

Important information. Here's how your Bupa Select health insurance is changing.



We've made some changes to our health insurance, which will apply when your cover renews on or after 1 January 2025.

This is a summary of some of the main changes. Please read it alongside your Bupa policy guide, membership certificate and any confirmation of special conditions, together these set out the full terms and conditions of your cover. We've included the relevant sections to make it easy for you to find them in your policy guide.

Policy guide

Here's how your policy guide has changed.

We've improved the policy guide to make it easier to understand because we know health insurance can be hard to follow. We've used clearer language and improved the layout so it's easier to find information. We've introduced new tables with ticks and crosses to show what is and isn't covered. Some of the benefit and exclusion numbers have changed. This is because we may have reordered them or combined them.

Bupa digital account

My Bupa is the new name for Bupa Touch. My Bupa provides your own secure online account so you can see your Bupa policy documents and a personalised view of your cover 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.

What is covered

Benefit 1.7 Diagnosis of gender dysphoria

Your membership certificate shows if your policy includes cover for this benefit.

We've amended this benefit. We pay for up to three consultations for the diagnosis of gender dysphoria. Each consultation can be with a consultant psychiatrist or a chartered clinical psychologist who is recognised by us. We no longer cover a consultation with a consultant endocrinologist because this is not required as part of the diagnosis pathway. The pre-existing conditions and special conditions exclusion and the moratorium conditions exclusion (if either of these exclusions apply to your cover) no longer apply to this benefit.

Well-Health outpatient benefits

WH1 Targeted cancer screening

Your membership certificate shows if your policy includes cover for this benefit.

We've renamed the title of this benefit from 'Cancer screening' to 'Targeted cancer screening'. This benefit looks for early signs of cancer in your prostate, testicles, breasts, cervix and, if clinically indicated, will now include a qFIT test for bowel cancer screening.

What isn't covered

Exclusion 27 Speech and language disorders

We've updated this exclusion to be clearer that treatment relating to developmental speech, language and communication difficulties, including stammering, isn't covered.

We've also added a new exception to this exclusion to explain that we cover up to 12 sessions of speech therapy for acute symptoms of glue ear which affect speech development.