



Nuffield Health Employee Healthcare Scheme Handbook

Effective from 1 January 2019

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For more details please call the helpline on **0800 028 7687[†]**

[†]Lines are open Monday to Friday, 8am to 8pm and on Saturdays 8am to 4pm. We may record or monitor our calls.

Welcome to the Nuffield Health Employee Healthcare Scheme

These pages are designed to provide a summary of the benefits payable under the Nuffield Health Employee Healthcare Scheme (the 'scheme'), the process of joining the scheme and the procedures you should follow to make a claim.

In the event of illness or injury, the scheme aims to provide you with fast access to treatment in a Nuffield Health hospital or other approved hospital.

Joining the scheme gives you peace of mind and the reassurance of knowing you'll get the treatment you need, when you need it and be cared for and treated the Nuffield Health way.

Your scheme has been set up by Nuffield Health as a healthcare trust to provide you

with benefits. The trustees of your Healthcare Scheme have appointed Bupa Insurance Services Limited (Bupa) to help administer the scheme on their behalf. This is different to an insurance arrangement as Bupa is not responsible for meeting the cost of claims instead it is Nuffield Health's responsibility to fund the trust and Bupa can only pay benefits out of the monies that Nuffield Health has provided. Where you see the words 'we/our/us/administrator' in this handbook it means Bupa acting on behalf of the trustees.

If you have any questions or queries after reading this handbook, simply call the helpline **0800 028 7687[†]**. Or, if you have speech or hearing difficulties and use a textphone, call 0345 606 6863.



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Joining the scheme

All employees are immediately eligible to join the scheme from their date of hire. For employees, pre-existing eligible conditions are covered on joining the scheme and there is no medical history questionnaire to complete to join.

You can join the scheme within three months of first becoming eligible to join or in advance of the scheme renewal date each year which is usually 1 January (applications need to be received during the published application period in the previous year or following a qualifying lifestyle change*).

Adding dependants to your scheme

You can choose to add a partner and/or child(ren) to the scheme at your own cost (i.e. you will pay the contributions yourself via payroll deduction; the company will not pay these for you). Current costs for adding a dependant(s) can be found at:

www.nuffieldhealth.com/mybenefits/healthcare-scheme

You can add a dependant to the scheme within three months of first becoming eligible to join, in advance of the scheme renewal date usually each 1 January, or if you have a qualifying lifestyle event*.

Medical underwriting

Before your partner or dependant(s) can join the scheme, they must complete a medical declaration which you, the employee, must declare as being factual and accurate. You will still pay for cover during the time it takes for the medical declaration to be completed by your partner and dependant(s) and processed by Bupa.

You are liable for income tax on the amount the company pays towards your benefit, known as a taxable benefit. Nuffield Health will process this taxable benefit for you through the monthly payroll.

To join the scheme you need to apply via Workday. Further details are available at www.nuffieldhealth.com/mybenefits/healthcare-scheme

The administrator will review their medical declaration and inform you if there are any medical conditions that are not eligible for benefit under the scheme.

Dependants' pre-existing medical conditions/symptoms, whether or not advice has been sought, are excluded from treatment under the scheme for a period of two years.

Adding a new born

A new born child may be added to the scheme from their date of birth without the need to provide a health declaration by applying via Workday. This must be done within three months of their birth. Further details are available at

www.nuffieldhealth.com/mybenefits/healthcare-scheme

Child dependants

A child dependant may be included under the scheme until the end of the scheme year in which they reach the age of 25 or after their marriage, whichever happens first.

*A qualifying lifestyle event is defined as: Marriage or civil partnership; divorce or separation; birth or adoption of a child; change of partner; death of a spouse/partner/dependant; start or return from maternity leave; decrease in working hours by at least 20%; change in partner benefits. All applications made under a qualifying lifestyle event must have evidence of the event attached to the application via Workday. **See page 14** for a full explanation of qualifying lifestyle events.

For more details please call the helpline on **0800 028 7687†**

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Summary of benefits

Your scheme is designed to pay for treatment of curable, short term disease, illness or injury. The table of benefits on page 6 is a summary of what is included in your scheme. It also shows you any limits for certain treatments that might apply.

Your scheme does not pay for every type of healthcare treatment, for example chronic conditions. Therefore, it is important that you contact the helpline to pre-authorise any treatment before arranging any treatment as you will have to pay the costs of any treatment that is not a benefit under the scheme. Details of treatment that the scheme will not pay for is explained in full in the Exclusions on page 18.

Your approved hospital access

The scheme is designed to get you treated and cared for in a Nuffield Health hospital. If your condition cannot be treated at a Nuffield Health hospital or you live more than 25 miles from a Nuffield Health hospital then the administrator may arrange for you to be treated at another approved private hospital or NHS private ward. The administrator will not pay your claim if you receive your treatment in a facility that is not an approved hospital without the administrator's prior written confirmation.

Overseas treatment

The scheme does not pay for treatment that you receive outside the United Kingdom. Nuffield Health strongly recommends that you buy travel insurance before travelling outside the United Kingdom.

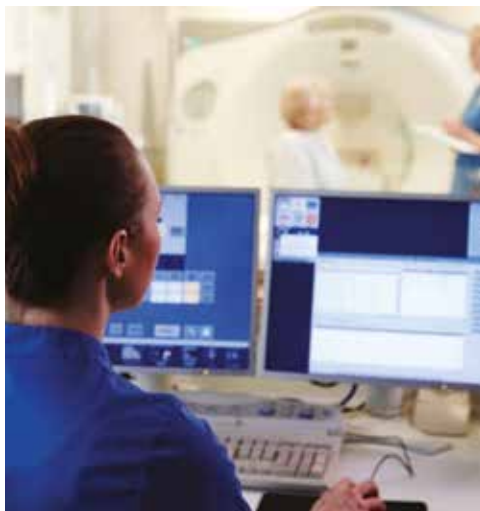
Medical emergency treatment

In the case of a medical emergency you should always use the NHS.

Following a medical emergency admission to an NHS hospital and at the appropriate time, arrangements can be made if you want to transfer your care from an NHS hospital to a participating Nuffield Health hospital subject to it being clinically safe and appropriate to transfer your care and the availability of a suitable network facility that can provide the treatment required. The administrator will need full clinical details from your consultant before they can give their decision. You should contact the helpline to confirm that your treatment is eligible under the scheme.

Private Healthcare Information Network

You can find independent information about the quality and cost of private treatment available from doctors and hospitals from the Private Healthcare Information Network: www.phin.org.uk



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Table of benefits for the Nuffield Health Employee Healthcare Scheme

The Trustees will cover all charges which are within the range that is customary and reasonable within UK Private Healthcare. If the proposed provider is one of the few who charge outside this range the administrator will let you know when they authorise treatment and you will have the option to pay the difference or choose another provider.

Benefits	Maximum benefit available	Notes
Diagnostics and out-patient treatment		
Out-patient consultations with a specialist/consultant	up to £1000 limit per member each scheme year	with a recognised specialist/consultant
Out-patient therapies (for physiotherapy, osteopathy and chiropractic)	up to £1000 combined limit per member each scheme year	with a recognised therapist
Hospital charges for out-patient diagnostic tests	paid in full	in an approved hospital
Hospital charges for surgical operations carried out as out-patient treatment	paid in full	in an approved hospital
MRI, CT and PET scans	paid in full	in an approved hospital
Being treated in hospital		
Specialists'/consultants' fees	paid in full	with a recognised specialist/consultant and in an approved hospital
Hospital charges for day-patient treatment and in-patient treatment	paid in full	in an approved hospital
Cancer treatment		
Cancer cover - as for other treatment set out in this table and paid in full for the type of cancer treatments set out in this section of the table		
Out-patient consultations with a specialist/consultant	paid in full	with a recognised specialist/consultant
Out-patient therapies	paid in full	with a recognised therapist
Hospital charges for eligible out-patient cancer drugs	paid in full	in an approved hospital

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Mental health treatment		
In-patient and day-patient hospital charges and specialists'/consultants' fees for mental health treatment	up to a maximum of 28 days per member per scheme year	with a recognised specialist/consultant in an approved hospital
Out-patient specialists'/consultants' fees, mental health and wellbeing therapists' fees and diagnostic tests for mental health treatment	up to £2000 combined limit per member per scheme year	with a recognised specialist/consultant or mental health and wellbeing therapist / approved hospital
Additional benefits		
Home nursing	up to £600 per member per scheme year	when immediately following private eligible in-patient treatment
Private ambulance charges	up to £300 per member per scheme year	when medically necessary and related to private eligible day-patient or in-patient treatment
Out-patient alternative therapy (acupuncture)	up to £300 per member each scheme year	with a recognised therapist
Parent accommodation	paid in full	one parent, accompanying a child up to age 16 who is a member of the scheme receiving eligible in-patient treatment in an approved hospital

Excess

The scheme has a maximum £100 rolling excess. This means that you will pay the first £100 of any claim (or group of claims if they are under £100) once in any 12 month period that you receive treatment. The £100 excess applies to each member individually and you are responsible for paying the excess direct to the healthcare provider. The administrator will write to you to tell you the amount of excess to pay and who you should pay the excess to. An example is included below and the helpline will explain to you how the excess will be applied if you are making a claim.

Example

Date of treatment	Cost of treatment	Excess due
01/04/2018	£50	£50 with a further £50 due if there is another claim in the next 12 months, ie before 01/04/2019
01/08/2018	£300	£50 which brings the total excess paid to the maximum £100 and no further excess due for any claims before 01/04/2019 being 12 months from the first claim
01/10/2019	£120	£100 with no further excess due if there is another claim in the next 12 months, ie before 01/10/2020
01/03/2020	£500	Nil as no further excess due for any claims before 01/10/2020

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Claiming

Always call the helpline before arranging any consultations or treatment to obtain authorisation and to check the benefits available through the scheme.

A step-by-step guide to making a claim

STEP 1 Call the helpline for Direct access or visit your GP

Direct access

If you have a concern with **muscle, joint** or **bone conditions, cancer symptoms, cataracts** or **mental health concerns**, call the helpline in the first instance and they may be able to refer you directly to a specialist without the need to see your GP.

or visit your GP

For anything else please seek a referral from your GP in the first instance. Ask your GP for full details of your condition/injury, diagnosis and intended treatment (where available) and request an “open referral” to the type of specialist or therapist they are referring you to (your GP cannot specify your actual specialist/therapist/consultant).

STEP 2 Call the helpline for authorisation before arranging a consultation or receiving treatment & get a pre-authorisation number

When the helpline has confirmed that your treatment is eligible under your scheme, they will give you a ‘pre-authorisation’ number. You can then contact your consultant or healthcare professional to arrange an appointment or the helpline may be able to make an appointment for you. It's recommended that you give your pre-authorisation number to your consultant or specialist so that the invoice for any treatment costs can be sent to the administrator directly for payment. Please call the helpline to authorise any further consultations or treatment to ensure that they are eligible under your scheme.

If for any reason you are sent the invoice, simply send it on to: Claims Department, Bupa, Bupa Place, 102 The Quays, Salford M50 3SP

Once a claim has been paid on your behalf, the administrator will send you a summary of your claim and treatment details. They will also confirm any excess that may be due to be paid by you.

For more details please call the helpline on **0800 028 7687[†]**

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Direct access

Support when you're concerned about symptoms of cancer, cataracts, mental health or muscle, bone and joint conditions.

When you're worried or experiencing symptoms of any of the conditions below it's reassuring to know you can speak to someone quickly. As long as your symptoms are covered under your scheme, the direct access service means you can get the advice you need when you need it, usually without visiting your GP.*

Fast access to our support

Cancer symptoms

If you're experiencing symptoms that you suspect may be related to cancer, the team can discuss your symptoms over the phone and arrange an appointment with an approved specialist^.

Muscles, bones and joints

You don't have to suffer with muscle, bone or joint pain. Simply call the helpline to arrange a telephone consultation with an experienced Nuffield Health physiotherapist who can arrange onward referral for treatment, if appropriate^.

Alternatively, all Nuffield Health employees can access the staff Physiotherapy service directly which offers free triage and discounted face to face sessions with no excess contribution to pay. You can find more information on this benefit at:

www.nuffieldhealth.com/mybenefits/health/physiotherapy

Cataracts

For problems with your eyesight such as cloudy or misty vision, your optometrist can usually refer you to the specialist eye care team without the need to see your GP. They can arrange an appointment with a consultant to talk through the treatment options^.

Mental health

If you're concerned about your mental health, the CBT team at Nuffield Health are here to listen. Talk to the team about your symptoms and they can arrange for a telephone appointment and arrange onward referral for treatment if appropriate^.

For direct access and to check your eligibility please call the helpline.



* Direct access telephone services are available as long as the symptoms are covered under the scheme. Please call the helpline to check your eligibility for the direct access service.

^Subject to benefits available under the scheme

For more details please call the helpline on 0800 028 7687†

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Providing us with information

You will need to provide us with information to help us assess your claim if we make a reasonable request for you to do so. For example, we may ask you for one or more of the following:

- medical reports and other information about the treatment for which you are claiming
- the results of any independent medical examination which we may ask you to undergo
- original accounts and invoices in connection with your claim (including any related to treatment costs covered by your excess).

We cannot accept photocopies of accounts or invoices or originals that have had alterations made to them.

If you do not provide us with any information we reasonably ask you for we will be unable to assess your claim.

Obtaining medical reports from your GP

When you need to request a medical report from your GP or consultant, we can do this on your behalf with your consent.

We will always ask for your consent before requesting a report from your GP or consultant on your behalf and we will ask for your consent on the telephone when we explain to you the need for the report. You can choose from three courses of action.

1. You can give your consent without asking to see the doctor's report before it is sent to us. The doctor will send the report directly to us.

If you give your consent to us obtaining a report without indicating that you wish to see it, you can change your mind by contacting your doctor before the report is sent to us. In which case you will have the opportunity to see the report and ask the doctor to change the report or add your comments before it is sent to us, or withhold your consent for its release.

2. You can give your consent, but ask to see any report before it is sent to us, in which case you will have 21 days, after we notify you that we have requested a report from the doctor, to contact your doctor to make arrangements to see the report.

If you fail to contact the doctor within 21 days, we will request they send the report direct to us. If, however, you contact your doctor with a view to seeing the report, you must give the doctor written consent before they can release it to us.

You may ask your doctor to change the report if you think it is misleading. If your doctor refuses, you can insist on adding your own comment to the report before it is sent to us.

3. You can withhold your consent, but if you do, please bear in mind that we may be unable to progress your claim.

Whether or not you indicate that you wish to see the report before it is sent, you have the right to ask your doctor to let you see a copy, provided that you ask them within six months of the report having been supplied to us.

For more details please call the helpline on **0800 028 7687†**

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Your doctor is entitled to withhold some or all of the information contained in the report if in their opinion, this information

(a) might cause serious harm to your physical or mental health or that of another person, or

(b) it would reveal the identity of another person without their consent (other than that provided by a healthcare professional in their professional capacity in relation to your care).

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Supporting you when you need it most

When you have a medical condition, speaking to someone who understands can make a big difference. There are specialist support teams in a range of key condition areas offering you the help and advice you need, when you need it most.

The specialist support teams are made up of advisers, care coordinators and nurses. They'll help with everything from understanding your condition, to getting decisions on drugs, to supporting you and your family emotionally.

Specialist support teams

- Cardiovascular
- Oncology
- Mental health
- Muscles, joints and bones
- Gastroenterology
- Eyecare or Ophthalmology
- Obstetrics and gynaecology

How to access the team you need

When you call the helpline, you'll be referred to the team who specialises in your particular medical condition.

You can call your team directly on **0800 028 7687[†]**.

Health information at your fingertips

There is an A to Z of health topics and tools that you and your family can easily access online. It's the goal to provide you with trusted information so you can make the right decisions about your health and wellbeing. Try the tools and calculators to give you an insight into your own health

bupa.co.uk/health-information/tools-calculators

Bupa Anytime HealthLine

Whatever your health question or concern – from advice about symptoms, to information on leading a healthier lifestyle – you can speak to a nurse, 24 hours a day, seven days a week.

If you have a medical problem and you need more help a GP will aim to call you back within the hour. You can ask any questions about anyone in your family, they don't have to be on your scheme.

For health advice

 Call **0345 601 3216***

*Calls may be recorded and to maintain the quality of our Bupa Anytime HealthLine service a nursing manager may monitor some calls always respecting the confidentiality of the call.

For more details please call the helpline on **0800 028 7687[†]**

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Leaving the scheme

Your cover under the scheme will automatically cease on the last day of your employment.

You may voluntarily leave the scheme or remove dependants from the scheme ahead of the scheme renewal date (usually January) or within three months of a qualifying lifestyle event* by making changes to your current benefits via Workday. Further details are available at: www.nuffieldhealth.com/mybenefits/healthcare-scheme

If you or any person included under the scheme is receiving treatment using your healthcare scheme, it will not fund any treatment or consultations that you receive after your leaving date from the scheme even if the treatment was previously authorised by the administrator.

*A qualifying lifestyle event is defined as: Marriage or civil partnership; divorce or separation; birth or adoption of a child; change of partner; death of a spouse/partner/dependant; start or return from maternity leave; decrease in working hours by at least 20%; change in partner benefits. All applications made under a qualifying lifestyle event must have evidence of the event attached to the application via Workday. **See page 14** for a full explanation of qualifying lifestyle events.

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Lifestyle event changes explained

Please see the table below for a full explanation of what qualifies as a lifestyle event and what changes you may make to your cover mid-year. Any other changes can be requested ahead of the annual scheme renewal (usually 1 January). All lifestyle event changes must be requested within 3 months of the relevant event date. All applications made under a qualifying lifestyle event must have evidence of the event attached to the application via Workday.

Changes you can make to your cover following a lifestyle event

Lifestyle event	Changes to cover						Suggested Evidence
	Employee can join scheme	Employee can leave scheme	Add a partner	Add a child	Remove a partner	Remove a child	
Marriage or civil partnership	✗	✗	✓	✓	✓	✗	Marriage or Civil Partnership Certificate
Partner benefit entitlement changes (e.g. because your partner changes jobs)	✓	✓	✓	✓	✓	✓	Offer Letter, Contract, Letter from Employer
Birth or adoption of a child	✗	✓	✗	✓	✓	✗	Birth or Adoption Certificate
Decrease in working hours by +20%	✗	✓	✗	✗	✓	✓	Offer Letter, Contract, Letter from Manager
Divorce or separation	✗	✓	✗	✗	✓	✓	Divorce Certificate
Change of partner	✗	✗	✗	✗	✓	✓	Tenancy Agreement, Joint Bank Account Statement
Death of a spouse/partner/dependant	✗	✓	✗	✗	✓	✓	Death Certificate
Start maternity leave	✗	✓	✗	✗	✓	✓	Maternity Certificate, Letter from Midwife
Return from maternity leave	✓	✗	✓	✓	✗	✗	Maternity Certificate, Letter from Manager

To notify the administrator of a lifestyle event change, please apply via Workday. Further details are available at: www.nuffieldhealth.com/mybenefits/healthcare-scheme

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Terms and conditions

This scheme has been specially designed to pay for private medical treatment within a Nuffield Health facility following disease, illness or injury.

The terms and conditions for the scheme are intended to be clear in language and layout, but it is important that you understand the scheme and your own obligations in order to receive the full benefits. In these terms and conditions and in the table of benefits there are many words which have a special meaning in the context of this scheme.

The meaning of these words are set out in the definitions section. These terms and conditions detail to what extent and how the scheme will pay for private medical treatment.

1. Definitions

1.1 Acute condition A disease, illness or injury that is likely to respond quickly to treatment which aims to return you to the state of health you were in immediately before suffering the disease, illness or injury, or which leads to your full recovery.

1.2 Acute flare up of a Chronic Condition

A sudden and unexpected deterioration of a chronic condition that is likely to respond quickly to treatment. This does not include deterioration of a chronic condition where this is part of the normal progress of the illness or recurring relapses of a chronic condition.

1.3 Administrator The administrator of this Healthcare Scheme is Bupa Insurance Services Limited.

1.4 Advanced therapies New and innovative targeted/bespoke therapies using advanced materials and methods to be used as part of your eligible treatment that are, at the time of your eligible treatment, included in our list of advanced therapies that applies to your benefits. Details are available at bupa.co.uk/policyinformation or on request. The advanced therapies on the list may change from time to time.

1.5 Alternative therapy Acupuncture therapy administered by an alternative therapist. The acupuncturist must be registered with: i) The British Acupuncture Council or ii) The British Medical Acupuncture Society or iii) The Acupuncture Association of Chartered Physiotherapists.

1.6 Approved hospital The Nuffield Health facility that you should use for treatment and consultations, unless: a) The treatment or consultation you require is not available. b) You live more than 25 miles from the Nuffield Health facility.

1.7 Authorisation Permission gained from us before the commencement of any consultations, diagnostic tests or treatment.

1.8 Cancer A malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.

1.9 Chronic condition A disease, illness or injury that has one or more of the following characteristics

- a) It needs ongoing or long term monitoring through consultations, examinations, checkups, and/or tests.
- b) It needs ongoing or long term control or relief of symptoms.

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- c) It requires your rehabilitation or for you to be specially trained to cope with it.
- d) It continues indefinitely.
- e) It has no known cure.
- f) It comes back or is likely to come back.

1.10 Common drugs Commonly used medicines, such as antibiotics and painkillers that in our reasonable opinion based on established clinical and medical practice should be used as part of your eligible treatment

1.11 Company(s) The organisation who has established the scheme under which medical expense benefits are provided to all or a selected group of its employees, or any other organisation who has agreed to participate in that scheme.

1.12 Customary clinical practice Clinical Practice falling within the pattern of care most frequently practiced by the majority of specialists for the treatment of your medical condition.

1.13 Day-patient A patient who is admitted to hospital or a day-patient unit because they need a period of medically supervised recovery, but does not occupy a bed overnight.

1.14 Dependant(s) For the purpose of this Healthcare Scheme a dependant is defined as: a) the husband, wife, civil partner or partner of either sex who lives with you. b) any unmarried children or stepchildren, for which you are responsible, under the age of 25 at the renewal date. They do not have to live with you.

1.15 Diagnostic tests Investigations, such as X-rays or blood tests, to find or to help find the cause of your symptoms.

1.16 Employee(s) An employee (or ex-employee) of the company who is considered by the company to be eligible for inclusion in the Healthcare Scheme and is habitually resident in the UK.

1.17 Experimental treatment and drugs Treatment or drugs which, in the opinion of our medical advisor, the safety and efficacy are unproven based on current and established practice in the UK.

1.18 General Practitioner (GP) A Medical Practitioner in general practice who is registered under the Medical Acts and who is not a specialist.

1.19 Healthcare Scheme/Scheme The healthcare trust provided by the company for the provision of healthcare benefits.

1.20 Hospital A private hospital registered with the Care Quality Commission or an NHS hospital which has written confirmation that the hospital is currently recognised by us.

1.21 Hospital charges Accommodation, nursing care, drugs and dressings, diagnostic tests, prostheses and operating theatre costs. Accommodation charges for one parent or guardian accompanying a dependant under the age of 16 years.

1.22 In-patient A patient who is admitted to hospital and who occupies a bed overnight or longer, for medical reasons.

1.23 Material facts Any information that we would regard as likely to influence acceptance of an application to join the Healthcare Scheme or the authorisation of any part of a claim. If there is any doubt if certain information is material, it should be declared.

1.24 Medical condition Any disease, illness or injury.

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1.25 Member Those employees and employees' dependant(s) who have been notified to us and accepted by the trustees as members of the scheme.

1.26 Mental health condition A condition which is a mental health condition according to a reasonable body of medical opinion, and/or which is diagnosed and treated and managed to be a mental health condition by a consultant psychiatrist or a mental health and wellbeing therapist. We do not pay for treatment of dementia, behavioural or developmental problems.

1.27 NHS patient A patient who is admitted for treatment to an NHS hospital without charge.

1.28 Nurse A qualified nurse who is on the register of The Nursing and Midwifery Council (NMC) and holds a valid NMC personal identification number.

1.29 Nursing at home The services of a nurse following in-patient or day-patient treatment. The services must be actively supervised by a specialist and be for medical and not domestic reasons.

1.30 Out-patient A patient who attends a hospital, consulting room or out-patient clinic and is not admitted as a day-patient or in-patient.

1.31 Pre-existing condition Any disease, illness or injury for which: a) the dependant has received medication, advice or treatment, or b) the dependant has experienced symptoms; whether the condition has been diagnosed or not, before the dependant joins the scheme.

1.32 Preventative treatment Medical services that are used to identify whether you are likely to suffer from an illness, injury or disease in the future, but in a situation where no clinical symptoms are currently present.

This includes treatment to prevent the occurrence of a specific medical condition.

1.33 Private ambulance Transport by a registered ambulance on the recommendation of your specialist for your transfer between hospitals to undergo further treatment where medically necessary and for which a charge is made.

1.34 Related medical condition Any symptom, disease, illness or injury, which reasonable medical opinion considers to be associated with another symptom, disease, illness or injury.

1.35 Renewal date The date on which this Healthcare Scheme renews.

1.36 Scheme year The period agreed by your company for your Healthcare Scheme, during which benefits are payable, as defined in the table of benefits, issued by the trustees under this scheme.

1.37 Specialist A doctor who:

a) holds an NHS Consultant Post and b) is on the Specialist Register held by the General Medical Council and holds a current licence to practice, or c) has received written confirmation that they are currently recognised by us.

1.38 Specialist drugs Drugs and medicines to be used as part of your eligible treatment, which are not common drugs and are at the time of your eligible treatment included in our list of specialist medicines drugs that applies to your benefits. Details are available at bupa.co.uk/policyinformation or on request. The specialist drugs on the list may change from time to time.

1.39 Surgical procedure An operation (including oral surgery) as specified in the current schedule of surgical operations used by us.

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1.40 Table of benefits The current table of benefits which sets out the amounts payable by the trustees under this scheme for treatment.

1.41 Therapist A therapist is one of the following:

- a) A Physiotherapist registered with the Health Care Professions Council.
- b) An Osteopath who is a professionally qualified member of The Statutory Register of Osteopaths administered by the General Osteopathic Council.
- c) A Chiropractor who is a professionally qualified member of The Statutory Register of Chiropractors administered by the General Chiropractic Council.
- d) A Podiatrist registered with the Health Care Professions Council carrying out Gait Analysis or Biomechanical Studies on the referral of a specialist.

1.42 Treatment Surgical or medical services (including diagnostic tests), that are needed to diagnose, relieve or cure a disease, illness or injury.

1.43 Trustee(s) Trustee or Trustees for the time being of the scheme.

1.44 United Kingdom (UK) For the purposes of this Healthcare Scheme: Great Britain, Northern Ireland, The Channel Islands and The Isle of Man.

1.45 We/Us/Our Bupa Insurance Services Limited, the administrator of your Scheme.

1.46 You/your The employee(s) or dependant(s) who are members of this Healthcare Scheme.

2. General Conditions

2.1 Your membership of the Healthcare Scheme will stop on the day that you retire from or leave the company. Membership may be continued after this date if agreed by the company.

a) Membership of the Healthcare Scheme stops the day before the renewal date unless it is renewed by mutual agreement between the company and the administrator with the consent of the trustees.

b) The company may offer to renew the Healthcare Scheme with different terms and conditions, benefits or contributions, with the consent of the trustees, and will notify the members in writing of any changes they propose.

c) The company may, with the consent of the trustees, discontinue the Healthcare Scheme at the end of any scheme year.

d) Any contributions which you undertake to pay for your dependant(s) must be paid in advance, at such times as the trustees require. Entitlement to claim benefit shall commence when a contribution has been received in full and shall end when the period of entitlement corresponding to that contribution has expired.

e) The trustees reserve the right to discontinue a member's membership if a contribution is more than 31 days in arrears, or if a member is in breach of these terms and conditions.

f) There will be no refund of any contribution, paid by you, on the death of any member.

For more details please call the helpline on **0800 028 7687†**

†Lines are open Monday to Friday, 8am to 8pm and on Saturdays 8am to 4pm. We may record or monitor our calls.

3. Scheme conditions

3.1 The trustees will only pay benefit for treatment of acute conditions or mental health conditions:

- a) which has been given for a specific medical condition and has been arranged by the member's GP, except where treatment has been received through direct access services when authorised by the Helpline.
- b) in cases where it was not possible for the member's GP to arrange the treatment because of an emergency, the trustees will pay benefit for eligible treatment provided the member's GP has been kept fully informed of the treatment undertaken and supports the claim.
- c) which has been supervised by a specialist.
- d) a specialist, nurse or therapist has given.
- e) if it was for an allergy, it must have been given by a specialist who holds a consultant position within that specialty in an NHS hospital at the time the treatment was provided.

3.2 The trustees may not pay your claim for treatment or may restrict the amount they pay if:

- a) The expenditure incurred was not: i) Reasonable, ii) Necessary for the treatment of the medical condition, or iii) Wholly and exclusively for the purpose of providing treatment.
- b) The specialist's fees were higher than customary & reasonable.
- c) The treatment provided was not in accordance with customary clinical practice.
- d) The member has: i) Not acted in good faith, or ii) Has misled the trustees or a previous medical expenses Healthcare Scheme by mis-stating or withholding material facts, or iii)

Breached the scheme terms and conditions.

3.3 The trustees will pay the actual cost of any treatment up to the maximum amount (if any) specified in the table of benefits applicable at the time treatment was received.

3.4 The trustees will retain for their own benefit the cost of any healthcare treatment:

- a) recovered as damages; or b) refunded by any providers of treatment.

4. Exclusions

Your Healthcare Scheme is designed to pay for treatment of curable, short term disease, illness or injury (known as acute conditions). The trustees will NOT pay benefits for:

4.1 Addictive conditions More than one addiction treatment programme in each member's lifetime, any in-patient or day-patient treatment for alcoholism, alcohol abuse, solvent abuse, drug abuse or addictive conditions of any kind, and medical conditions arising directly from any such abuse or addiction.

4.2 Ageing, menopause and puberty

Treatment to relieve symptoms commonly associated with any bodily change arising from any physiological or natural cause such as ageing, menopause or puberty and which is not due to any underlying disease, illness or injury.

Exception: we pay for eligible treatment of mental health symptoms related to or arising from any bodily change, arising from any psychological or natural cause.

4.3 Breast reduction or augmentation

operations Whether or not for psychological reasons, except where the treatment is to correct disfigurement caused by an accident or specific disease of the breast.

For more details please call the helpline on **0800 028 7687[†]**

[†]Lines are open Monday to Friday, 8am to 8pm and on Saturdays 8am to 4pm. We may record or monitor our calls.

4.4 Cancellation fees Fees incurred for an appointment that you/your dependant did not attend.

4.5 Chronic conditions Treatment of chronic conditions.

Exception 1: we pay for treatment of an acute flare up of a chronic condition that aims to restore you to your state of health immediately before suffering the acute flare-up. For example we would cover eligible surgery following a heart attack that resulted from chronic heart disease.

Exception 2: we pay for eligible treatment of a mental health condition that is a chronic condition and mental health symptoms related to or arising from treatment of any chronic condition.

4.6 Complications Treatment costs incurred because of complications caused by a condition or treatment for which the scheme does not provide benefits.

4.7 Contamination, wars and riots

Treatment directly or indirectly arising from or consequent upon nuclear or chemical contamination, civil war, riot, invasion, terrorism, disturbance, rebellion, revolution, insurrection, military or usurped power.

4.8 Cosmetic treatment Whether or not for psychological reasons, except where treatment is to correct an acute medical condition caused as a result of an accidental bodily injury or illness.

Exception: we pay for eligible treatment of mental health symptoms related to or arising from cosmetic treatment.

4.9 Criminal activity Treatment of an illness, injury or condition which arises from your own criminal act.

4.10 Dental treatment Dental treatment, other than an oral surgical procedure, carried

out by an oral surgeon to treat an acute condition (not a dental condition), in a facility which is recognised by us. Removal of impacted wisdom teeth (except where there is a pathological cause necessitating removal).

4.11 Dialysis Regular and/or long term dialysis in respect of chronic or end stage renal failure.

4.12 Drugs and dressings Drugs, dressings and medicines, except where provided as an integral part of in-patient or day-patient treatment.

Exception: the trustees will pay for out-patient common drugs, advanced therapies and specialist drugs for eligible treatment of cancer. The trustees do not pay for any complementary or alternative products, preparations or remedies for treatment of cancer.

4.13 Excluded medical conditions Medical conditions which are pre-existing and have been notified by us as an exclusion, or any related medical condition (refer to 1.31 Exclusions).

4.14 Experimental treatment and drugs

Treatment whose safety and efficacy, in the opinion of our medical advisor, is unproven based on current and established medical practice in the UK.

4.15 Eye treatment We do not pay for treatment to correct your eyesight, for example for long or short sight, including spectacles or contact lenses. We do not pay for laser-assisted cataract surgery.

Exception 1: we pay for eligible treatment for your eyesight if it is needed as a result of an injury or an acute condition, such as a detached retina.

Exception 2: we pay for eligible treatment for cataract surgery using ultrasonic emulsification.

For more details please call the helpline on **0800 028 7687†**

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Exception 3: we pay for eligible treatment of mental health symptoms related to or arising from treatment to correct your eyesight.

4.16 Gender re-assignment Surgical or medical treatment in connection with, or that is in any way related to, gender re-assignment.

Exception: we pay for eligible treatment of mental health symptoms related to sexual problems and gender re-assignment.

4.17 General Practitioner (GP) Services

General Practitioner services, or services from any person who is acting in such a capacity, except for a contribution towards the cost of your GP completing a claim form.

4.18 Infertility Treatment in any way related to infertility or to any form of assisted reproduction including any investigations into the causes of infertility.

Exception: we pay for eligible treatment of mental health symptoms related to or arising from treatment related to infertility or assisted reproduction.

4.19 Learning difficulties, behavioural/developmental problems We do not pay for treatment related to learning difficulties, such as dyslexia, or behavioural problems, such as attention deficit hyperactivity disorder (ADHD) and autistic spectrum disorder (ASD), or developmental problems, such as shortness of stature.

Exception: we pay for eligible diagnostic tests to rule out ADHD and ASD when a mental health condition is suspected. You must have our confirmation before any diagnostic tests are carried out that the above criterion has been met and we need full clinical details from your consultant before we can determine this.

4.20 Medical reports Charges in obtaining medical reports or for the completion of claim forms (except for a contribution towards the cost of your GP completing a claim form as set out in 4.17).

4.21 Non medical treatment and additional care for domestic reasons. Accommodation or treatment received in a health hydro, nature clinic or similar establishment even if the establishment is registered as a private hospital. A residential stay in hospital wholly or partly for domestic reasons and which is not directly related to the treatment of a medical condition.

4.22 Nursing at home Arranged wholly or partly for domestic reasons and which is not directly related to the treatment of an acute medical condition.

4.23 Obesity We do not pay for any treatment, including surgery:

- which is for or involves the removal of healthy tissue (i.e. tissue which is not diseased), or the removal of surplus or fat tissue, or
- where the intention of the treatment, whether directly or indirectly, is the reduction or removal of surplus or fat tissue including weight loss (for example, surgery related to obesity including morbid obesity)

whether or not the treatment it is needed for medical or psychological reasons.

4.24 Outside of membership Treatment received after the day you leave the scheme regardless of whether the treatment has been authorised.

4.25 Overseas treatment Treatment received outside the United Kingdom.

For more details please call the helpline on **0800 028 7687†**

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4.26 Pandemic We do not pay for treatment for or arising from any pandemic disease and/or epidemic disease. By pandemic we mean the worldwide spread of a disease with epidemics occurring in many countries and most regions of the world. By epidemic we mean more cases of a disease than would be expected for that disease in that area at that time.

4.27 Physical aids and devices Glasses, contact lenses, hearing aids, false teeth, oral appliances, for example a gumshield, and orthotics, for example insoles.

4.28 Pregnancy and childbirth Treatment arising from pregnancy, childbirth, contraception, sterilisation or termination of pregnancy and any related medical condition except for ectopic pregnancy, Hydatidiform Mole, post partum haemorrhage, miscarriage, retained placenta or stillbirth.

Exception: we pay for eligible treatment of mental health symptoms related to or arising from pregnancy, childbirth or any related medical condition.

4.29 Preventative screening, monitoring and treatment

a) health checks or health screening where you may not be aware you are at risk of, or affected by a disease or its complications but are asked questions or have tests to find out if you are

b) routine tests, or monitoring of medical conditions, including: routine antenatal care or screening for and monitoring of medical conditions of the mother or foetus during pregnancy, routine checks or monitoring of chronic conditions such as diabetes mellitus or hypertension

c) tests or procedures which, in our reasonable opinion based on established clinical and medical practice, are carried out for screening

or monitoring purposes, such as endoscopies when no symptoms are present

d) preventive treatment, procedures or medical services.

Exception 1: if you are being treated for cancer, have strong direct family history of cancer and your consultant has advised that you receive a genetically-based test to evaluate future risk of developing further cancers, the trustees may pay for this test as well as the recommended prophylactic surgery when it is recommended by your consultant. You must have our written agreement before you have tests, procedures or treatment and we will need full clinical details from your consultant before we can give our confirmation.

Exception 2: we pay for eligible treatment of mental health symptoms related to or arising from treatment otherwise excluded by this exclusion.

4.30 Routine monitoring of Implantable electronic devices Routine monitoring of any implanted devices e.g. cardiac pacemakers, internal defibrillators and nerve stimulators after insertion.

4.31 Self-inflicted injury Treatment (except for any eligible mental health treatment) required directly or indirectly as a result of self-inflicted injury, including treatment required as a result of attempted suicide.

4.32 Sleep Problems and Disorders Treatment for or arising from sleep problems or disorders such as insomnia, snoring or sleep apnoea (temporarily stopping breathing during sleep).

Exception: we pay for eligible treatment of mental health symptoms related to or arising from any sleep problem or disorder

For more details please call the helpline on **0800 028 7687†**

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4.33 Surgical appliances and prostheses

Prostheses and surgical or dental appliances except when they are used as an integral part of a surgical procedure and when, generally but not always, they are implanted within the body for treatment purposes.

4.34 Transplants and Autologous Blood

Transfusions. Treatment involving a) Donor or transplantation operations or treatment associated with such operations. b) transplants of bone marrow or stem cells, autologous blood transfusions or similar procedures.

Exception 1: corneal or skin grafting, coronary artery bypass grafts or mosaicoplasty.

Exception 2: if you are being treated for cancer, and your consultant has advised that you receive transplants of bone marrow or stem cells. You must have our agreement before you have tests, procedures or treatment and we will need full clinical details from your consultant before we can give our decision.

5. Claims procedure

5.1 If you need treatment funded by the scheme, you must notify us about all treatment before it occurs. We will confirm whether the proposed treatment is eligible under your scheme.

5.2 The administrator may require a medical report to be submitted, at your expense, in respect of any claim you make and may appoint, at their expense, an independent medical examiner.

5.3 You must advise the administrator if the cost of treatment is covered under any other medical expense scheme or by a third party. The trustees reserve the right to pursue an alternative medical expense scheme or third party in the name of the member to recover

these costs. If the trustees choose to do this, the member must provide all reasonable assistance to the trustees and account to the trustees for any amount recovered.

5.4 We can pay any benefit due directly to the healthcare provider, to you or to a legally appointed representative. Please read 'Claiming' on page 8. This details the steps you should take when making a claim.

6. Summary of benefits

You can only claim benefits for treatment detailed in the table of benefits (page 6). The treatment must take place whilst the scheme is in effect.

7. Changes to benefits

At renewal the company may change the benefits under the scheme and the terms and conditions under which you and your dependants are entitled to them and will notify the members in writing of any changes they propose. Following a change, claims for treatment will be assessed according to the updated benefits. This may mean that the scheme might not pay for treatment that falls within the table of benefits set out in this handbook or payment may be subject to additional or different conditions. The scheme will pay for treatment which we have already provided authorisation for before the change, subject to the table of benefits and terms set out in this handbook.

For more details please call the helpline on **0800 028 7687†**

†Lines are open Monday to Friday, 8am to 8pm and on Saturdays 8am to 4pm. We may record or monitor our calls.

Privacy notice – in brief

We are committed to protecting your privacy when dealing with your personal information. This privacy notice provides an overview of the information we collect about you, how we use and protect it. It also provides information about your rights. Further details can be found in our Full Privacy Notice available at **bupa.co.uk/privacy**. If you do not have access to the internet and would like a paper copy of the Full Privacy Notice, please contact the Bupa Privacy team on **+44 (0) 1784 893706**. Alternatively you can email the team at **dataprotection@bupa.com** or write to **Bupa Data Protection, Willow House, 4 Pine Trees, Chertsey Lane, Staines-Upon-Thames, Middlesex TW18 3DZ**. If you have any questions about how we handle your information, please contact us at **dataprotection@bupa.com**

Information about Bupa

In this privacy notice, references to 'we' or 'us' or 'our' are to Bupa. Bupa is registered with the Information Commissioner's Office, registration number Z6831692. Bupa is comprised of a number of trading companies, many of which also have their own data protection registrations. For company contact details, visit **bupa.co.uk/legal-notices**

Scope of our privacy notice

This privacy notice applies to anyone who interacts with us in relation to our products and services ('you', 'your'), via any channel (eg email, website, telephone, app etc).

Ways in which we obtain personal information

We obtain personal information from you and from certain third parties (eg those acting on your behalf, like brokers, healthcare providers

etc). Where you provide us with information about other individuals, you must ensure that they have seen a copy of this privacy notice and are comfortable with you doing this.

Categories of personal information

We process two categories of personal information about you and/or, where applicable, your dependants, namely standard personal information (eg information we use to contact you, identify you or manage our relationship with you); and special categories of information (eg health information, information about race, ethnic origin and religion that allows us to tailor your care, and information about crime in connection with screening).

Purposes and lawful grounds of our processing personal information

We process your personal information for the purposes set out in our Full Privacy Notice, including to administer our relationship with you (including for claims and complaints handling), for research and analysis, to monitor our expectations of performance (including of health providers relevant to you) and in order to protect the rights, property, or safety of Bupa, our customers, or others. The legal ground upon which we process personal information depends on what category of personal information we process. Standard personal information is normally processed by us on the basis that it is necessary for the performance of a contract, our or a third parties' legitimate interests or it is required or permitted by applicable law.

For more details please call the helpline on **0800 028 7687[†]**

[†]Lines are open Monday to Friday, 8am to 8pm and on Saturdays 8am to 4pm. We may record or monitor our calls.

Marketing and preferences

We may use your personal information to send you marketing by post, telephone, social media platforms, email and text. We only use your personal information to send you marketing if we have either your consent or a legitimate interest. If you don't want to receive personalised marketing about similar Bupa products and services that we think are relevant to you, please contact us at **optmeout@bupa.com** or write to **Bupa Data Protection, Willow House, 4 Pine Trees, Chertsey Lane, Staines-Upon-Thames, Middlesex TW18 3DZ**

Processing for Profiling and Automated Decision Making

Like many businesses, we sometimes use automation to provide you with a quicker, better, more consistent and fair service, as well as with marketing information we think will be of interest (including discounts on our products and services). This may involve evaluating information about you and, in some limited cases, using technology to provide you with automatic responses or decisions. You can read more about this in our Full Privacy Notice. You have the right to object to direct marketing and profiling relating to direct marketing. You may also have rights to object to other types of profiling and automated decision-making. Further details are available in our Full Privacy Notice.

Sharing your information

We share your information within the Bupa Group, with relevant policyholders (including your employer if you are covered under a group scheme), with funders commissioning services on your behalf, those acting on your

behalf (eg brokers and other intermediaries) and with others who help us provide services to you (eg healthcare providers) or from whom we need information to handle or verify claims or entitlements (eg professional associations). We also share your information in accordance with the law. You can read more about what information may be shared in what circumstances in our Full Privacy Notice.

Transfers outside of the European Economic Area (EEA)

Bupa deals with many international organisations and uses global information systems. As a result, Bupa transfers your personal information to countries outside of the European Economic Area ('EEA'), (the EU member states plus Norway, Liechtenstein and Iceland) for the purposes set out in this privacy policy.

How long we retain your personal information

Bupa retains your personal information in accordance with retention periods calculated in accordance with the criteria detailed in the Full Privacy Notice available on our website.

Your rights

You have rights to have access to your information and to ask us to rectify, erase and restrict use of your information. You also have rights to object to your information being used, to ask for the transfer of information you have made available to us, to withdraw consent to the use of your information and not to be subject to automated decision-making which produce legal effects concerning you or similarly significantly affects you.

For more details please call the helpline on **0800 028 7687[†]**

[†]Lines are open Monday to Friday, 8am to 8pm and on Saturdays 8am to 4pm. We may record or monitor our calls.

Data Protection Contacts

If you have any questions, comments, complaints or suggestions in relation to this notice, or any other concerns about the way in which we process information about you, please contact us at

dataprotection@bupa.com

You also have a right to make a complaint to your local privacy supervisory authority. Bupa's main establishment is in the UK, where the local supervisory authority is the Information Commissioner, who can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF, United Kingdom. Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate).

For more details please call the helpline on **0800 028 7687[†]**

[†]Lines are open Monday to Friday, 8am to 8pm and on Saturdays 8am to 4pm. We may record or monitor our calls.

Making a complaint

We are committed to providing you with a first-class service at all times and will make every effort to meet the high standards we have set. If you feel that we have not achieved the standard of service you would expect or if you are unhappy in any other way, then please get in touch.

If you need help or support or if you have any comments or complaints, please call your dedicated Bupa helpline number shown on your registration certificate.

Alternatively you can contact us:

In writing: **Customer Relations, Bupa, Bupa Place, 102 The Quays, Salford M50 3SP**

By email: **customerrelations@bupa.com**

Please be aware that information you send to this email address may not be secure unless you send us your email through Egress Switch.

Via our website: **bupa.co.uk/members/member-feedback**

How will we deal with your complaint and how long is this likely to take?

If we can resolve your complaint within three working days after the day you made your complaint, we will write to you to confirm this. Where we are unable to resolve your complaint within this time, we will promptly write to you to acknowledge receipt. We will then continue to investigate your complaint and aim to send you our final written decision within four weeks from the day of receipt. If we are unable to resolve your complaint within four weeks following receipt, we will write to you to confirm that we are still investigating it.

Within eight weeks of receiving your complaint we will either send you a final written decision explaining the results of our investigation or we will send you a letter advising that we have been unable to reach a decision at this time.

If you remain unhappy with our response, or after eight weeks you do not wish to wait for us to complete our review, you may refer your complaint to the trustee.

Your complaint will be dealt with confidentially and will not affect how we treat you in the future.

For more details please call the helpline on **0800 028 7687[†]**

[†]Lines are open Monday to Friday, 8am to 8pm and on Saturdays 8am to 4pm. We may record or monitor our calls.

Bupa Health Trusts are
administered by Bupa
Insurance Services Limited.
Registered in England and
Wales No. 3829851.

Registered office: 1 Angel
Court, London EC2R 7HJ

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