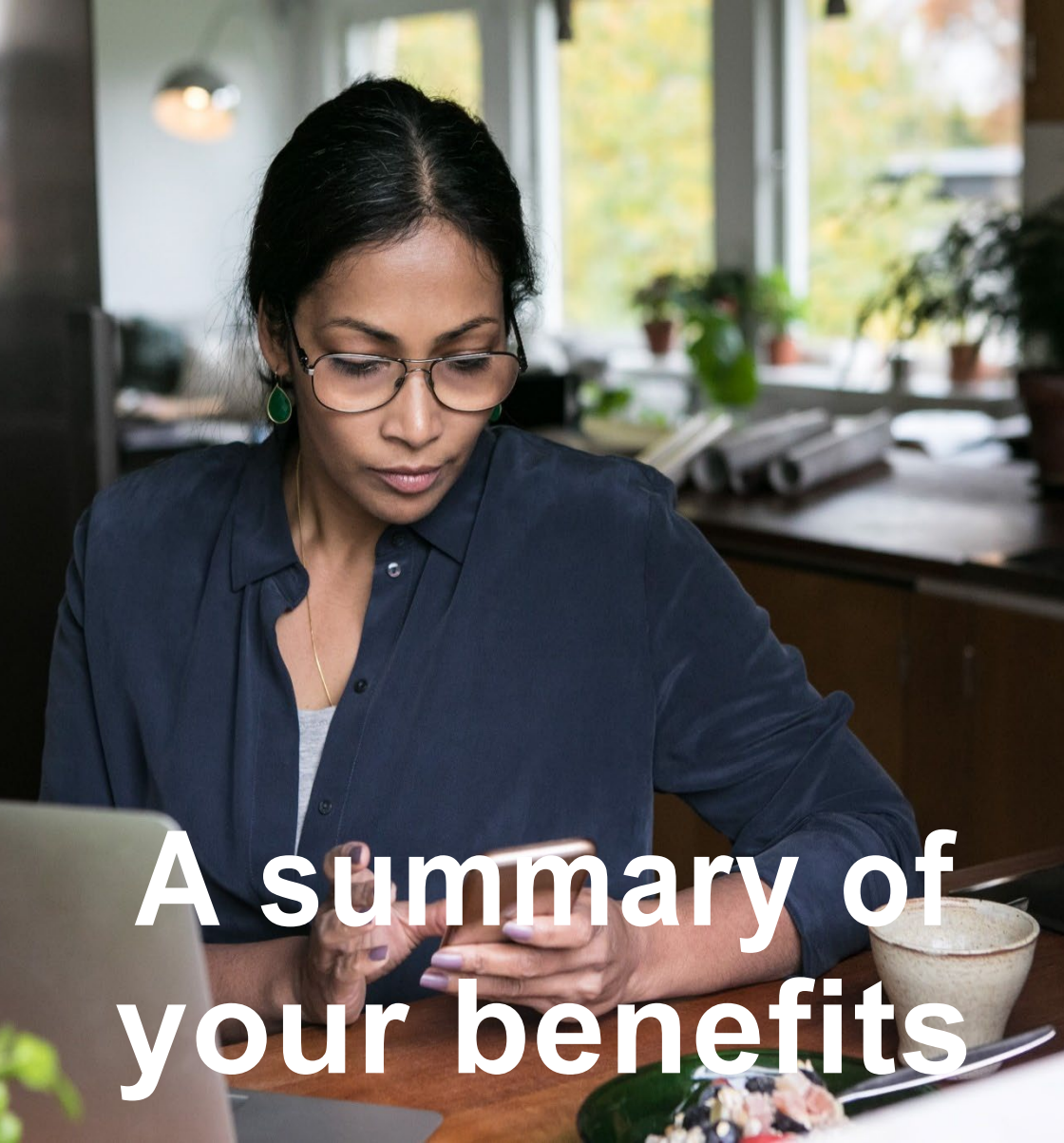




A summary of your benefits

Scheme name

The Financial Conduct Authority
Bupa Select £100 Excess

Start date

1 June 2026



You're in safe hands.

We're here for the big things and the little things in your life. From fast access to specialist advice and treatment to everyday wellbeing tips, you can always count on us.

Direct Access to treatment and care

You don't always need to see a GP before contacting us. With our Direct Access service, if it is available to you under your benefits, you can call us if you're worried about cancer, mental health or muscle, bone and joint problems. We'll provide support and advice depending on your policy and the nature of the symptoms can refer you for consultations, tests or treatment if you need them.

If you have a GP referral, we may also offer you a phone or video assessment with a healthcare professional who specialises in your condition. This will allow you to explore all of your treatment options.

You can find more information about our Direct Access service at bupa.co.uk/direct-access*

Digital GP Services

The digital GP services benefit gives you access to appointments with a digital primary care provider from your own home. This can include a GP, nurse or other healthcare practitioner.

Please refer to the benefits section in the summary to check your cover for Digital GP services.

Bupa Anytime HealthLine

If you have any health questions or concerns you can call the confidential Bupa Anytime HealthLine on **0345 607 7777**[^]. You can speak to qualified nurses at anytime of the day or night. They have practical, professional experience and skills to help. This service is provided by Bupa Occupational Health Limited.

Family Mental HealthLine

If you're a parent or care for a young person and are concerned about their mental wellbeing, our confidential Family Mental HealthLine can provide advice, guidance and support. A trained adviser or mental health nurse will give you advice about what to do next. You can call our Family Mental HealthLine on **0345 266 7938**[^] between 8am and 6pm, Monday to Friday. You can use this service even if the young person isn't covered on the scheme.

Menopause HealthLine

You, or anyone included on the scheme, can talk to a menopause-trained nurse. They'll offer advice, guidance, and support, even if you're not sure that you're menopausal. This includes support that you can give to a partner who may be going through the menopause. You can call the Menopause HealthLine on **0345 608 9984**[^] between 8am and 8pm, every day. This service is provided by Bupa Occupational Health Limited.

Digital wellbeing services

If you are in the UK, our digital wellbeing services on the My Bupa app can help you keep your body and mind healthy. These services provide ways to support your mental and physical health. Download the My Bupa app to get started.

Get trusted information and advice

It's easy to search for online. We have a range of information available for you from podcasts, health tools and health A to Zs. Visit bupa.co.uk/health-information.

* Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. Please check your guide and certificate for further details or contact us to check your eligibility.

[^] We may record or monitor phone calls.

Benefits summary.

Here's an overview of the scheme benefits. This benefit summary should be read with your guide. Depending on your scheme, you'll be covered for a range of benefits including consultant fees, scans and hospital stays. We'll help you get the specialist support you need so you can get back to doing the things you love sooner.

Type of cover	Option selected
Direct access – mental health	Included
Direct access – muscles, bones and joints	Included
Direct access – cancer	Included
Applicant underwriting	Not Underwritten
Dependant underwriting	Not Underwritten
Excess	£100 per person per benefit year
Outpatient consultations, therapies and diagnostic tests, including outpatient mental health treatment	Paid in full
Complementary medicine	Paid in full
Physiotherapy	Included
Digital GP services	Access to digital consultations and heath advice in a primary care setting, this can include a GP, nurse or other healthcare practitioners registered with the digital primary care provider
Hospital access	Partnership Network
Consultant access	Full refund with fee-assured consultants. Up to Bupa limits with Bupa recognised consultants
Mental health treatment	Up to a maximum of 28 days combined day-patient and inpatient treatment
Cancer treatment	Included
Advanced Therapies	List A
Treatment at home	Included
Home nursing	Up to £600 immediately following private eligible inpatient treatment
Private ambulance charges	£80 per trip up to £320 annual benefit allowance

Benefits summary (continued).

Type of cover	Option selected
Case management	Provided – including expertise from condition specific Specialist Patient Support teams
Cash benefits – cancer	£100 each night for NHS inpatient stays £100 each day for NHS outpatient, NHS day-patient or NHS home treatment for cancer £100 for each 3 weekly period of treatment for oral drug treatment for cancer
Cash benefits – NHS	£100 each night up to a maximum of 35 nights each year
Procedure specific cash benefit	Included

What isn't covered.

Need to know.

There are certain medical conditions and treatments that you're not covered for, here's a brief summary of them. There are exceptions to some of these exclusions. It's important that you read the Bupa Select policy guide and your membership certificate together, as they provide the full details of your cover.

- ageing, menopause and puberty
- accident and emergency treatment
- allergies, allergic disorders or food intolerances
- benefits that are not covered or are above your allowances
- birth control, conception and sexual problems
- chronic conditions
- treatment or medical conditions that are not covered, and their complications
- contamination, wars, riots and terrorist acts
- convalescence, rehabilitation and general nursing care
- cosmetic, reconstructive or weight-loss treatment
- deafness
- dental or oral treatment
- dialysis
- outpatient drugs, dressings, complementary and alternative products
- unproven drugs and treatment
- eyesight
- epidemic or pandemic disease
- intensive care
- learning difficulties, behavioural and development conditions
- overseas treatment
- physical aids and devices
- pregnancy and childbirth
- screening, monitoring and preventive treatment
- sleep problems
- speech and language disorders
- gender dysphoria or gender affirmation
- temporary relief of symptoms
- unrecognised healthcare professionals, hospitals and clinics
- advanced therapies and specialist drugs
- leg varicose veins.

Please refer to your policy guide and membership certificate for a full explanation of your benefits and exclusions.

Well-Health – Targeted cancer screening, Menopause plan, Face to face GP, Lifestyle coaching, Men's sexual function plan, Menopause HealthLine and Bupa Anytime HealthLine are provided by Bupa Occupational Health Limited. Registered in England and Wales with registration number 631336. Registered office: 1 Angel Court, London EC2R 7HJ

Well-Health – Targeted cancer screening, Menopause plan, Face to face GP, Lifestyle coaching, Men's sexual function plan, Menopause HealthLine and Bupa Anytime HealthLine and Digital GP Services are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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