

# Important information.

## Here's how your Bupa 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 2023.

This is a summary of some of the main changes. Please read it alongside your Bupa membership 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 membership guide or membership certificate.

### Membership certificate

Here's how your membership certificate has changed.

#### How do I contact Bupa?

We've updated this section to let you know about the Bupa digital account, which helps you manage your policy online. Visit [bupa.co.uk](https://bupa.co.uk) to create an account or download the Bupa Touch App.

#### Textphone service

If you have hearing or speech difficulties you can now use the Relay UK service to contact us on your smartphone or textphone. Visit [www.relayuk.bt.com](https://www.relayuk.bt.com) for more information about this service. It replaces the textphone number on your previous membership certificate.

#### Direct Access service

Your membership certificate shows whether you have cover for our Direct Access service included within your benefits and which conditions it's available for. We have made two changes:

- if you are an underwritten or moratorium member you no longer need to give us information about your medical history before using our Direct Access service. However, if you're referred for treatment by our Direct Access service and want to claim for it, you may need to provide us with information to establish your condition is not a pre-existing condition or a moratorium condition (and therefore excluded from your cover)

- you can now use our Direct Access service for medical conditions that are not covered by your benefits. For example, if you have a special condition or general exclusion the Direct Access service will still be available to you for a remote assessment. However, any out-patient consultations, therapies or treatment that's recommended by the Direct Access service for those conditions would not be covered under your benefits.

### Membership guide

Here's how your membership guide has changed.

#### Benefits

##### What you are covered for

###### Benefit 1.11 digital primary care services

Your membership certificate will show if you have cover for digital primary care services (previously known as Your Digital GP provided by Babylon). We've added this as a benefit and you're now covered for digital consultations with a GP or other healthcare practitioners registered with a digital primary care provider that's recognised by us.

##### What is not covered

###### Exclusion 1 Ageing, menopause and puberty

We've updated this exclusion to explain that treatment of an acute condition that you develop during menopause, such as heavy bleeding (menorrhagia) or urinary incontinence, is covered.

###### Exclusion 25 Screening, monitoring and preventive treatment

We have amended exception 1 to make it clear that reconstructive surgery will also be covered if you have prophylactic surgery that's covered by your benefits. You'll find information about this in Exclusion 10 Cosmetic, reconstructive or weight loss treatment under exception 2.

###### Exclusion 35 Varicose veins of the legs

We've updated the title to explain that this only applies to varicose veins of the legs. There are no other changes.