

Direct Access services

For taking the direct route to our support

For Living



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Cancer, mental health and muscle, bone and joint conditions can have a significant impact on your employees – and your business. That's why we offer fast advice in all of these areas, usually without the need to see a GP first*.

**For more information
contact your Bupa
account manager or
intermediary partner**

*Direct Access telephone services are available as long as the symptoms are covered under the policy. If employees' cover excludes conditions they had before their policy started, we'll ask them to provide evidence from their GP that their 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 them to a consultant or therapist through the Direct Access service. Employees must always call us first to check they're eligible. Some Direct Access services are available on an opt-in basis and incur additional claims costs.

How it works



Instead of waiting to see their GP first, employees who are worried or experiencing symptoms of any of these conditions can contact us directly on their usual member services helpline number. Their needs will be assessed over the phone by our clinically led teams who'll guide them through the referral process.

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For fast help on signs of cancer

If an employee is worried they might have cancer, they can call us directly to speak to someone about their symptoms.* Our trained advisers will take them through an assessment over the phone using national clinical guidance to advise them on their next steps. Depending on their cover and the nature of their symptoms, this could include being referred for an appointment with a consultant there and then.

What happens?

Step 1

Employees can call us straight away and one of our trained advisers will assess their symptoms over the phone using national clinical guidance.

Step 2

Your employee will be given clear advice on what to do next. Depending on their cover and the nature of their symptoms, this could include a referral there and then.

Step 3

Even if your employee's cover means we can't offer them a private referral, we'll still advise them to see their GP and offer them a call back within two weeks for further support.

Who is it available to?

- Direct Access* for cancer symptoms is a standard feature of our health insurance and health trusts, so there is no need to opt in.
- Employees who are experiencing symptoms they think may be cancer related.

In the case of breast cancer, it takes an average of just five days from the initial phone call to meeting with a consultant.¹

Treating late stage bowel cancer can cost up to four times more than early stage treatment. Treating bowel cancer at the earliest stage can cost from £3,373 compared to up to £12,519 when treated at end stage.²

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¹Bupa internal audit (Oct 2015-Oct 2017) ²www.cancerresearchuk.org/sites/default/files/saving_lives_averting_costs.pdf.



For fast support on mental health issues

Many people find it difficult to talk to their GP about mental health concerns, so we give your employees the opportunity to speak to a trained adviser directly. Depending on their cover and the nature of what they're experiencing, we can arrange for them to speak to a mental health practitioner, usually without seeing a GP first*. Plus, now we've extended our cover and removed our chronic rule, they'll get fast access to support for more mental health conditions than any other business mental health cover on the market¹.

What happens?

Step 1

Employees can get in touch with us about stress, anxiety or any other mental health concerns on their usual customer services helpline number. Our specialist mental health advisers will arrange an appointment with one of our mental health practitioner for a telephone consultation.

Step 2

The practitioner will listen to their concerns and guide them to the most appropriate option for their needs.

Step 3

Options can include resolving the issue on the call through telephone counselling or referral to an approved therapist or psychiatrist, subject to out-patient benefits.

Who is it available to?

- Businesses who already cover mental health as part of their current health insurance or trust scheme can **opt into** mental health Direct Access* as an extra service for a charge. Subscriptions and total claims payable will be affected by this service. Please speak to your account manager for more details.
- Employees who are experiencing mental health issues such as stress or anxiety, subject to their underwriting terms and benefits available. Pre-existing conditions are normally excluded.
- If you have a Bupa Employee Assistance Programme (EAP), your employees already have direct access to mental health support and guidance. You don't need to select this as part of your health insurance or trust scheme.



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¹As 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.



For speaking to a physiotherapist sooner

Muscle, bone and joint conditions are the top reasons for both short and long-term work absences¹, costing businesses over 30.8 million sick days in 2016 alone². So, being treated is important. If an employee calls us with a problem, we'll arrange for a senior physiotherapist to call them back. They can offer advice on managing the pain and a specialist referral if needed – in most cases without seeing a GP first.*

What happens?

Step 1

Employees can get in touch with us about a muscle, bone or joint injury or condition on their usual customer services helpline number.

Step 2

We'll arrange for them to have a telephone consultation with a senior physiotherapist who will assess their symptoms and recommend the most suitable course of treatment.

Step 3

Options can include self-management exercises or referral for face-to-face treatment with an appropriate specialist⁵.

Who is it available to?

- Businesses who already cover MSK as part of their current health insurance or trust scheme can **opt into** MSK Direct Access* as an extra service for a charge. Client subscriptions and total claims payable will be affected by this service. Please speak to your account manager for more details.
- Employees who are experiencing muscle, bone and joint issues, subject to their underwriting terms and benefits available. Pre-existing conditions are normally excluded.

Helping your employees make informed choices

If an employee has already received an orthopaedic referral from their GP, we can still help to make sure they're on the right path.

We can still offer them a telephone consultation with a senior physiotherapist, who'll be able to discuss their symptoms and recommended treatment. This will help them make an informed decision about whether they want to progress with their orthopaedic consultation.

The benefits for your business are clear. Potentially, less time spent away from the office, and less impact on your overall claims cost.

¹ CIPD health and well being at work, 2018. ² State of Musculoskeletal Health 2017.

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For quick and clear advice on blurry vision

If an employee's eyesight has begun to worsen, they shouldn't assume that it's down to old age. Cloudy or misty vision may be a sign of cataracts, which can be removed and your employees eyesight restored in a simple surgical procedure. After visiting an optician, they can call us with a referral and we'll help them see an eye specialist, without having to go to a GP first.*

What happens?

Step 1

If an employee needs a cataract procedure, their optometrist can refer them to our specialist eye care team so they don't need to see their GP.

Step 2

Your employee can contact the specialist eye care team who will advise on a choice of consultants that are Bupa recognised practitioners, and can perform the surgery if appropriate.



Who is it available to?

- Direct Access* for cataract support is a standard feature of our health insurance and health trusts, so there's no need to opt in.
- Employees who are experiencing problems with their eyesight such as blurred or misty vision.

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