

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



# Your underwriting explained

## **Medical History Disregarded**

We won't take your previous medical history into account when you apply to join your employer's Bupa policy, so you don't need to worry about any underwriting exclusions. This also applies to anyone else covered on the policy.

### **Things to consider**

You don't need to worry about completing a full medical history application. However, we will need your full contact information.

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 Blue 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 the [My Bupa app](#) 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.



**Download the My Bupa app**

Register today. You'll need your membership number handy.



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

^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.

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

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