



Wellbeing Health Expenses

Helping to cover some of your
everyday health expenses

Helping to take care of you and your family's health



There for you when you need it

When it comes to looking after the health and wellbeing of you and your family, it's surprising how quickly everyday costs can add up.

You do not need a medical to join Wellbeing Health Expenses and you can claim for eligible treatments and services without the need for a GP referral. There is no waiting period to claim and you, along with any family members covered under your policy, can claim for benefits immediately after registering.

Everyday health expenses

For a regular monthly premium, you and your family can claim cash back up to annual benefit limits for a range of health and wellbeing costs. Benefits include cash back towards some common expenses – such as dental check-ups and sight tests – to less routine costs such as physiotherapy sessions and clinical consultations.

Flexible cover to suit you and your family's needs

We understand that every family's health needs are different, which is why our cash plan is available with different levels of cover. Depending on which level of cover you have you may also have the option to upgrade for an added monthly cost.

More than just cash back cover

As well as providing cash back towards some of the health and wellbeing expenses that you and your family may incur, our cover features:

- 24/7 access to HealthLine, our medical advice and assistance phone line
- Any time claims submission, via our online portal
- Access to a range of exclusive offers and promotions via Bupa Member Offers



The way it works is simple

Cash back you can rely on

Receive cash back, up to your annual benefit limits, on a range of health expenses.

Dental

Even if you are registered at an NHS Dental surgery, just two check-ups a year will cost you £37.60 (based on NHS band 1 courses of treatment – cost correct as at June 2015). Further information on NHS dental charges can be found on the NHS Choices website¹.

With our cash plan you're able to claim cash back on dental services provided by a dental professional up to the maximum set out for your membership level.

Dental injury

There are a number of ways in which your teeth can be damaged, such as chipping or breaking (fracturing) a tooth. A dental injury can also cause your tooth to come out of its socket (dental avulsion). Wellbeing Health Expenses will cover costs of up to £200, £300 or £400 (depending on the level of cover selected) towards treatment for a dental injury which is provided by a dental professional.

Optical

With our cash plan, you're able to claim cash back of between £60 and £200 per annum, depending on your level of cover, towards the cost of routine sight tests. Prescribed glasses and contact lenses are available when a qualified ophthalmic practitioner. Regular eye examinations can help to identify some further health conditions before symptoms occur².

Prescriptions

The current price of an NHS prescription in England is £8.20³ per item. You can also choose to buy an annual Prescription Payment Certificate, which costs £104³. With our cash plan you are able to claim cash back of between £25 to £45 per annum against these charges, depending on your level of cover.

Hospital stays (in-patient and day-case)

There are costs involved when you undertake either a hospital in-patient or day-case admission. Wellbeing Health Expenses can help, by providing between £20 and £40 as a cash grant for each day/night spent in hospital. Our members can claim for eligible stays in both an NHS or a private hospital.

¹<http://www.nhs.uk/NHSEngland/AboutNHSservices/dentists/Pages/nhs-dental-charges.aspx>

²<http://www.nhs.uk/chq/pages/2554.aspx>

³<http://www.nhs.uk/nhsengland/Healthcosts/pages/Prescriptioncosts.aspx> (Cost correct as at July 2015)

Consultations and diagnostics

Your cash plan can help cover costs of between £200 and £500 towards consultations with a consultant, dietician or occupational therapist recognised by us. This also includes the costs of diagnostic tests requested by your consultant to help determine or assess your condition.

Treatments

You can claim cash back towards the cost of physiotherapy sessions alongside expenses incurred for osteopathy, chiropractic, acupuncture, chiropody and podiatry treatments.

Health assessments

Under the Wellbeing Health Expenses cash plan, you can also benefit from help towards the costs of a range of our health assessments. These are carried out by Bupa recognised professionals in a number of centres nationwide.

Employee assistance programme

Access to our Employee Assistance Programme is also included within the cover of your Wellbeing Health Expenses cash plan. This programme can provide support through telephone counselling for issues such as legal advice, consumer information, family and matrimonial advice, work and career guidance and management guidance.

Bupa HealthLine

Having a cash plan offers access to around the clock, unlimited telephone consultations with our experienced nursing staff for support when you need it most. A Bupa GP can call you back, usually within an hour, if that course of action is agreed to when you speak to a nurse.

Claiming is easy

With our online claims portal it is now simpler and faster than ever to submit your claims to us. Here's how it works:

- Simply log on to <https://cashplanclaims.bhwcloud.com> filling in all required membership and claim details. Attach a copy of your receipt, alongside any other paperwork supporting your claim and then submit this to us.
- Once your claim has been assessed we'll work out how much money you are due and will make any eligible payment directly into your bank account.
- If you would prefer to submit a claim to us by post, you can send these to us at: **Bupa Cash Plan Claims, 1st Floor, Tower Court, Courtaulds Way, Coventry, CV6 5NX**. If you require a claim form then please call **0345 606 6003*** or email cashplanmemberservices@bupa.com to request one. Remember to quote your cash plan membership number when contacting us.

Please note – you may be required to provide additional information or proof to support your claim if we make a reasonable request for you to do so.

*Lines are open Monday to Friday 8am to 6pm and Saturday 8am to 1pm. We may record or monitor our calls.



Benefits at a glance

Table of benefits

Your level of cover	Level 1	Level 2	Level 3
Dental	Up to £60	Up to £120	Up to £200
Dental injury	Up to £200	Up to £300	Up to £400
Optical	Up to £60	Up to £120	Up to £200
Consultations and diagnostics	Up to £200	Up to £300	Up to £500
Hospital (in-patient, day-surgery) maximum of 20 nights/days	Up to £20 per night/day	Up to £30 per night/day	Up to £40 per night/day
Treatments (<i>physiotherapy, osteopathy, chiropractic, chiropody, acupuncture</i>)	Up to £150	Up to £300	Up to £500
Prescriptions	Up to £25	Up to £35	Up to £45
Bupa health assessment	Up to £100	Up to £150	Up to £200
Positive health	Access to our online health assessment		
Employee assistance programme	<p>Telephone counselling - here are just some of the problems we can help with;</p> <ul style="list-style-type: none"> ○ bereavement ○ coping with change ○ stress, anxiety and depression ○ emotional problems ○ substance abuse <p>Upon referral by the Employee Assistance Programme, up to six face-to-face counselling sessions are available for members whose employer has opted to add the face-to-face benefit.</p>		
HealthLine	Speak directly to a qualified nurse by calling this confidential 24/7 phone service		

All benefit limits are annual limits unless otherwise stated

You may be required to provide any information or proof to support your claim if we make a reasonable request to do so.

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