

BUPACare

It is important to note that this document is only intended to provide you with a summary of the benefits offered by BUPACare.

It is intended to help focus your thoughts on the most appropriate type of private medical insurance (PMI) cover for you. All PMI providers will give you this information, in the same format.

Further details are set out in the supporting product literature which you are strongly advised to read.

You are also advised to read the ABI's consumer guide, 'Are you buying private medical insurance?', in order to obtain a general view of PMI, if you have not already done so.

Cover and benefits: summary

What is BUPACare?

BUPACare offers you cover for private medical treatment in the UK by BUPA-recognised consultants, therapists and practitioners. It provides cover (summarised below) for eligible out-patient consultations, diagnostic tests and hospital in-patient and day-patient treatment,

as well as for therapies and psychiatric conditions. Eligible treatment for cancer is also fully covered.

Cover for hospital treatment is at hospitals included in the nationwide network of BUPA Participating hospitals. This is a more extensive hospital network than we offer on some of our other schemes.

BUPACare	Benefit	Notes
In-patient and day-patient treatment		
Hospital charges	✓	In a BUPA Participating hospital in a room within your scale of cover
Consultants'/specialists' fees	✓	In a BUPA Participating hospital - BUPA benefit limits apply if the consultant is not a BUPA partnership consultant
Diagnostic tests	✓	In a BUPA Participating hospital
Radiotherapy/chemotherapy	✓	In a BUPA Participating hospital in a room within your scale of cover, or for certain conditions, in a BUPA specialist treatment centre
Psychiatric treatment	Up to a maximum of 45 days per year	After two years continuous membership and in a BUPA psychiatric network hospital. Claims should be authorised before treatment begins
Out-patient treatment		
Consultations with a consultant/specialist	✓	With a BUPA recognised consultant
Diagnostic tests	✓	MRI, CT and PET scans in a BUPA recognised out-patient diagnostic imaging centre
Radiotherapy/chemotherapy	✓	In a BUPA Participating hospital or, for certain conditions, a BUPA specialist treatment centre. Benefit limits apply if the consultant oncologist is not a BUPA partnership consultant
Physiotherapy (and other therapies)†	Scale A - up to £800 a year* Scale B - up to £650 a year* Scale C - up to £500 a year*	On a GP or BUPA recognised consultant referral to a BUPA recognised therapist. This is a combined overall benefit limit for all therapies
Psychiatric treatment	✓	By a BUPA recognised consultant and only after two years continuous membership. Claims must be authorised before treatment begins
Additional benefits		
Nursing at home	Up to £600 a year	Following eligible private in-patient treatment covered by your scheme
Private ambulance	Up to £120 a year	£60 maximum for any single trip
Parent accommodation	✓	When staying with a child under 12 receiving eligible private in-patient treatment, one parent only
NHS cash benefit	Scale A - £30 a night* Scale B - £25 a night* Scale C - £20 a night*	Up to a maximum of 35 nights a year for eligible in-patient treatment
Complementary medicine	Up to £250 per membership year	On GP or BUPA recognised consultant referral, with a BUPA recognised complementary medicine practitioner

* According to the scale of cover chosen.

† Please note that the benefit limit for physiotherapy (and other therapies) includes the £250 available cover for complementary medicine.

Features specific to BUPACare

Are there any extra features and benefits?

The hospitals you are covered for

BUPACare offers cover for eligible hospital treatment at BUPA Participating hospitals - this is our most extensive hospital network. BUPA Participating hospitals may change from time to time.

A choice of three scales of cover

BUPACare offers three scales of cover - A (the highest), B and C (the lowest). The scales relate to the type of hospital accommodation you are covered for at Participating hospitals and the monetary limit on certain benefits. Your subscriptions will be calculated on the scale of cover you choose. Remember, the scale you choose won't affect the quality of medical treatment and care you receive. Just ask us and we'll help you decide which is best for you.

Special coverage

BUPACare covers you for eligible private hospital treatment following an accident or emergency admission.

You're also covered for:

- organ transplants
- injuries arising from dangerous hobbies
- self-inflicted injuries

Is there a maximum amount that I can claim in any one year?

With BUPACare, there is no annual maximum amount you can claim for eligible private treatment each year,

except where there is a limit on a particular benefit.

Can I choose to have an excess?

Yes, with BUPACare you can opt to pay an excess if you wish, of £100, £150, £200, £250 or £500 which is payable per person, per membership year.

Are there any exclusions particular to BUPACare?

In addition to the general exclusions explained in the Association of British Insurers consumer guide 'Are You Buying Private Medical Insurance?' BUPACare does not cover you for the following:

- treatment for conditions or symptoms arising from physiological or natural causes (eg ageing, menopause or puberty) or desensitisation of allergies
- convalescence
- routine health checks or dental/oral treatment (eg fillings, gum disease)
- treatment related to learning, behavioural and developmental problems
- sleep-related breathing disorders
- overseas treatment or repatriation
- intensive care, except when routinely needed after private treatment

For further information

If you have any questions about BUPACare we'll be happy to answer them - please just get in touch.

Full details of the terms and conditions including exclusions and limitations are set out in the BUPACare Membership Guide. You can request your copy now, and you will also receive a copy on joining.

Please note that in the interests of continuously improving our services to our members, your calls will be recorded and may be monitored.

Cover is provided by BUPA Insurance Limited, a subsidiary of The British United Provident Association Limited.

