so we like to try and do everything we can help you tackle any problems as early as possible

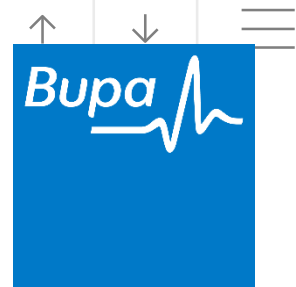
### Your benefits

- ✓ Fast access to specialists who can diagnose and treat issues from minor sports injuries and muscle tears to spinal injuries and broken bones, usually without the need to see a GP\*\*
- ✓ Includes referral to an orthopaedic consultant if your condition requires it
- ✓ A wide range of treatment options from physiotherapy to surgery
- ✓ Diagnosis and care at our health centres across the UK

By keeping on top of minor problems as soon as they crop up, you can avoid bigger problems further down the line, leaving you free to get on with life and work.

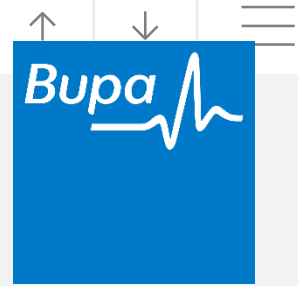
**\*\*Direct Access telephone services are available as long as the symptoms are covered under the policy.**

If your cover excludes conditions you had before your policy started, we'll ask you to provide evidence from your GP that your symptoms are not pre-existing for a period of up to two years from policy start date before we can refer you to a consultant or therapist through the Direct Access service. Always call us first to check your eligibility.



## Key benefits

### Mental Health Advantage



This key benefit is included with Select health insurance

#### Your benefits

- ✓ Fast access to specialists, usually without the need to see a GP\*\*
- ✓ Nationwide therapist network
- ✓ Personal care coordinator
- ✓ Clinical triage for early assessment and guidance
- ✓ Ongoing support
- ✓ Cover for all mental health conditions – the most extensive cover on the market<sup>^</sup>. The only exceptions are dementia and learning, behavioural and development issues
- ✓ No three-year chronic rule meaning we won't leave your employees without cover if their condition comes back

\*CIPD; Health and Wellbeing at Work, May 2018

\*\*Direct Access telephone services are available as long as the symptoms are covered under the policy. If your cover excludes conditions you had before your policy started, we'll ask you to provide evidence from your GP that your symptoms are not pre-existing for a period of up to two years from policy start date (or five years in the case of mental health) before we can refer you to a consultant or therapist through the Direct Access service. Always call us first to check your eligibility.

<sup>^</sup>As of February 2018 based on internally conducted research of the business health insurance market. Refers to standard mental health cover when this is included in the selected business health cover product.

**How to  
make a claim.**

# MEMBER JOURNEY



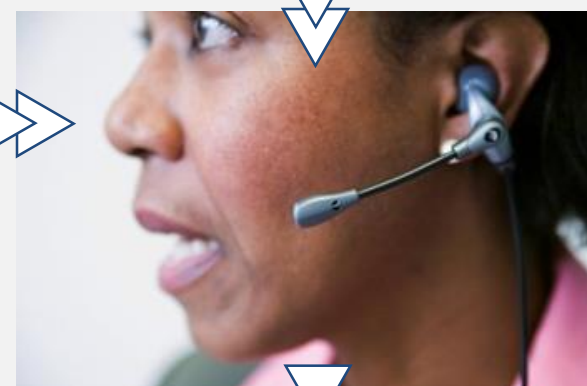
Employee goes to their own GP or see a Babylon Virtual GP



GP specifies treatment requirement through named consultant

Treatment pre-authorised through the Bupa helpline in line with scheme rules and benefits

Case can be referred for clinical case management



Additional on-going support and guidance provided by clinical teams, treatment options service and the 24/7 Anytime Healthline

As long as the above has been followed claims finalised and settled direct with the provider





# Fast access to support.

For some conditions you can normally get a referral without waiting to speak to a GP first.\*

## Symptoms of cancer

We'll assess any worrying symptoms over the phone and if necessary, refer you to an approved specialist there and then.

## Muscles, bones and joints

You rely on your body for every move you make, so any issues need to be dealt with as soon as possible. If you call us with a problem, we'll arrange for you to have a telephone consultation with a senior physiotherapist.

## Mental health

If you're experiencing stress, anxiety or any mental health issue, we can arrange for you to speak to a mental health practitioner who'll listen, assess and guide you to the right support first time.

\*Direct Access telephone services are available as long as the symptoms are covered under the policy or health trust. If your cover excludes conditions you had before your cover started, we'll ask you to provide evidence from your GP that your symptoms are not pre-existing for a period of up to two years after your cover started or up to five years in the case of mental health. For rolling moratorium underwritten policies or health trusts we will ask for evidence each time you claim for a condition not claimed for before. Always call us first to check your eligibility.

## Added extras Consultant and Facilities Finder

Manage a range of  
healthcare needs  
conveniently from  
your mobile phone



^Included depending on level  
of cover or selected products.

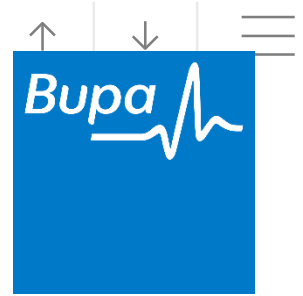
## Finding a suitable consultant, therapist or treatment facility should be easy, so we've created our Consultant and Facilities Finder^.

You can find your nearest Bupa-approved specialist, read about their experience and qualifications, find a contact number to book an appointment and get directions to the relevant hospital or clinic. You can also check that your treatment by the specialist or hospital you select will be fully covered under the terms of the policy.

### Your benefits and features

- ✓ Search for a Bupa-approved consultant, physiotherapist or mental health therapist by speciality, postcode or name
- ✓ Search for a Bupa-approved medical facility
- ✓ Get directions to consultants/hospitals
- ✓ Search for information on health topics and conditions
- ✓ Search for information on health topics and conditions

Visit [finder.bupa.co.uk](https://finder.bupa.co.uk) to find out more.



**Here for you  
every day.**

## Key benefits

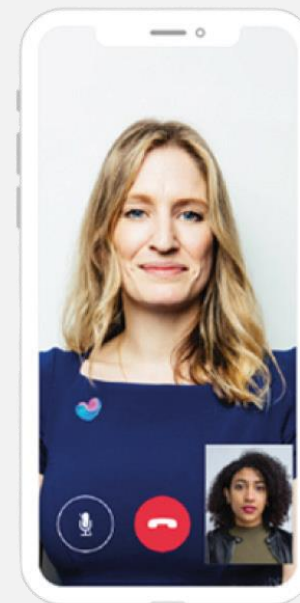
### Virtual GP

Bupa Select health insurance with Babylon Digital Healthcare gives your employees another way to see a GP.



### Employee benefits

- ✓ Call or video call a GP typically within two hours, 24/7
- ✓ GP appointments are free and unlimited
- ✓ Interactive symptom checker helps diagnose any issues
- ✓ Prescriptions<sup>‡</sup> ready to collect within one hour at a pharmacy of your choice or delivered to you. Same day in London or within 24 hours for the rest of the UK
- ✓ Your code to gain access to connect once you have downloaded the App is BUPACORP



This key benefit is included with Select health insurance

<sup>‡</sup>Does not include prescription charges.



# Health hubs.

Whether you're looking to be proactive about your health, or need to know more about a condition, head online for fast expert advice.

## A choice of hubs

### **Mental health**

How to manage conditions and seek help.

### **Cancer**

Key information and reassuring support.

### **Muscle, bone and joint**

Self-help treatments and knee clinic.

### **Heart health**

Support to make positive life changes.

[\*\*bupa.co.uk/health-information\*\*](https://bupa.co.uk/health-information)



# Rewards just for you.

Feel the benefit of your cover, even when you're not ill.  
With Bupa Everyday Rewards, you can access savings  
and discounts all year round.

**It's free to sign-up**

**[bupa.co.uk/corporate-bupa-rewards](https://bupa.co.uk/corporate-bupa-rewards)**

Bupa Everyday Rewards is operated by Cherry London. Terms and conditions can be found at [bupa.co.uk/corporate-bupa-rewards](https://bupa.co.uk/corporate-bupa-rewards).

## Useful Links

- **Bupa Member Offers – <https://www.bupa.co.uk/corporate-bupa-rewards>**
- **Bupa Finder – <https://finder.bupa.co.uk/>**
- **Health information and Health Hubs - <https://www.bupa.co.uk/health-information>**

Any Questions?

