



Your benefits summary.

Halfords Media (UK) Limited

Effective from 1 March 2020



You're in safe hands with Bupa.

Welcome to your health insurance scheme, and to all the benefits and reassurance that we hope being with Bupa 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 cover should you need to make an eligible claim.

Help is just a phone call away

One of the most direct ways we are able to help you is through our telephone support.

If you require correspondence and marketing literature in an alternative format, we offer a choice of Braille, large print or audio. Please get in touch to let us know which you would prefer.

**For all claims or cover queries please call
your Bupa helpline**

0345 601 2477

**For those with hearing or speech difficulties who use
the Relay UK smartphone app or textphone, use the
prefix 18001 followed by the number above.**

We may record or monitor our calls. Lines are open 8am to 8pm Monday to Friday and 8am to 4pm on Saturdays.

These pages are for the Bupa Select scheme and only provide a brief summary of the cover under the scheme. Full details including general terms and conditions, exclusions and benefit limits are not set out on these pages. Further details are available from the helpline although you may need to contact your employer for full details of your cover.

Bupa Anytime HealthLine

Whatever your health question or concern – from advice about symptoms, to information on leading a healthier lifestyle – you can speak to a nurse, 24 hours a day, seven days a week.

You can ask us questions about anyone in your family, they don't have to be on your policy.

For health advice

0345 607 7777

Calls may be recorded and to maintain the quality of our Bupa Anytime HealthLine service a nursing manager may monitor some calls always respecting the confidentiality of the call.

Elderly Care Support Line

If you're thinking about elderly care for a loved one, we have a dedicated support line to help you.

We're on hand to offer free advice on many aspects of elderly care – from financial worries, to finding a care home, to support with illnesses such as dementia.

For elderly care advice

0330 134 6696

We may record or monitor our calls. Lines are open 8am to 6.30pm Monday to Friday and 9am to 12.30pm on Saturdays.

Health information at your fingertips

We have an A to Z of health topics and tools that you and your family can easily access online. It's our goal to provide you with trusted information so you can make the right decisions about your health and wellbeing.

Try our tools and calculators to give you an insight into your own health.

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

Supporting you when you need it most.

When you have a medical condition, speaking to someone who understands can make a big difference. We have specialist support teams in a range of key condition areas offering you the help and advice you need, when you need it most.

Our specialist support teams are made up of advisers, care coordinators and nurses. They'll help with a wide range of things from understanding your condition, to getting decisions on drugs, to supporting you and your family emotionally.

Specialist support teams

- Cardiovascular
- Oncology
- Mental health
- Muscles, joints and bones
- Gastroenterology
- Eyecare or ophthalmology
- Obstetrics and gynaecology

How to access the team you need

When you call the helpline, you'll be referred to the team who specialises in your particular medical condition.

Find the facilities and expertise you need

Our website is home to 'Finder' – an online resource that brings together information on all our people and places.

You can use Finder to search for:

- recognised consultants
- therapists
- recognised dentists
- hospitals
- health and dental centres
- care homes
- retirement housing

Search online for our services

finder.bupa.co.uk

Your cover at a glance.

Recognised facility access is for partnership facilities. Your cover depends on you using certain Bupa recognised medical practitioners and treatment facilities. For more detailed information on what is and isn't covered by your scheme, call your Bupa helpline on 0345 601 2477[†].

Benefits	Maximum benefit available	Notes
Finding out what is wrong and being treated as an out-patient		
Out-patient consultations with a consultant	paid in full	with a scheme recognised consultant
Out-patient therapies and complementary medicine		with a scheme recognised therapist or complementary medicine practitioner (acupuncture, chiropractic and osteopathy only)
Facility charges for out-patient diagnostic tests on consultant referral		in a scheme recognised facility
Out-patient MRI, CT and PET scans on consultant referral	paid in full	in a scheme recognised facility for the type of scan you need – benefit limits apply for a facility that is not a scheme recognised facility

[†]We may record or monitor our calls.

Benefits	Maximum benefit available	Notes
Being treated in hospital		
Consultants' fees	paid in full	with a Bupa fee-assured consultant and in a scheme recognised facility – benefit limits apply for Bupa recognised consultants who are not fee-assured consultants
Parent accommodation	paid in full	one parent only, accompanying a child up to age 16 who is a member of the scheme and receiving eligible in-patient treatment in a scheme recognised facility
Facility charges for surgical operations carried out as out-patient treatment	paid in full	in a scheme recognised facility – benefit limits apply for a facility that is not a scheme recognised facility
Facility charges for day-patient treatment and in-patient treatment	paid in full	in a scheme recognised facility
Cancer treatment		
Cancer treatment after a diagnosis of cancer has been confirmed – as for other treatment set out in this table except for:		
Out-patient consultations with a consultant	paid in full	with a scheme recognised consultant
Out-patient therapies and complementary medicine	paid in full	with a scheme recognised therapist or complementary medicine practitioner (acupuncture, chiropractic and osteopathy only)
Facility charges for out-patient diagnostic tests on consultant referral	paid in full	in a scheme recognised facility
Facility charges for eligible out-patient cancer drugs	paid in full	in a scheme recognised facility when: <ul style="list-style-type: none"> ■ unavailable from your GP, or ■ an initial small supply is provided by the recognised facility on discharge to enable you to start your treatment straight away
Advanced therapies		
Advanced therapies	Advanced Therapies List A	please read the Advanced therapies note below
<p>You have cover for new and innovative targeted/bespoke therapies using advanced materials and methods, which are included in the 'Advanced Therapies List' that applies to your benefits as shown on your benefit table under the heading 'Advanced Therapies'. You can access the list that applies to your benefits at bupa.co.uk/policyinformation or you can contact us. The advanced therapies on the list will change from time to time.</p>		

Benefits	Maximum benefit available	Notes
Mental health treatment		
Mental health treatment	up to a maximum of 45 days each year	for day-patient treatment and in-patient treatment combined and not individually
Consultant psychiatrists' fees, mental health and wellbeing therapists' fees and diagnostic tests for out-patient mental health treatment	up to and from within your available out-patient benefit limits above	with a scheme recognised consultant psychiatrist or mental health and wellbeing therapist
Consultant psychiatrists' fees for day-patient and in-patient mental health treatment	paid in full	with a Bupa fee-assured consultant psychiatrist and in a scheme recognised facility – benefit limits apply for Bupa recognised consultants who are not fee-assured consultants
Facility charges for day-patient and in-patient mental health treatment	paid in full	in a scheme recognised facility
Additional benefits		
Treatment at home – discretionary benefit	upon authorisation, paid in full	with a scheme recognised treatment provider, we pay for the charges that we agree to pay on your behalf
Home nursing	up to £2,000 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
Overseas emergency treatment		
Please note: you will need to settle all accounts direct with the medical providers in the country of treatment. On return to the UK submit the itemised and dated receipted invoices to us for assessment.		
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 Bupa UK monetary limits that apply for Bupa recognised consultants who are not fee-assured consultants	when temporarily travelling outside the UK

Benefits	Maximum benefit available	Notes
Overseas emergency treatment (continued)		
Please note: you will need to settle all accounts direct with the medical providers in the country of treatment. On return to the UK submit the itemised and dated receipted invoices to us for assessment.		
Overseas facility charges	<ul style="list-style-type: none"> for out-patient surgical operations – up to £100 for each operation for day-patient treatment – up to £200 each day for in-patient treatment – up to £200 each night towards all the facility charges and not for each charge individually	when temporarily travelling outside the UK
Repatriation and evacuation assistance – discretionary benefit		
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
Cash benefits		
Except for NHS cash benefit for cancer treatment taken by mouth none of the following three NHS cash benefits is payable at the same time as any other NHS cash benefit for NHS treatment.		
NHS cash benefit for NHS in-patient treatment	£50 a night for up to 35 nights each year	for NHS in-patient treatment that would otherwise be covered under the scheme
NHS cash benefit for NHS in-patient stays that you receive radiotherapy, chemotherapy or a surgical operation that is for cancer treatment	£100 each night	for NHS in-patient treatment for cancer treatment that would otherwise be covered under the scheme

Benefits	Maximum benefit available	Notes
Cash benefits (continued)		
NHS cash benefit for NHS out-patient or day-patient treatment or NHS home treatment for cancer	<p>£100 for each day you receive radiotherapy and/or proton beam therapy in a hospital setting</p> <p>£100 for each day you receive IV-chemotherapy</p> <p>£100 for each day on which you have a consultation with your consultant and they provide you with a prescription for cancer treatment taken by mouth</p> <p>£100 on the day of your surgical operation</p>	for eligible NHS out-patient or day-patient treatment or NHS home treatment for cancer that would otherwise be covered under the scheme

Procedure Specific NHS cash benefits

Other NHS cash benefits are available to you under the scheme. These depend on the type of treatment you need. We only pay if your treatment would otherwise have been eligible for private treatment under the scheme. For information on Procedure Specific NHS cash benefits please call the helpline or go to bupa.co.uk/pscb. These cash benefits may change from time to time. None of these Procedure Specific NHS cash benefits is payable at the same time as any other NHS cash benefit.

Excess

The excess amount of £100 applies to each member individually.

The excess applies each year to treatment costs for eligible treatment. You are responsible for paying the excess.

Please call your helpline to confirm how the excess works and how it affects your benefits payable under the scheme.

What your policy does not cover.

There are certain medical conditions and treatments that you are not covered for. There are some exceptions to some exclusions. The Bupa Select membership guide (in the 'What is not covered' section and, for mental health treatment in the 'Benefits' section) and your membership certificate together provide the details of those exceptions and they are also available from the helpline.

The excluded medical conditions and treatments include:

- ageing, menopause and puberty
- accident and emergency treatment
- allergies, allergic disorders or food intolerances
- benefits that are not covered and/or are above your benefit limits
- birth control, conception, sexual problems and gender reassignment
- chronic conditions
- complications from excluded conditions, treatment and experimental treatment
- contamination, wars, riots and some terrorist acts
- convalescence, rehabilitation and general nursing care
- cosmetic, reconstructive or weight loss treatment
- deafness
- dental/oral treatment
- dialysis
- drugs and dressings for out-patient or take-home use and complementary and alternative products
- excluded treatment or medical conditions
- experimental drugs and treatment
- eyesight
- pandemic
- intensive care (other than routinely needed after private day-patient treatment or in-patient treatment)
- learning difficulties, behavioural and developmental problems
- overseas treatment
- physical aids and devices
- pregnancy and childbirth
- screening, monitoring and preventive treatment
- sleep problems and disorders
- special conditions
- speech disorders
- temporary relief of symptoms
- treatment in a treatment facility that is not a scheme recognised facility
- unrecognised medical practitioners, providers and facilities.

Claiming.

Always call your Bupa helpline before arranging any consultations or treatment to check the benefits available to you under your scheme. Also, should you have any queries about your treatment, we can offer you the opportunity to speak to a nurse working in Bupa's care management team.

A step-by-step guide to making a claim

Step 1 Find out if the Direct Access service is available to you

For certain medical conditions you can call us directly for a referral to a consultant or therapist usually without seeing a GP and we call this our Direct Access service.

You are covered for the Direct Access service when the 'Further Details' section on your membership certificate says it is covered and, if it is, it will also say which medical conditions the Direct Access service is available for.

If you do have cover for our Direct Access service, it can help provide a fast and convenient way for you to access eligible treatment for certain medical conditions without the need for a GP referral. Age limits apply to who can use the service. Further details about the Direct Access service, including the age limits that apply, can be found at: bupa.co.uk/direct-access or you can call us.

Chronic conditions are normally excluded. Please call us to allow us to check your eligibility for the Direct Access service as you may need to provide us with certain information before you can use the service. Your out-patient allowance will be used to fund treatment after your direct telephone consultation.

Step 2 If Direct Access is not available (or if you prefer) – visit a GP

Sometimes, when you have had a consultation with another healthcare practitioner before seeing a GP and they believe referral to a consultant is appropriate, a GP appointment may not be clinically necessary. The situations in which we will accept such a referral are set out on [bupa.co.uk/referrals](https://www.bupa.co.uk/referrals) or you can call us.

Visit a GP. If you need to see a consultant or healthcare professional, let the GP know that you have Bupa cover. The GP will either refer you to a consultant or healthcare professional or suggest that you contact us if you want a choice of consultants or healthcare professionals.

Information about cover for children

It is not always possible for us to find you a paediatric consultant so when a paediatric referral is required we ask that you obtain a named referral from a GP.

Some private hospitals do not provide services for children or have restricted services available for children, so treatment may be offered at an NHS hospital. You can ask us about recognised facilities where paediatric services are available or you can find them on finder.bupa.co.uk

Where in-patient or day-patient treatment is required, children are likely to be treated in a general children's ward. This is in line with good paediatric practice.

Step 3 Call us

Simply call us and we will talk you through your options. We will confirm whether your consultant, healthcare professional or treatment facility is Bupa recognised, whether your recommended treatment is covered and which benefits you are entitled to under your Bupa membership. Alternatively, we will explain which nearby consultants, facilities and healthcare professionals are covered under your Bupa membership. We will provide you with a pre-authorisation number so your healthcare provider can send the bill directly to us.

If your consultant recommends further tests or treatment, it is important you check back with us to obtain further pre-authorisation.

Claims checklist

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 to make a claim:

- your Bupa membership number
- the condition you are suffering from
- details of the treatment that a GP has recommended.

If for any reason you are sent the invoice, simply send it on to:

Claims Department, Bupa, Bupa Place, 102 The Quays, Salford M50 3SP

Once we have paid the invoice on your behalf, we will send you a summary of your claim and treatment details. Please note that payment may take a few weeks depending on how quickly invoices are submitted to us.

For more details please call your Bupa helpline

0345 601 2477

We may record or monitor our calls.

Privacy notice.

Our privacy notice explains how we take care of your personal information and how we use it to provide your cover. A brief version of the notice can be found in your membership guide or the full version is online at **bupa.co.uk/privacy**

Notes.

Bupa health insurance is provided by:
Bupa Insurance Limited. Registered in England
and Wales No. 3956433. Bupa Insurance
Limited is authorised by the Prudential
Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential
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Arranged and administered by:

Bupa Insurance Services Limited, which is
authorised and regulated by the Financial
Conduct Authority.

Registered in England and Wales No. 3829851.

Registered office: 1 Angel Court,
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Bupa Anytime HealthLine is not regulated
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