



Bupa Eduhealth Essentials Healthcare Scheme

Bupa private medical cover

for the teaching profession and education sector





Bupa Eduhealth Essentials Healthcare Scheme

We're here to help you stay healthy

Eduhealth Essentials from Bupa is a private health cover scheme uniquely costed and designed for those working in the education sector and their families. It aims to give you peace of mind that you will be able to access private medical treatment when you need it.

About Eduhealth Essentials

Bupa has over three million members in the UK enjoying cover for prompt access to medical treatment when they need it and with a quick and easy claims process.

The Eduhealth Essentials scheme has been designed to cover you for the cost of care for all eligible treatment from Bupa recognised hospitals and providers.

Reasons to take out Bupa cover:

- if you are diagnosed with cancer Bupa's ethos is simple, we give members cover and support at every stage of their treatment, provide access to specialist cancer nurses, treatment at our unique network of specialist cancer centres, breakthrough cancer drugs and even care at home - all to give you the best possible chance for recovery.
- with breast cancer being the most common cancer in the UK, it's reassuring to know that Bupa is the first and only insurer to develop a network of approved breast cancer units where members are cared for by specialist teams.
- Bupa members can benefit from breakthrough drugs and treatments before they are widely available anywhere else.
- Bupa members can be sure of a clean private hospital room. With hospital cleanliness cited as the top reason to have private health cover, Bupa offers invaluable peace of mind by giving you access to a clean private hospital room. Leading to a more comfortable and relaxed stay. Evidence shows that patients going into hospital for planned procedures have a lower risk of hospital-acquired infections like MRSA when hospitals have appropriate infection control methods, including the use of single rooms.
- if your cover is for your child we will happily pay for a parent to stay with their hospitalised child under the age of 12, even if the parent is not a Bupa member.
- unlike other providers, Bupa is a 'not for profit' organisation and re-invests any surpluses into health and care for your benefit.
- Bupa Healthline#. As a Bupa member you have exclusive access to our specially trained nursing team who are always at the end of the phone to help. You can ask us about pretty much anything to do with your health in complete confidence, and we will point you in the right direction. From which jabs you need for holidays to what is involved in the treatment your GP or consultant has prescribed.

This information pack is intended to give you details about cover available to new and existing members of Eduhealth Essentials, however if you have any questions on joining or transferring to this scheme please call the Eduhealth dedicated helpline on **0845 226 9938**.

Lines are open 9am-5pm Monday to Friday, or visit www.eduhealth.co.uk

Take a look at the benefits

Bupa Eduhealth Essentials Healthcare Scheme (the "scheme") is available to all UK based employees in the teaching profession and education sector.*

Eduhealth Essentials	Benefits	Notes
In-patient and day-patient treatment		
Hospital charges	✓	In a Bupa participating hospital in a scale C room
Consultants'/specialists' fees	✓	In a Bupa participating hospital - Bupa benefit limits apply if the consultant is not a Bupa partnership consultant
Diagnostic tests	✓	In a Bupa participating hospital in a scale C room
Radiotherapy/chemotherapy	✓	In a Bupa participating hospital in a scale C room or a Bupa approved specialist treatment centre. Benefit limits apply if the consultant oncologist is not a Bupa partnership consultant
Psychiatric treatment	✗	
Out-patient treatment		
Consultations with a consultant/specialist	✓	With a Bupa recognised consultant when following within three months and directly related to in-patient/day-patient treatment.
Diagnostic tests	✓	MRI, CT and PET scans in a Bupa recognised out-patient diagnostic imaging centre
Radiotherapy/chemotherapy	✓	In a Bupa participating hospital or, for certain conditions, a Bupa approved specialist treatment centre. Benefit limits apply if the consultant oncologist is not a Bupa partnership consultant
Physiotherapy (and other therapies)	✓	On a GP or Bupa recognised consultant referral to a Bupa recognised therapist when following within three months and directly related to in-patient/day-patient treatment
Psychiatric treatment	✗	
Surgical procedures	✓	No annual maximum. In a Bupa participating hospital. Bupa limits apply if the consultant is not a Bupa partnership consultant.
Additional benefits		
Nursing at home	Up to £600 a year	Following eligible private in-patient treatment covered by your scheme
Private ambulance	Up to £120 a year	£60 maximum for any one trip
Parent accommodation	✓	When staying with a child under 12 receiving eligible private in-patient treatment, one parent only
NHS cash benefit	✓	NHS cash benefit of £100 per night, up to 20 nights maximum per benefit year
Complementary medicine	✗	

Wide range of cover

Please note Eduhealth Essentials covers eligible treatment of acute medical conditions including:

- surgery
- hospital accommodation and nursing
- diagnostics
- out-patient consultations and therapies

- treatment for cancer
- private hospital treatment following an accident or emergency admission (excluding intensive care)
- organ transplants
- injuries from dangerous hobbies
- self-inflicted injuries.



What's covered?

Members of the scheme are covered from the time their GP first refers them to a consultant, through to hospital treatment and follow-up consultations at any of our national network of 400 Bupa participating hospitals.

The scheme offers:

- cover for all eligible in-patient and day-patient treatment
- extensive cancer cover - MRI, CT and PET scans
- full cover for three months of out-patient treatment after an eligible in-patient stay
- access to treatment in the UK by Bupa recognised consultants and therapists
- out-patient cover for physiotherapy (usually after and in-patient stay)
- cover for private hospital accommodation - usually a private room with en-suite facilities, telephone and TV

The scheme does not cover you for the following:

- services of a GP or dentist and dental conditions, including periodontal disease (except eligible in-patient dental treatments carried out by a consultant such as wisdom tooth extraction)
- routine sight tests, spectacles and contact lenses, hearing tests and hearing aids
- drugs, dressings, surgical appliances except where stated in the Membership Guide
- accommodation at 'natural cure clinics' including health farms etc
- cosmetic treatment
- chronic or long-term conditions (for example asthma or epilepsy)
- treatment that is not medically necessary
- preventative treatment and screening
- treatment outside the UK

This list is not exhaustive, a full list of policy limits and exclusions is available in the Membership Guide.

Frequently asked questions

How do I join the scheme?

To join the scheme you will need to phone Eduhealth on 0845 226 9938 and speak to their dedicated advisers who will help you with the joining process.

Can I cover my family as well?

Partners living with you (the policyholder) and unmarried children can be covered under your policy. You can include them at the start of your policy or add them at any time afterwards.

Can I include an excess?

An excess on a medical insurance policy enables you to enjoy lower premiums in exchange for agreeing to pay a set amount towards the first claim for each member made in each membership year. At Bupa we will only expect you to pay it once in any Scheme year you or anyone covered by the policy claims, regardless of the number and costs of claims made.

Eduhealth Essentials has the option of choosing an excess of £100, £250, £500 or £1,000.

What is medical underwriting?

Different medical underwriting terms may be available to you, depending on your medical history and requirements. Here is a brief explanation of each:

Fully underwritten - this requires each applicant to supply a medical declaration on the application and, in certain circumstances, a medical report. Treatment of pre-existing medical conditions and any conditions related to them are then excluded where necessary.

Moratorium - the applicant does not complete a medical declaration prior to joining, but membership is on the understanding that treatment of all pre-existing medical conditions experienced during the last five years before your joining date is only covered after being a member for

two consecutive years and after being free from all treatment, medical advice, drugs or medicines or special diets relating to that condition for two consecutive years after joining. Eligible treatment of new conditions is covered from the date of joining.

How do I join Bupa if I am with another health insurance company

Underwritten applications - if your cover with your current insurer is on an underwritten basis, we may at our sole discretion consider your application on a no further underwriting basis.

Moratorium underwriting applications - if your cover with your current insurer is on a moratorium basis you can apply to join Bupa on a moratorium basis.

How does the Eduhealth Essentials underwritten option work with switch clients?

On the switch application form we ask three questions with respect to the prospective member(s)' medical history over the last 12 months.

If the answers to all three medical questions are 'no' then we will simply apply any current exclusion clauses that appear on the existing membership certificate of the proposed members.

If the prospective member answers 'yes' to any of the questions in respect of individuals included in the application for Bupa cover then they will have to provide further medical information relating to the last 12 months, including any planned or pending treatment, investigations or tests.

Upon receipt of the application form we will refer it to our underwriting department. As well as matching any current exclusion clauses, Bupa reserves the right to add any new exclusion clauses based on the medical information supplied in respect of the prospective member(s).

If you have any queries please call the dedicated Eduhealth Essentials helpline on

0845 226 9938

How does the moratorium underwriting option available with Bupa's Eduhealth Essentials scheme work with switch clients?

The moratorium underwriting option for switch clients who join Bupa's Eduhealth Essentials scheme requires these members to complete a two year symptom, investigation, advice, and treatment free period commencing from the date of joining their previous private medical insurance scheme. This applies to any conditions experienced in the five years prior to taking out the cover and affects the eligibility of claims.

We ask prospective moratorium members one medical question relating to planned and pending treatment.

If any of the individuals included in the application answer 'no' to this question then we will use the start date of the individual's previous moratorium policy as start date for the two year symptom and treatment free period.

If any of the prospective members answer 'yes', we will apply Bupa's standard two year ruling and use the date that the member joins the Eduhealth Essentials scheme as the start date for the two year symptom and treatment free period applied to any conditions declared on the application form to join Bupa from another health insurance company.

If my personal circumstances change what will I need to do?

You are responsible for notifying Eduhealth and Bupa in writing of any change in your circumstances including change of address. If you do not inform Bupa of a change in your dependant family then they may not be covered and therefore unable to claim. Please remember that the dependant family cover will only be provided to the members that you have named to Bupa.

Can I leave the scheme at any time?

You can end your membership of the scheme at any time by writing to:
Eduhealth, Saddlers House, 4-6 South Parade,
Bawtry, Doncaster, DN10 6JH

What happens when I leave the teaching profession?

If you retire or leave the teaching profession, and continue to live in the UK you may remain in the scheme.

How do I make a claim?

You should call Bupa on 0845 600 3453[†] before you see a consultant or therapist. Bupa will then take you through a pre-authorisation process. It is essential to keep Bupa informed throughout your treatment. There are usually no forms to complete.

About our network of hospitals

As a Bupa member on this scheme you will have access to approximately 400 recognised hospitals. The hospitals may change from time to time so you should contact us before you arrange any treatment to check that the hospital is listed. A copy of the current list is available on request and online; so you can be reassured of treatment close to home.

Additional benefits

Bupa HealthLine[#]

Access to the Bupa HealthLine, a 24-hour, 365 days a year health advice and information service staffed by fully-qualified nurses.

Member offers[#]

Bupa's not just there for you when you're unwell. We've specially selected a wide range of great discounts on everything from meals to motoring and more, so now you can enjoy healthy savings on the finer things in life... whenever you fancy. They've been very carefully negotiated for Bupa members and will change on a regular basis. For more information visit www.bupa.co.uk/members

New customers and transfers from other insurers'

To join Eduhealth Essentials,
here's what you need to do next.

Call Eduhealth on

0845 226 9938 or visit
www.eduhealth.co.uk

To make a claim

If you have any queries regarding your cover under
Eduhealth Essentials please contact the Bupa Helpline on

0845 600 3453[†]

[†]Lines are open 8am-8pm Monday to Friday 9am-1pm Saturday.

Calls may be recorded and may be monitored.



#These are non-contractual benefits which are subject to change or may be withdrawn at any time without prior notice.

▲Membership is subject to acceptance by Bupa and to the rules and benefits of the scheme for which you apply including exclusions, restrictions and any other special conditions that may apply. Precise terms of cover will depend on assessment of your individual circumstances. Full details are available on request and will be sent to you when you join. Terms and conditions of Bupa group schemes may differ from those of Bupa personal schemes.

The Bupa Eduhealth Essentials Healthcare Scheme is provided by Bupa Insurance Limited.

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