

Intermediary product summary

BUPA EssentialCare

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 your clients.

Further details are set out in the supporting product literature which you are strongly advised to read. You should ensure your clients read the client version of this summary together with the supporting literature.

Your clients 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 they have not already done so.

Cover and benefits: summary

What is BUPA EssentialCare?

BUPA EssentialCare offers cover for private medical treatment in the UK by BUPA-recognised consultants and therapists. It provides cover (summarised below) for eligible diagnostic tests, in-patient and day-patient treatment and out-patient consultations immediately related to and following your private in-patient or day-patient treatment. Eligible treatment for cancer is also fully covered.

To help reduce your clients' subscriptions the scheme excludes cover for the cost of private consultations or therapies that take place before your clients have day-patient or in-patient hospital treatment. You are covered for hospital accommodation scale C.

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.

BUPA EssentialCare	Benefits	Notes
In-patient and day-patient treatment		
Hospital charges	✓	In a BUPA Participating hospital in a scale C room
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 in a scale C room
Radiotherapy/chemotherapy	✓	In a BUPA Participating hospital in a scale C room or a BUPA specialist treatment centre
Psychiatric treatment	✗	
Out-patient treatment		
Consultations with a consultant/specialist	Up to £500 a year*	With a BUPA recognised consultant when following within six months and directly related to in-patient/day-patient treatment
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)	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	✗	
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 one trip
Parent accommodation	✓	When staying with a child under 12 receiving eligible private in-patient treatment, one parent only
NHS cash benefit	✗	
Complementary medicine	✗	

* Please note that this is the total amount we will pay for both consultations and physiotherapy (and other therapies) combined.

Features specific to BUPA EssentialCare

Are there any extra features and benefits?

The hospitals your clients are covered for

BUPA EssentialCare 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.

Scale of cover

To help keep subscriptions down BUPA EssentialCare is based on scale C cover for hospital accommodation. BUPA participating hospitals have three categories of accommodation (A is the highest and C the lowest). These scales signify the category of the accommodation only, in no way do they reflect the quality of treatment you receive.

Special coverage

BUPA EssentialCare covers your clients for eligible private hospital treatment following an accident or emergency admission.

They are also covered for:

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

Is there a maximum amount that can be claimed in any one year?

With BUPA EssentialCare, there is no annual maximum amount your client can claim for eligible private treatment each year, except where there is a limit on a particular benefit.

Can your client choose to have an excess?

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

Are there any exclusions particular to BUPA EssentialCare?

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

- out-patient consultations and therapies unless following and directly related to in-patient, or day-patient treatment
- 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 or developmental problems
- sleep-related breathing disorders
- overseas treatment or repatriation
- intensive care, except when routinely needed after private treatment
- complementary medicine
- neo-natal care
- psychiatric treatment

For further information

If you have any questions about BUPA EssentialCare we'll be happy to answer them - please contact your BUPA healthcare consultant or call our dedicated intermediary sales team free on 0800 33 2000* or visit www.bupa.co.uk/intercom

Full details of the terms and conditions including exclusions and limitations are set out in the BUPA Local HospitalCare Membership Guide. You can request your copy now, and your client 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

* Lines open 8am - 6pm weekdays.

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

