



A summary of your benefits.

**Nuffield Health Employee
Healthcare Scheme**

Effective from 1 January 2026

Designed for



Arranged and provided by



Welcome to the Nuffield Health Employee Healthcare Scheme.

These pages give a summary of the benefits payable under the Nuffield Health Employee Healthcare Scheme (the ‘trust’) and help explain the claiming process.

The trust has been set up by Nuffield Health to provide you with healthcare benefits. The trustees of the trust have appointed Bupa Insurance Services Limited (Bupa) to help administer the trust on their behalf. Where you see the words ‘we/our/us’ in this summary it means Bupa acting on behalf of the trustees.

How to get in touch with us

We’re always here for our customers and happy to help.

Bupa digital account

Your own secure online account so you can see your Bupa trust documents and a personalised view of your benefits in one place wherever you are.

Visit [bupa.co.uk](https://www.bupa.co.uk) to create your account or download the **My Bupa** app.



Call

For answers to questions about your benefits and to ask us to pre-authorise consultations, tests and treatment, please call us on your **Bupa helpline 0800 028 7687**

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



Webchat

For answers to general questions and to ask us to pre-authorise consultations, tests and treatment, you can chat with us using your online account, or by visiting [bupa.co.uk](https://www.bupa.co.uk)



If you have hearing or speech difficulties

You can use the Relay UK service. Visit www.relayuk.bt.com for more information.

If you have sight difficulties

We have documents in Braille, large print or audio.

Please let us know if you’d like us to send your documents in any of these formats.



These pages are for the Bupa Select scheme and only provide a brief summary of the benefits payable under the trust. Full details including the exclusions and benefit allowances are not set out on these pages. Further details are available from the helpline although you may need to refer to the trust rules (which is the Bupa Select Guide for trusts and registration certificate) for full details.

HealthLine and digital wellbeing services

Our HealthLine services are available to all our customers and are free to use. Digital wellbeing services are available to customers aged 16 and over. We may record or monitor phone calls.

Bupa Anytime HealthLine

If you have any health questions or concerns you can call our confidential Bupa Anytime HealthLine. You can speak to our qualified nurses at anytime of the day or night. They have practical, professional experience and skills to help.

If you have a medical problem and you need more help a GP will aim to call you back within the hour.

For health advice

0345 607 7777

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 use this service even if the young person isn't a beneficiary under the trust.

Call our Family Mental HealthLine

0345 266 7938

Telephone support between 8am to 6pm Monday to Friday.

Menopause HealthLine

You, or anyone included as a beneficiary under the trust, can talk to one of our menopause-trained nurses. 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.

Call our Menopause HealthLine

0345 608 9984

Telephone support between 8am and 8pm everyday.

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.

Free advice on Bupa care homes

Looking into care options for a loved one can be difficult. To ease any worries or stress, you can call us for clear information and advice.

Speak to an experienced care home adviser, six days a week, for:

- information on a range of care types, including dementia
- advice on funding and what help your loved one may be entitled to
- help finding a Bupa care home that's right for your family.

Call us for free information or advice

0808 159 2532

We may record or monitor phone calls. Lines are open 8am to 6.30pm Monday to Friday and 9am to 12.30pm on Saturdays.

Health information at your fingertips

We have an A to Z of health topics and tools that you and your family can easily access online. It's our goal to provide you with trusted information so you can make the right decisions about your health and wellbeing.

Try our tools and calculators to give you an insight into your own health.

[bupa.co.uk/health-information](https://www.bupa.co.uk/health-information)

Supporting you when you need it most

Receiving or awaiting a diagnosis can be a confusing time and we are here to give you some extra support when you need it. Whether you have questions about a medical condition or treatment, or need clinical advice on treatment options, our specialist support teams are here for you and your family. These include clinical specialists in nursing and physiotherapy, who are experts at giving you clinical support from our CQC registered Personalised Treatment Support Service, across:

- Cancer
- Cardiology
- Mental health
- Muscles and joints.

We will always offer support to customers accessing highly complex treatments with the option for a named specialist nurse to support you throughout your patient journey, but you can also contact the teams through the helpline.

Find the facilities and expertise you need

Our website is home to 'Finder' – an online resource that brings together information on all our people and places.

You can use Finder to search for:

- consultants
- therapists
- hospitals
- health and dental centres
- care homes
- retirement housing.

Search online for our services

finder.bupa.co.uk

Your benefits at a glance.

Need to know

Your benefits for eligible treatment costs depends on you using certain trust recognised consultants, healthcare professionals and approved hospitals. 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 it may be arranged for you to be treated at another approved private hospital. For more detailed information on what is and isn't payable under your trust, call the helpline on 0800 028 7687. We may record or monitor phone calls.

| Service | Guide section | Cover | Notes |
|-----------------------|-----------------|---|--|
| Direct Access service | 'Direct Access' | <ul style="list-style-type: none"> ▪ yes – for muscles, bones and joints ▪ yes – for mental health ▪ yes – for cancer symptoms | for further details, and the age limits that apply, see bupa.co.uk/direct-access or contact us |

| Benefits | Allowances | Notes |
|---|---|--|
| Finding out what is wrong and being treated as an outpatient | | |
| Outpatient consultations with a consultant | up to £2,000 combined allowance each year | with a recognised consultant |
| Outpatient therapies (for physiotherapy, osteopathy and chiropractic) | up to £2,000 combined allowance each year | with a recognised therapist |
| Outpatient acupuncture | up to £300 combined allowance each year | with a recognised complementary medicine practitioner |
| Outpatient diagnostic tests on consultant referral | paid in full | <ul style="list-style-type: none"> ▪ with a recognised consultant, or ▪ in an approved hospital |
| Outpatient MRI, CT and PET scans on consultant referral | paid in full | in an approved hospital for the type of scan you need |
| Outpatient monitoring and management of chronic conditions | up to £500 combined allowance each year | with a recognised consultant, therapist, complementary medicine practitioner (acupuncture, chiropractic and osteopathy only) or an approved hospital |

| Benefits | Allowances | Notes |
|--|--------------|--|
| Being treated in hospital | | |
| Consultants' fees | paid in full | with a recognised consultant and in an approved hospital |
| Facility charges for outpatient operations | paid in full | in an approved hospital |
| Facility charges for day-patient treatment and inpatient treatment | paid in full | in an approved hospital |
| Staying in hospital with a child | paid in full | one parent only, accompanying a child aged 17 or under who is a beneficiary under the trust and receiving inpatient treatment payable under their benefits in an approved hospital |

Cancer treatment

Need to know

Once cancer has been diagnosed, the benefits below apply to your outpatient treatment for cancer. Benefits for all other eligible treatment for cancer are paid in the same way we pay for other treatment set out in this summary.

| | | |
|---|--------------|---|
| Outpatient consultations with a consultant | paid in full | with a recognised consultant |
| Outpatient therapies and complementary medicine | paid in full | with a recognised therapist or complementary medicine practitioner (acupuncture, chiropractic and osteopathy only) |
| Outpatient diagnostic tests on consultant referral | paid in full | <ul style="list-style-type: none"> ▪ with a recognised consultant, or ▪ in an approved hospital |
| Facility charges for eligible outpatient cancer drugs | paid in full | in an approved hospital when: <ul style="list-style-type: none"> ▪ unavailable from your GP, or ▪ an initial small supply is provided by the approved hospital on discharge to enable you to start your treatment straight away |

| Benefits | Allowances | Notes |
|---|---|--|
| Advanced therapies | | |
| Advanced therapies | Advanced Therapies List B | please read the Advanced therapies note below |
| <p>You have benefits for gene therapy, somatic-cell therapy or tissue engineered medicines classified as Advanced Therapy Medicinal Products (ATMPs) by the UK medicines regulator, which are included in the 'Advanced Therapies List' that applies to your benefits as shown above. You can access the list that applies to your benefits at bupa.co.uk/policyinformation or you can contact us. The advanced therapies on the list will change from time to time.</p> | | |
| Mental health treatment | | |
| Consultant psychiatrists' fees, therapies and diagnostic tests for outpatient mental health treatment | up to and from within your available outpatient benefit allowance above | with a recognised consultant psychiatrist or mental health and wellbeing therapist |
| Mental health treatment | up to a maximum of 28 days each year | for day-patient treatment and inpatient treatment combined and not individually |
| Consultant psychiatrists' fees for day-patient and inpatient mental health treatment | paid in full up to the maximum number of days each year for mental health day-patient treatment and mental health inpatient treatment shown above | with a recognised consultant psychiatrist and in an approved hospital |
| Facility charges for day-patient and inpatient mental health treatment | paid in full up to the maximum number of days each year for mental health day-patient treatment and mental health inpatient treatment shown above | an approved hospital |
| Additional benefits | | |
| Home nursing | up to £600 allowance each year | when immediately following private inpatient treatment payable under your benefits |
| Private ambulance charges | up to £300 each year | when medically necessary and related to private day-patient or inpatient treatment payable under your benefits |

| Benefits | Allowances | Notes |
|---|------------|--|
| Cash benefits and health expenses benefits | | |
| Cash benefit for wigs or hairpieces | £100 | if you experience hair loss during eligible treatment for cancer |
| Cash benefit for post-surgery bras | £200 | after an eligible operation for breast cancer |

Excess

The excess amount of £150 applies to each beneficiary individually.

The excess applies each scheme year to treatment costs for eligible treatment. You're responsible for paying the excess.

The excess doesn't apply to cash benefits or health expenses benefits.

Please call your helpline to confirm how the excess works and how it affects your benefits.

What isn't payable under the trust

There are certain medical conditions and treatments that aren't payable under your benefits. There are some exceptions when benefits are available. Your guide for trusts (in the 'What isn't payable' section) provide the details of those exceptions and they are also available from the helpline.

The excluded medical conditions and treatments include:

- accident and emergency treatment
- addictive conditions
- advanced therapies and specialist drugs
- ageing, menopause and puberty
- allergies, allergic disorders or food intolerances
- benefits that are not payable or are above your allowances
- birth control, conception and sexual problems
- chronic conditions (except for outpatient treatment for the monitoring and management of chronic conditions as set out in the benefit table)
- contamination, wars, riots and terrorist acts
- convalescence, rehabilitation and general nursing care
- cosmetic, reconstructive and 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
- gender dysphoria or gender affirmation
- general practitioner (GP) services
- intensive care
- learning difficulties, behavioural and developmental conditions
- leg varicose veins
- moratorium conditions for moratorium beneficiaries: any symptom, condition, disease, illness or injury which existed in the two years before your moratorium start date, unless you've been entitled to benefits for a continuous period of two years since your moratorium start date
- overseas treatment
- physical aids and devices
- pregnancy and childbirth

- routine monitoring of implantable electronic devices
- screening, monitoring and preventive treatment
- sleep problems
- speech and language disorders
- temporary relief of symptoms
- transplants and autologous blood transfusions
- treatment or medical conditions that are not payable, and their complications
- unrecognised healthcare professionals, hospitals and clinics.

How to get treatment and claim

We're here to help.

If it's about:

- cancer
- muscles, bones and joints, or
- mental health

use our Direct Access service.

You can call us about your symptoms without needing a referral from a GP. We'll provide support and advice, and a referral for consultations, tests or treatment if you need them.

You can find more information in your trust guide.

If Direct Access is not available to you or if you prefer, see a GP. This can be a digital GP.

If it's about anything else

You'll first need to see a GP. This can be your own or a digital GP. If you need a consultation, tests or treatment, ask the GP for an open referral and contact us. We can then help you find a consultant or healthcare professional eligible under your benefits.

We may also accept referrals from other healthcare professionals. Find out more at bupa.co.uk/referrals

Need to know

If you're claiming for cash benefits or health expenses benefits, please contact us and we'll let you know how to claim.

Before you arrange consultations, tests or treatment

Pre-authorisation

It's important that you contact us before arranging any consultations, tests or treatment so we can:

- confirm whether the consultation, test or treatment is eligible treatment and if it's payable under your benefits
- confirm the consultants, healthcare professionals, hospitals or clinics are recognised by the trust
- let you know how to claim for cash benefits or health expenses benefits, and
- give you a pre-authorisation number.

We may ask you for information about the history of your symptoms, including details from your GP or consultant.

You can then contact the consultant, healthcare professional, hospital or clinic to arrange an appointment. You'll need to give them your pre-authorisation number so we can pay them for your treatment that is payable under your benefits. We will write to the main beneficiary, or to their dependant who is having treatment (if they are aged 16 or over), if there is an amount for them to pay in relation to any claim (for example, if they have to pay an excess) to explain how much and who to pay.

Need to know

If you don't get pre-authorisation from us, you'll be responsible for paying for all treatment that we wouldn't have pre-authorised if you'd contacted us before arranging it.

For people aged 17 or under

We always need a named referral for a paediatric consultant. If someone aged 17 or under who is a beneficiary under the trust needs to see a consultant, please ask their GP for a named referral, and not an open referral. Some private hospitals don't provide services for children or have restricted services available, so treatment may be at an NHS hospital. Please visit finder.bupa.co.uk to see paediatric services available in your area and contact us before any consultations, tests or treatment so we can confirm that these are payable under your benefits.

For more details please call your Bupa helpline

0800 028 7687

We may record or monitor phone calls.

Important information.

The Nuffield Health Employee Healthcare Scheme is a trust that has been set up by Nuffield Health to provide you with benefits. Benefits are only payable under the trust if the trustees have sufficient funds to meet the cost of your claim.

These pages only contain a brief summary of the benefits payable under the trust. They do not set out full details of what is or isn't payable under the trust. The trust rules (which consist of the Bupa Select Guide for trusts and the most recent certificate held by Nuffield Health will override this summary in the event of inconsistencies) may change from time to time, particularly on 1 January. Such changes could affect, for example, the amount and type of benefits payable and/or the exclusions set out in these summary pages. Full details of the trust rules are available on request from the helpline.

Privacy notice

Our privacy notice explains how we take care of your personal information and how we use it to pay benefits under the trust. A brief version of the notice can be found in your trust guide or the full version is online at bupa.co.uk/privacy

Notes.

Bupa health trusts are administered by:

Bupa Insurance Services Limited.

Registered in England and Wales with
registration number 3829851.

Registered office: 1 Angel Court,
London EC2R 7HJ

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

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