



Your table of cover

Mercia Health Benefits Options with Funeral Grant

This table of cover, together with your membership guide, welcome letter (or email) and premium table, sets out the full terms of your cover.

Table of benefits

This table shows the **benefits** that are available on your **cash plan**.

Each **benefit** row shows the maximum cash amount you can claim for on your chosen **membership level** for each **benefit year** (except the Optical **benefit** which renews every two years). You can find details of the **benefits** in the Benefit descriptions section of this document which explains what is and isn't covered. Medical conditions you had before your **cash plan** started are covered for all **benefits**.

Some cash plans allow you to change your **membership level** once in a **benefit year**. You can find more information about this in section 2.9 of your **membership guide**.

Some words and phrases in this document are in bold type and italics because they have a specific meaning which we explain in the Definitions section of this document.

Membership type	Individual*		Family**		Eligibility	% of benefit paid
	Level 1	Level 2	Level 3	Level 4		
Dental	up to £93	up to £93	up to £104	up to £175	<i>main member</i> and <i>partner benefit allowance</i> is for each <i>member</i> covered <i>child dependants</i> are covered collectively and share the <i>benefit allowance</i>	100%
Optical Two year benefit	up to £105	up to £93	up to £104	up to £115	<i>main member</i> and <i>partner benefit allowance</i> is for each <i>member</i> covered <i>child dependants</i> are covered collectively and share the <i>benefit allowance</i>	100%
Therapies Includes physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy and reflexology	up to £470	up to £470	up to £580	up to £700	<i>main member</i> and <i>partner benefit allowance</i> is for each <i>member</i> covered <i>child dependants</i> are covered collectively and share the <i>benefit allowance</i>	60%
Chiropody/podiatry	up to £70	up to £70	up to £82	up to £93	<i>main member</i> and <i>partner benefit allowance</i> is for each <i>member</i> covered <i>child dependants</i> are covered collectively and share the <i>benefit allowance</i>	60%
Consultations	up to £470	up to £470	up to £580	up to £700	<i>main member</i> and <i>partner benefit allowance</i> is for each <i>member</i> covered <i>child dependants</i> are covered collectively and share the <i>benefit allowance</i>	60%
Medical devices	up to £100	up to £100	up to £150	up to £200	<i>main member</i> and <i>partner benefit allowance</i> is for each <i>member</i> covered <i>child dependants</i> are covered collectively and share the <i>benefit allowance</i>	60%
Health screening	up to £120	up to £120	up to £180	up to £222	<i>main member</i> and <i>partner benefit allowance</i> is for each <i>member</i> covered	60%
Home help	up to £470	up to £470	up to £580	up to £700	<i>main member</i> only	50%
Birth and adoption	£350	£350	£465	£585	<i>main member</i> only, for each child born or adopted one year <i>qualifying period</i> applies	100%
Bupa Cash Plan Helpline	✓	✓	✓	✓	all <i>members</i> aged 16 and over	-
Funeral grant	£1,000				<i>main member</i> only paid when the <i>main member</i> dies	100%

*Individual membership is for the *main member* only.

**Family membership is for the *main member*, their *partner* and up to four *child dependants*.

Membership type	Individual*		Family**		Eligibility	Benefit paid
Membership level	Level 1	Level 2	Level 3	Level 4		
Hospital in-patient (nights)						
Main member	£38 per instance	£38 for each member per instance	£50 for each member per instance	£63 for each member per instance	<p><i>main member</i> and <i>partner</i>: instance limit is for each <i>member</i> covered</p> <p><i>child dependants</i>: all <i>child dependants</i> covered collectively share instance limit</p> <p><i>main member</i> and <i>partner</i> joint admissions will count towards <i>members'</i> respective instance limits</p>	up to 20 instances (days/nights) in total for each <i>benefit year</i>
Partner	N/A	£38 for each member per instance	£50 for each member per instance	£63 for each member per instance		
Main member and partner joint admission	N/A	£76 for each member per instance	£100 for each member per instance	£126 for each member per instance		
Child dependants	N/A	£18 per instance	£23 per instance	£29 per instance		
Hospital day-case (days)						
Main member	£38 per instance	£38 for each member per instance	£50 for each member per instance	£63 for each member per instance	<p><i>main member</i> and <i>partner</i>: instance limit is for each <i>member</i> covered</p> <p><i>child dependants</i>: all <i>child dependants</i> covered collectively share instance limit</p> <p><i>main member</i> and <i>partner</i> joint admissions will count towards <i>members'</i> respective instance limits</p>	up to 20 instances (days/nights) in total for each <i>benefit year</i>
Partner	N/A	£38 for each member per instance	£50 for each member per instance	£63 for each member per instance		
Child dependants	N/A	£18 per instance	£23 per instance	£29 per instance		

*Individual membership is for the *main member* only.

**Family membership is for the *main member*, their *partner* and up to four *child dependants*.

Benefit descriptions

Below are descriptions of the **benefits** listed in the table of benefits on pages 2 and 3. Here we explain what each **benefit** means, what is and isn't covered and any additional information you may need to get the most out of your **cash plan**.

Benefit	Benefit description
Acupuncture	Cash back for treatment or services provided by an acupuncturist .
Birth and adoption	<p>Cash benefits for each new child born to or adopted by the main member, up to your benefit allowance depending on your membership level and subject to the one-year qualifying period. This is explained in the qualifying periods section of your membership guide.</p> <p>When claiming for a birth, please send a full copy of the birth certificate issued by the registry office with your claim form. The main member's name must be on the birth certificate.</p> <p>When claiming for adoption, please send an adoption certificate with your claim form. The main member's name must be on the adoption certificate. The adoption benefit can only be claimed for children aged 15 and under.</p>
Bupa Cash Plan Helpline	<p>Call the Bupa Cash Plan Helpline on 0345 600 4989 for:</p> <ul style="list-style-type: none"> 24-hour telephone information and guidance on almost any health issue, from symptom advice and travel vaccinations to first aid queries and lifestyle changes. Our team of experienced, specially trained nurses are on hand to help. This service is available every day of the year to the main member and all named dependants aged 16 and over. Calls may be recorded and to maintain the quality of our service a nursing manager may monitor some calls always respecting confidentiality Legal advice and assistance on personal matters, through a third-party legal advice service provider 24-hour counselling advice and assistance. Confidential helpline support available to the main member and all named dependants aged 16 and over. Qualified counsellors provide immediate emotional support for a range of problems. The helpline is available every day of the year. If something is upsetting you or causing you stress, our qualified counsellors will listen, suggest ways to resolve the problem or point you in the right direction for support. Some of the things we can help with include: relationship worries, difficulties at work, bereavement, coping with change, stress, anxiety, depression, emotional problems and substance misuse. Calls may be recorded and to maintain the quality of our service we may monitor some calls always respecting confidentiality. Our counsellors will explain our confidentiality policy to you when you call. <p>For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit www.relayuk.bt.com. We also offer documents in Braille, large print, or audio.</p>
Chiropody or podiatry	<p>Cash back for:</p> <ul style="list-style-type: none"> chiropody or podiatry treatment or services provided by a chiroprapist or podiatrist any items recommended or prescribed by a chiroprapist or podiatrist (excluding medication). <p>When claiming for items recommended or prescribed, we need written confirmation from the chiroprapist or podiatrist for us to be able to confirm if your claim can be paid. If these items are purchased online, they must be bought from a UK, Channel Islands or Isle of Man based and registered company, and invoices must be in pounds sterling.</p> <p>Cash back isn't payable for</p> <ul style="list-style-type: none"> any medication any items including insoles that have not been recommended or prescribed by a chiroprapist or podiatrist.
Chiropractic	Cash back towards treatment or services provided by a chiropractor .
Consultations	<p>Cash back for:</p> <ul style="list-style-type: none"> consultations with a consultant consultations with a dietitian or occupational therapist recognised by Bupa diagnostic tests or scans for conditions specifically linked with, or related to, fertility treatment. <p>Cash back isn't payable for:</p> <ul style="list-style-type: none"> any other diagnostic tests or scans any radiologist's fees or appointments with a general practitioner (GP), even if you have a receipt, or consultations provided by a medical or dental professional who isn't a consultant non-health related consultations.
Dental	<p>Cash back for:</p> <ul style="list-style-type: none"> dental treatment provided by a dental professional home use materials bought from a dental professional for example mouth guards. <p>Cash back isn't payable for:</p> <ul style="list-style-type: none"> any medications (prescribed or non-prescribed). Medication prescribed by a dental professional is covered by the prescription benefit (if this applies to your cash plan) home use materials and kits bought independently and not from a dental professional.
Funeral grant	<p>A funeral grant is payable when the main member dies. When this happens, we need proof of death provided and attested by a coroner, a mortician, a general practitioner (GP), a consultant or an otherwise recognised medical professional.</p> <p>Funeral grants aren't payable when:</p> <ul style="list-style-type: none"> death was self-inflicted death resulted from gross negligence by the person who died. <p>The Funeral Grant benefit part of your cash plan is provided, underwritten and administered by Aviva Life & Pensions UK Limited, which is a third party insurer. Registered in England No. 3253947. Registered office: Aviva, Wellington Row, York YO90 1WR. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Member of the Association of British Insurers. Firm Reference Number 185896. You can check this on the Financial Services Register by visiting https://register.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.</p> <p>We recommend that you keep a copy of this document alongside any last will and testament you may have.</p>

Benefit	Benefit description
Health Screening	<p>Cash back for health screenings or assessments carried out in a hospital or any health screening or assessment centre.</p> <p>Cash back isn't payable for:</p> <ul style="list-style-type: none"> online health assessments health screenings or assessments not carried out in a hospital or health screening or assessment centre.
Home help	<p>For the main member only: Cash back for home help services you require, if these are provided at your home address by local authority services, social services or an authorised agent of these bodies.</p>
Homeopathy	<p>Cash back for treatment or services provided by a homeopath practitioner.</p>
Hospital day-case (days)	<p>Cash benefit, for up to 20 days within each benefit year, for hospital day-case admissions for treatment or investigation, including where the member has cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or gender reassignment surgery arising from gender dysphoria.</p> <p>The allowance of up to 20 instances (nights/days) in total per benefit year is a combined allowance with the hospital in-patient benefit. By instance, we mean each day a member is admitted as a hospital day-case or each night a member is admitted as a hospital in-patient.</p> <p>Cash benefit isn't payable for:</p> <ul style="list-style-type: none"> cosmetic or reconstructive surgery for cosmetic or psychological reasons going to hospital for casualty or emergency treatment, which doesn't need a formal admission to a hospital bed any admissions that aren't classed as hospital day-case e.g., treatment not delivered in a hospital, respite care, out-patient check-ups or out-patient scans claims for laser eye surgery, which can be claimed under the optical benefit only (if available on your cash plan).
Hospital in-patient (nights)	<p>Cash benefit for:</p> <ul style="list-style-type: none"> up to 20 nights for each benefit year for hospital in-patient admissions, including where the member has cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or gender reassignment surgery arising from gender dysphoria parental stays if the main member or their partner (if covered) stays overnight in hospital with a child dependant, under age 16, whilst the child has hospital in-patient treatment. <p>The allowance of up to 20 instances (nights/days) in total per benefit year is a combined allowance with the hospital day-case benefit. By instance, we mean each night a member is admitted as a hospital in-patient or each day a member is admitted as a hospital day-case.</p> <p>By instance, we mean each night a member is admitted as a hospital in-patient.</p> <p>Cash benefit isn't payable for:</p> <ul style="list-style-type: none"> cosmetic or reconstructive surgery for cosmetic or psychological reasons going to hospital for casualty or emergency treatment which doesn't need a formal admission to a hospital bed hospital in-patient treatment, which isn't provided by a consultant, and where the overall responsibility doesn't rest with a consultant hospital admissions arranged for social or domestic reasons the first 10 nights of a member's maternity hospital in-patient stay. This means any hospital in-patient stay during which a member gives birth. Members can claim from the 11th night of their maternity hospital in-patient stay geriatric care convalescence care or rehabilitation mental health or addictive conditions.
Medical devices	<p>Cash back for:</p> <ul style="list-style-type: none"> medical devices that are considered a medical necessity by a general practitioner (GP), consultant, physiotherapist, osteopath, chiropractor, acupuncturist, chiropodist/podiatrist or hospital mastectomy wear, wigs and head coverings needed because of cancer treatment. <p>Claims for this benefit (apart from mastectomy wear, wigs and head coverings needed because of cancer treatment) must be accompanied by a note from the relevant medical professional confirming that the device is a medical necessity.</p> <p>Where medical devices are purchased online, they must be bought from a UK, Channel Islands or Isle of Man based and registered company, and invoices must be in pounds sterling.</p>
Optical	<p>Cash back for:</p> <ul style="list-style-type: none"> glasses with prescribed lenses, prescribed contact lenses and routine sight tests when provided by a qualified ophthalmic practitioner corrective laser eye treatment carried out by an ophthalmic surgeon who is a consultant. <p>Where prescribed glasses or contact lenses are purchased online, they must be bought from a UK, Channel Islands or Isle of Man based and registered company, and invoices must be in sterling.</p> <p>Cash back isn't payable for items including (but not limited to) solutions, chains or cases.</p> <p>The benefit allowance for optical refreshes every other benefit year.</p>
Osteopathy	<p>Cash back for treatment or services provided by an osteopath.</p>
Physiotherapy	<p>Cash back for treatment or services provided by a physiotherapist.</p>
Reflexology	<p>Cash back for treatment or services provided by a reflexologist.</p>

Definitions

Some words and phrases in this document are in bold type and italics because they have a specific meaning which we explain below.

Defined term	Definition
Acupuncturist	Means an acupuncturist who is recognised by Bupa , or registered as a Member or Fellow of the British Acupuncture Council (MBAcC or FBaCC), British Medical Acupuncture Society (BMAS), or Acupuncture Association of Chartered Physiotherapists (AACP), when you have your treatment. Visit these organisations' websites www.aacp.org.uk (AACP), www.medical-acupuncture.co.uk (BMAS) or www.acupuncture.org.uk (BAcC) to see if a practitioner is registered.
Agreement	Means the agreement between Bupa and the main member or the sponsor which provides the terms of your cover (please see your membership guide for the definition specific to your policy).
Benefit or Benefits	Means each of the benefits set out in this table of cover, which you can claim for as a member of the policy.
Benefit allowance	Means the maximum amount available for each benefit of the cash plan during each benefit year . You can find the allowances for each benefit on this table of cover. For the optical benefit only, the benefit allowance applies for two benefit years . This means the allowance will refresh at the start of every other benefit year .
Benefit year	Means a 12-month period starting on 1 January. This applies to all members .
Bupa	Means Bupa Insurance Limited, which is the company that provides the insurance cover. Registered in England and Wales with registration number 3956433. Registered office: 1 Angel Court, London EC2R 7HJ. Bupa may act through Bupa Insurance Services Limited, and the term Bupa may also refer to other companies in the Bupa group, where indicated in the agreement .
Cash plan	Means the benefits provided and shown on this table of cover, subject to the terms and conditions of the agreement .
Child dependant	Means any child of the main member or their partner , including any child for whom the main member or their partner is a legal guardian or foster parent. See section 2.2 of your membership guide for more details.
Chiroprapist	Means a chiroprapist who is recognised by Bupa or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website www.hcpc-uk.org to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
Chiropractor	Means a chiropractor who is recognised by Bupa or registered as a member of the General Chiropractic Council (GCC) when you have your treatment. Visit the GCC website www.gcc-uk.org to see if a practitioner is registered. The GCC is governed by the Professional Standards Authority (PSA).
Consultant	Means a specialist who is licensed and registered with the General Medical Council (GMC) or General Dental Council (GDC). Visit the GMC website www.gmc-uk.org or the GDC website www.gdc-uk.org to see if a consultant is registered. There is a requirement for a consultant to hold a license from 18 November 2009 in addition to their GMC registration. The licence is managed by the GMC.
Consultation	Means a meeting with a consultant , dietitian or occupational therapist to assess your health.
Counsellor	Means a counsellor who is employed or recognised by Bupa and registered with the British Psychological Society (BPS), the British Association for Counselling and Psychotherapy (BACP) or the UK Council for Psychotherapists (UKCP). Visit the BPS website https://www.bps.org.uk or the BACP website https://www.bacp.co.uk or the UKCP website www.psychotherapy.org.uk to see if a therapist is registered.
Dental professional	Means anyone who is registered with the General Dental Council (GDC) and practises in the UK. Visit the GDC website www.gdc-uk.org to see if a dental professional is registered.
Dietitian	Means a dietitian who is recognised by Bupa or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website www.hcpc-uk.org to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
Gender dysphoria	Means when someone has a sense of unease because of a mismatch between their biological sex and gender identity.
Gender reassignment surgery	Means genital surgery and bilateral mastectomy only.
General practitioner (GP)	Means a doctor who is on the UK General Medical Council's General Practitioner Register. Visit the GMC website www.gmc-uk.org to see if a GP is registered.
Homeopath practitioner	Means a homeopath practitioner who is registered with the Society of Homeopaths (SoH) or the Federation of Holistic Therapists (Complementary Healthcare Therapist Register) when you have your treatment. Visit the SoH website www.homeopathy-soh.org or the Federation of Holistic Therapists website www.fht.org.uk to see if a practitioner is registered.
Hospital	Means any NHS or private hospital which has facilities for major surgery, or which exists mainly to provide treatment by consultants .
Hospital day-case	Means admission to a hospital ward (with discharge before midnight on the same day), where the member needs to stay in hospital for one day for treatment or investigation.

Defined term	Definition
Hospital in-patient	Means admission to a hospital ward (before midnight) where the member needs to stay in hospital overnight or longer for medical reasons.
Legal advice service provider	Means SLATER AND GORDON UK LIMITED a company incorporated under the laws of England and Wales with registered number 07931918 whose registered office is 58 Mosley Street, Manchester M2 3HZ ("Slater and Gordon") This provider may change from time to time.
Main member	Means the person who is covered by the agreement because they're eligible in their own right, and not a named dependant .
Medical device	Means any instrument, apparatus, appliance, material or other article, used for: diagnosis, prevention, monitoring, treatment or alleviation of disease, injury or handicap, investigation, replacement or modification of the body or of a physiological process.
Member	Means the main member of the policy and/or any named dependant covered under the policy.
Membership guide	Means the document that sets out the general terms and conditions of your membership, including, but not limited to, sections explaining how your membership works, how to claim, your right to cancel and how to make a complaint.
Membership level	Means the level of cover chosen by you or the sponsor . This determines your benefit allowances . Your welcome letter shows your membership level.
Named dependant	Means your partner and any child dependants you let us know about who are named as members of the policy.
Occupational therapist	Means an occupational therapist who is recognised by Bupa or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website at www.hcpc-uk.org to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
Osteopath	Means an osteopath who is recognised by Bupa or registered as a member of the General Osteopathic Council (GOC) when you have your treatment. Visit the GOC website www.osteopathy.org.uk to see if a practitioner is registered. The GOC is governed by the Professional Standards Authority (PSA).
Partner	Means the main member's husband, wife, civil partner or the person they live with in a relationship similar to that of a marriage or civil partnership.
Physiotherapist	Means a physiotherapist who is recognised by Bupa or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website www.hcpc-uk.org to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
Podiatrist	Means a podiatrist who is recognised by Bupa or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website www.hcpc-uk.org to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
Premium table	Means the document we send you that sets out the monthly and annual premium for with each membership level available on your policy.
Qualifying period	Means a specific period of time that must pass before we'll accept and pay claims for particular benefits . If something happens during this period (for example, a birth or adoption), the benefit won't be payable. This applies to each member , starting from the date they joined the policy or from the date they increased their benefit allowances .
Recognised by Bupa	Means someone who is registered and accepted by us and can be found on our online directory finder.bupa.co.uk .
Reflexologist	Means a reflexologist who is recognised by Bupa or registered with the Association of Reflexologists (www.aor.org.uk), the International Federation of Reflexologists (www.intfedreflexologists.org) or the British Reflexology Association (www.britreflex.co.uk).
Sponsor	Means the entity with which Bupa has entered into an agreement to provide cover.
Start date	Means the date your policy is effective from. You can find this in the welcome letter we sent you when your policy started.
Welcome letter	Means the letter we send you confirming your membership level and your start date . We'll send you a welcome letter at the start of your policy, and subsequent letters confirming changes to your cover if we or you make any.

Bupa Cash Plan Helpline is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa Cash Plan Helpline is provided by:

Bupa Occupational Health Limited. Registered in England and Wales with registration number 631336.

Registered office: 1 Angel Court, London EC2R 7HJ.

Legal advice and assistance are provided by a third party.

Bupa cash plan is provided by:

Bupa Insurance Limited. Registered in England and Wales with registration number 3956433. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Arranged and administered by:

Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales with registration number 3829851.

Registered office: 1 Angel Court, London EC2R 7HJ

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