

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



# Stronger minds for a stronger business

**Mental health cover.**  
For clients of intermediaries.



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## The most extensive mental health cover in the market.\*

More and more businesses are recognising the importance of looking after the mental wellbeing of their people, but employees still face many challenges in accessing treatment. From worrying about what others might say to long waiting lists. So we've changed our cover to make it easier.

# 63%

of working adults have experienced at least one sign of burnout, such as feelings of exhaustion, mental distance from their job, or a decline in performance at work.

Deloitte - Mental health and employers, 2024.

\*As of March 2024, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between Bupa By You health insurance and other health insurance products offering mental health cover. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. Cover comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison. To see how we compare, visit [bupa.co.uk/compare](https://www.bupa.co.uk/compare).

## Three key differences.

Our cover is designed to help as many of your employees as possible.

# 1

### No time limits on support

Our cover has no time limits on mental health conditions, so we won't leave your employees without support if their condition comes back.

# 2

### More cover than ever before

We now cover most mental health conditions. Whilst we don't cover the treatment for excluded conditions, such as dementia, learning difficulties, behavioural and development problems, we do now cover mental health conditions, such as anxiety or stress related to these exclusions.

# 3

### Ongoing support and advice

We cover ongoing support through therapy to help bring a flare-up in your symptoms under control. Digital GP appointments through our Bupa Touch app and nurses through our Anytime HealthLine are available 24/7 for advice on managing ongoing conditions.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause, cosmetic treatment and gender reassignment. There are a few general exclusions, such as wars and riots, for which we would not cover any related mental health treatment. Please refer to your policy or trust guide for further details.



# 34%

of employee's mental health declined as a result of the Covid-19 pandemic.

Bupa Wellbeing Report, 2022.

# 50%

of employees consider their health and wellbeing a high priority.

Bupa Wellbeing Report, 2022.

# 1 No time limits on support

Mental health conditions are complex and often recur. Our commitment to leading the way in mental wellbeing means we won't leave your employees or your business without our support.

## Bupa's mental health cover

We support your employees for recurring conditions up to their benefit limits, always working within best practice to identify the most clinically appropriate treatment.



## Our competitors' cover

Many of our competitors don't provide cover for chronic mental health conditions as standard.\*

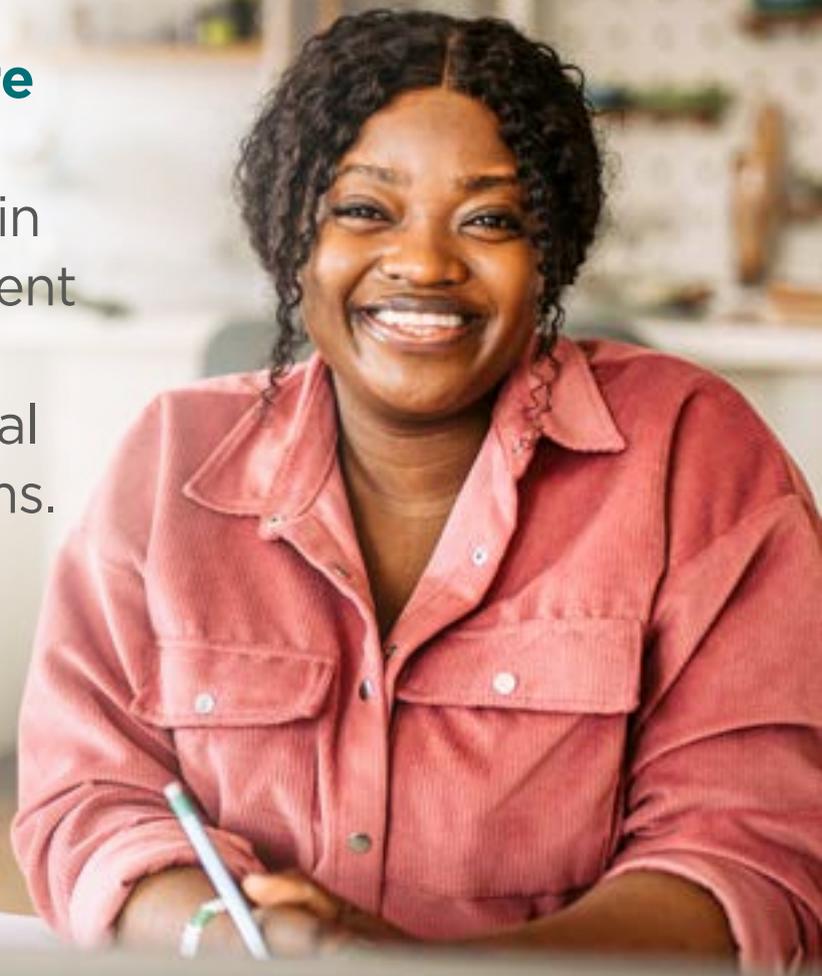


**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment apply. Please refer to your policy summary for further details.

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## 2 More cover than before

We cover most mental health conditions. The main exceptions are the treatment of dementia, learning difficulties, and behavioural and development problems.



We cover the following conditions as standard:

- alcohol addiction\*
- drug addiction\*
- mental health conditions relating to self-harm

We also cover some mental health symptoms connected with a normally excluded condition.

### For example

We would cover postnatal depression, even though pregnancy is an excluded condition.

Although we don't provide treatment for learning difficulties and behavioural and developmental problems, we do now cover mental health conditions directly associated with these, such as anxiety as a result of autism.

## Our network includes over 8,500 mental health therapists.

Correct as of May 2024.

**Note:** Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-patient, in-patient and day-patient mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause, cosmetic treatment and gender reassignment. There are a few general exclusions, such as wars and riots, for which we would not cover any related mental health treatment. Please refer to your policy summary for further details.

\*To support addictions we fund one addiction treatment programme per membership lifetime. Please contact your account manager if you would like to discuss the benefits/benefit limits on these policies.

### 3 Ongoing support and advice

We want to be there for your employees for the long term. That's why we cover ongoing support for those diagnosed with eligible mental health conditions.

#### For example

Part of an employee's treatment for a mental health condition may include daily medication. Employees can use our Anytime HealthLine and Blua Health for digital GP appointments to help review the effectiveness of medication and any flare-ups of their eligible condition will be covered under the policy. Your employee would just need to cover the cost of the medication they receive.



#### What this means for your business

Ongoing support for your employees means we can potentially reduce the number of times a condition might reoccur and therefore lessen the impact on your business.



**Note:** Standard exclusions and benefit limits for mental health treatment continue to apply. We cover mental health treatment related to excluded conditions such as menopause, cosmetic treatment and gender reassignment. Please refer to your policy or trust guide for further details.

# Extra support as part of our cover

## No need to see a GP

For mental health conditions, it's not always necessary for your employees to see a GP first.<sup>^</sup> Your team can call us directly for support and we may be able to refer them. For more information, visit [bupa.co.uk/referrals](https://bupa.co.uk/referrals)

## Forward thinking

We're committed to helping businesses and employees with mental health issues, including helping people reach a diagnosis and access treatment for conditions like personality disorders.

We also cover issues that are related to excluded conditions, like stress that's directly linked to autism or ADHD – something that isn't normally included by UK insurers.

## Bupa Family Mental HealthLine

Bupa Family Mental HealthLine is here to help you support any of your people who are covered by your health scheme and concerned about the mental health of a child. It supports your employees by giving them access to a trained adviser by phone. They will listen and guide them to the right support, whether or not the child is covered on their scheme.

# 8,500+

mental health therapists nationwide, giving you strength in numbers.

Statistics correct as of May 2024.

## Call our Family Mental HealthLine

# 0345 266 7938

Telephone support between 8am to 6pm Monday to Friday via a dedicated helpline. Calls may be recorded and to maintain the quality of our service we may monitor some calls, always respecting the confidentiality of the call.

## Or call us to start treatment

# 0345 600 8277<sup>^</sup>

Lines are open Monday to Friday 8am to 8pm, Saturday 8am to 4pm. We may record or monitor our calls.

<sup>^</sup>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.

## More than just health cover.

We have a range of mental health services and resources available to support your employees' mental wellbeing, whatever they're facing.

### Day and night support

Our online mental wellbeing programmes, provided by SilverCloud Health, are free, easy to use and available right now. Employees can access these whenever they need them, from wherever they are.

Users can access SilverCloud in Bupa Touch at [bupa.co.uk/touchdashboard](https://bupa.co.uk/touchdashboard)



### Workplace Wellbeing Hub

Here, we show you how you can build a healthier, happier business – and the benefits when you do. It's free to access and easy to get started.

Find out more at: [bupa.co.uk/business/workplace-wellbeing-hub](https://bupa.co.uk/business/workplace-wellbeing-hub)



## Workplace Health and Wellbeing Academy

Join our panel of experts as they discuss the health and wellbeing issues affecting your business, including how to build a workplace mental health plan.

Visit the academy at: [bupa.co.uk/business/academy-for-small-businesses](https://bupa.co.uk/business/academy-for-small-businesses)



## Helping line managers

We provide resources for line managers to help address key health issues and topics so they can improve their own resilience and support their people.

Download our free manager's guide on mental health at work at [bupa.co.uk/open-up](https://bupa.co.uk/open-up)



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**For more information contact  
your intermediary partner**