

**A quick
guide to
fixed
moratorium
underwriting.**

Your scheme covers you for treatment and care of future health problems. We look at conditions you had before you joined the scheme so we can confirm what is and isn't covered. This is called underwriting.

Fixed Moratorium Underwriting

Your employer has chosen this type of underwriting for your cover. This means you didn't need to tell us about your medical history when you joined the scheme. Instead, we'll ask you about your medical history when you claim during the first two years of your cover. This is so that we can confirm if your condition is new or if you had it before (pre-existing condition).

Moratorium condition

Any condition, disease, illness or injury (including related conditions), whether diagnosed or not, which you:

- asked for or received medical advice, treatment or medication for, or
- had symptoms of or knew existed

in your moratorium qualifying period immediately before your moratorium start date.

By a related condition we mean any symptom, condition, disease, illness or injury which, in our reasonable medical opinion, is associated with another symptom, condition, disease, illness or injury.

Your policy or trust documents will say whether this applies for two, three or five years before you joined the scheme.

When you apply to join the scheme, we don't look at your medical history (or the medical

history of any of your dependants if they'll be included on your scheme). Instead, if you claim we may ask you for more information about the history of your symptoms, so we can confirm if the symptoms or condition are covered by your scheme. We may also need details from your doctor and they may charge for this. If so, you'll need to pay for this yourself.

When you claim for a condition, you had in the moratorium qualifying period before your moratorium start date, it will only be covered after you have had your cover for two consecutive years from your moratorium start date. Your moratorium qualifying period is shown in the further details section on your membership or registration certificate.

Need to know

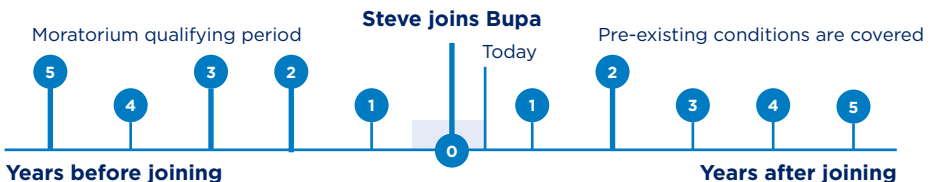
After you've had your cover for two consecutive years from your moratorium start date, treatment of a moratorium condition is covered subject to your policy or trust terms.

New conditions

This two, three or five year period doesn't apply to conditions that start for the first time after your scheme start date. You can claim for a new eligible condition straight away. Simply follow the steps on the right so we can give you a pre-authorisation number.

Steve's story

Before Steve joined his employer's fixed moratorium underwriting scheme, he had some back pain. This means he wasn't covered for this condition when his cover started. Two years after his cover start date, Steve can claim for this condition.



Key ■ Period when Steve has symptoms



How to claim

1. Talk to a GP

A GP will assess your symptoms. If you need to see a consultant or any other healthcare professional, they'll refer you.

2. Call us

You must always call us to pre-authorise any claim before you arrange or have any consultations, tests or treatment, so we can confirm you're covered.

Sometimes we'll need your GP to send us details of your referral or we may ask your GP to complete a form. They may charge a fee for this which you'll need to pay because your scheme doesn't cover it.

3. Get a pre-authorisation number

When we've reviewed the information and confirmed that your treatment is covered, we'll give you a pre-authorisation number. Please read the claiming section in your guide for your next steps.

To make a claim or find out more, call the number on your certificate.

If you have hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit www.relayuk.bt.com. If you have sight difficulties, we also offer documents in Braille, large print or audio. Please let us know if you'd like us to send you any.

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