

**Small business health insurance.  
Better for business**



# Your underwriting explained

## **No Further Underwriting**

If you're transferring to your employer's policy from another health insurance policy, your existing medical conditions may be covered. We may ask you to complete a form or provide a previous insurance certificate, and if there's a medical condition you tell us about that we can't cover, an exclusion (special condition) will be added to the policy you're transferring to. Any exclusions that were applied to the previous policy will also apply to your Bupa policy.

## **Things to consider**

You'll need to have had insurance with another provider for a minimum of one year. You'll be able to keep your original policy start date from your previous insurance provider. Please send us your form and certificates of insurance and we'll check your cover before you make a claim (any previous exclusions may still apply).

Don't forget to get in touch with Bupa to pre-authorise any consultations, tests, or treatment so we can confirm whether they are covered by your policy.

# Making a health insurance claim

## How do I make a claim?



Speak to a GP or use our Digital GP service, Bupa Blua Health\* for a referral. If you have Guided Care, this will need to be an Open Referral



**Call us to discuss your referral so we can check this is covered on your policy**

If it is, we'll give you an authorisation number and advise if any excess or shortfall applies. If you have Guided Care, you will be given a list of consultants you can see. You must use a consultant from the list we provide or you may not be covered.



**You'll then be able to access eligible treatment**

We'll take care of the cost of your treatment directly. If an excess applies to your claim, we'll let you know who to pay the excess to, for example, your consultant, therapist, hospital or clinic. The excess must be paid directly to them- not to Bupa. We'll also let you know how much of your excess remains (if any).

You can also access [Bupa Touch](#) to view your policy information, including any excess payments.

## Direct Access

You can also use our Direct Access^ service to call us directly if you're worried about cancer, mental health or muscle, bone and joint symptoms.

Depending on your health insurance policy and nature of your symptoms, our trained advisers, experienced physiotherapists and mental health practitioners can provide support, advice and a referral if you need one usually without the need to see a GP.

Download the [SME Select Policy Guide](#) for exclusions and policy terms and conditions. Please also check your Membership Certificate to find out what is and isn't covered on your policy. You should also read your Confirmation of Special Conditions document, if applicable.



**Download Bupa Touch**  
Register today. You'll need your membership number handy.



\*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. Please check your guide and certificate for further details or contact us to check your eligibility.

^Customers who live in the Isle of Man cannot access Digital GP provided by eMed, but instead can access GP24 provided by HealthHero.

Bupa Blua Health is not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa Blua Health is provided by Bupa Insurance Services Limited, registered in England and Wales with number 3829851. Digital GP services are powered by eMed Healthcare UK Limited, registered in England and Wales with number 15086104, Registered Office: 184-192 Drummond Street, London, England, NW1 3HP

Bupa health insurance is provided by Bupa Insurance Limited. Registered in England and Wales 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 Registration Number 3829851. Registered office: 1 Angel Court, London EC2R 7HJ