

BUPA LocalCare

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

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 BUPA LocalCare?

BUPA LocalCare 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.

Eligible treatment for cancer is also fully covered.

To help reduce subscriptions this scheme offers cover for treatment within the nationwide network of BUPA Partnership Network hospitals. This is a less extensive hospital network than we offer on some of our other schemes, but a BUPA Partnership Network hospital can be found in most areas.

BUPA LocalCare	Benefits	Notes
In-patient and day-patient treatment		
Hospital charges	✓	In a BUPA Partnership Network hospital
Consultants'/specialists' fees	✓	In a BUPA Partnership Network hospital - BUPA benefit limits apply if the consultant is not a BUPA partnership consultant
Diagnostic tests	✓	In a BUPA Partnership Network hospital
Radiotherapy/chemotherapy	✓	In a BUPA Partnership Network hospital
Psychiatric treatment	✗	
Out-patient treatment		
Consultations with a consultant/specialist	Up to £500 a year*	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 Partnership Network 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	Up to £250 of available cover*	On GP or BUPA recognised consultant referral, with a BUPA recognised complementary medicine practitioner.

* Please note that this is the total amount we will pay for both consultations and physiotherapy (and other therapies) combined. This also includes the £250 complementary medicine benefit.

Features specific to BUPA LocalCare

Are there any extra features and benefits?

The hospitals you are covered for

BUPA LocalCare offers cover for eligible hospital treatment at any BUPA Partnership Network hospital. To help you decide if this network is appropriate just ask us to check that your local hospital is a BUPA Partnership Network hospital. BUPA Partnership Network hospitals may change from time to time.

Special coverage

BUPA LocalCare covers you for eligible private hospital treatment, following an accident or emergency admission. You're also covered for:

- injuries arising from dangerous hobbies
- self-inflicted injuries

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

With BUPA LocalCare, 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 BUPA LocalCare 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 BUPA LocalCare?

In addition to the general exclusions explained in

the Association of British Insurers consumer guide 'Are You Buying Private Medical Insurance?',

BUPA LocalCare 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
- neo-natal care
- sexually transmitted diseases
- organ transplant surgery
- psychiatric treatment

For further information

If you have any questions about BUPA LocalCare 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 BUPA LocalCare 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.

