



A summary of your benefits.

Scheme name

AirTanker Services Limited

Start date

1 June 2024



You're in safe hands.

We're here for the big things and the little things in your life. From fast access to specialist advice and treatment to everyday wellbeing tips, you can always count on us.

Direct Access to treatment and care

You don't always need to see a GP before contacting us. With our Direct Access service, if it is available to you under your benefits, you can call us if you're worried about cancer, mental health or muscle, bone and joint problems. We'll provide support, advice and a referral for consultations, tests or treatment if you need them.

If you have a GP referral, we may also offer you a phone or video assessment with a healthcare professional who specialises in your condition to explore all your treatment options.

You can find more information about our Direct Access service at bupa.co.uk/direct-access*

Digital GP Services

The digital GP services benefit gives you access to appointments with a digital primary care provider from your own home. This can include a GP, nurse or other healthcare practitioner*.

Bupa Anytime HealthLine

If you have any health questions or concerns, you can call our confidential Bupa Anytime HealthLine on **0345 607 7777**[^]. You can speak to our qualified nurses anytime of the day or night. They have practical, professional experience and skills to help.

Family Mental HealthLine

If you're a parent or care for a young person and are concerned about their mental wellbeing, our confidential Family Mental HealthLine can provide advice, guidance and support. A trained adviser and/or mental health nurse will give you advice about what to do next. You can call our Family Mental HealthLine on **0345 266 7938**[^] between 8am and 6pm, Monday to Friday. This service is available even if the young person isn't covered on the scheme.

Menopause HealthLine

You, or anyone included on the scheme, can talk to one of our menopause trained nurses. They'll offer advice, guidance, and support, even if you're unsure if you're menopausal. This includes support that you can give to a partner who may be going through the menopause. You can call our Menopause HealthLine on **0345 608 9984**[^] between 8am and 8pm, every day.

Get trusted information and advice

It's easy to search for online. We have a range of information available for you from podcasts, health tools and health A to Zs. Visit bupa.co.uk/health-information

* Please refer to the Benefits section in this summary to check your cover for Digital GP services.

[^] If your cover excludes conditions you had before your cover started, we may ask for further information from your GP before we can refer you for consultations, tests or treatment. Please check your guide and certificate for further details, or contact us to check your eligibility.

[^] Calls may be recorded and to maintain the quality of our service, a nursing manager may monitor some calls always respecting confidentiality of the call.

Benefits summary.

Here's an overview of the scheme benefits. This benefit summary should be read in conjunction with your guide. Depending on your scheme, you'll be covered for a range of benefits including consultant fees, scans and hospital stays. We'll help you get the specialist support you need so you can get back to doing the things you love sooner.

Type of cover	Option selected
Direct access – mental health	Included
Direct access – muscles, bones and joints	Included
Direct access – cancer	Included
Applicant underwriting	Non-Underwritten
Dependant underwriting	Non-Underwritten
Excess	£100 per person per benefit year
Out-patient benefit	Paid in full
Complementary medicine	Up to £500 each year
Physiotherapy	Included
Digital GP services	Access to digital consultations and health advice in a primary care setting, this can include a GP, nurse or other healthcare practitioners registered with the digital primary care provider. You can access a symptom checker through the app
Hospital access	Open Referral
Consultant access	Open Referral
Mental health cover	Up to maximum of 28 days combined day-patient and in-patient care
Cancer cover	Included
Advanced therapies	List A
Treatment at home	Included

Benefits summary (continued).

Type of cover	Option selected
Home nursing	Up to £600 immediately following private eligible in-patient treatment
Private ambulance charges	£80 per trip with no annual benefit limit
Case management	Provided – including expertise from condition specific Specialist Patient Support teams
Overseas emergency treatment	Included - Monetary limits apply
Repatriation	Included
Cash benefits – cancer	£100 each night for in-patient stays £100 each day for NHS out-patient, NHS day-patient or NHS home treatment for cancer £100 for each 3 weekly intervals for oral drug treatment for cancer
Cash benefits – NHS	£100 each night up to a maximum of 35 nights each year
Procedure Specific cash benefit	Included

Exclusions.

There are certain medical conditions and treatments that you are not covered for. There are some exceptions to some exclusions. The Bupa Select policy guide (in the 'What isn't covered' section) and your membership certificate together provide the details of those exceptions and they are also available from the helpline.

The excluded medical conditions and treatments include:

- ageing, menopause and puberty
- accident and emergency treatment
- allergies, allergic disorders or food intolerances
- benefits that are not covered and/or are above your benefit limits
- birth control, conception and sexual problems
- chronic conditions
- complications from excluded conditions, treatment and experimental treatment
- contamination, wars, riots and some terrorist acts
- convalescence, rehabilitation and general nursing care
- cosmetic, reconstructive or weight loss treatment
- deafness
- dental/oral treatment
- dialysis
- drugs and dressings for out-patient or take-home use and complementary and alternative products
- excluded treatment or medical conditions
- experimental drugs and treatment
- eyesight
- pandemic or epidemic disease
- intensive care (other than routinely needed after private day-patient treatment or in-patient treatment)
- learning difficulties, behavioural and developmental conditions
- overseas treatment
- physical aids and devices

- pregnancy and childbirth
- screening, monitoring and preventive treatment
- sleep problems and disorders
- speech disorders
- gender dysphoria or gender affirmation
- temporary relief of symptoms
- treatment in a treatment facility that is not a scheme recognised facility
- unrecognised medical practitioners, providers and facilities
- advanced therapies and specialist drugs
- varicose veins of the legs.

**Please refer to your guide
and certificate for a full
explanation of your benefits
and exclusions.**

Well Health – cancer screening, menopause plan, face to face GP, nutrition health, men's sexual function plan, Menopause HealthLine and Bupa Anytime HealthLine are provided by Bupa Occupational Health Limited. Registered in England and Wales with registration number 631336. Registered office: 1 Angel Court, London EC2R 7HJ

Well Health - cancer screening, menopause plan, face to face GP, nutrition health, men's sexual function plan, Menopause HealthLine and Bupa Anytime HealthLine and Digital GP Services are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

Bupa health insurance is provided by Bupa Insurance Limited. Registered in England and Wales with registration number 3956433.

Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arranged and administered by Bupa Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales with registration number 3829851. Registered office: 1 Angel Court, London EC2R 7HJ