**What is Bupa Key Select?**

Comprehensive health insurance giving you cover for hospital treatment, outpatient treatment, cancer and mental health conditions.

**How does it work?**

All your medical treatment is covered under a private consultant at a private hospital or private facility for scans.

**What are my annual benefit limits?**

Please refer to the below table:

|  |  |
| --- | --- |
| **Type of Treatment** | **Maximum benefit each year per member** |
| Out patient cover such as consultations, x-rays and diagnostic tests | £1000 a year per person |
| Complementary therapies (Physio, Osteopathy, Chiropractic, Acupuncture) | Up to £250 within out patient cover limit above |
| Out-patient MRI, CT, PET scans and facility charges | Paid in full on consultant referral |
|   |   |
| Consultant fees - Inpatient or daycase treatment | Paid in full |
| Facility Charges | Paid in Full |
|   |   |
| Cancer Cover | No financial Limits |
| NHS Cancer cash benefit | If you choose to have your cancer treatment under the NHS you will receive £100 per day of receiving treatment in hospital |
| Out patient cancer drugs | Paid in full |
|   |   |
| Home Nursing | £2000 per year following in-patient treatment |
| Ambulance Cover | £80 per trip |
| NHS cash benefit | If you choose to have in-patient treatment under the NHS, you will receive a benefit up to £50 a night up to 35 nights. |
| Bupa Healthline | Unlimited access to 24-hour nurse helpline |
| Excess options | £100 per person once per year if you claim (not per claim) |
|   |   |
|   |   |
| Facility charges = Hospitals or Scanning Units |   |

**How do I claim?**

The claims process is simple:

1. Visit your GP for a diagnosis
2. Call Bupa Member Services on 0845 6090111
3. Member services will check your details and provide you with a pre-authorisation number (no claim forms to complete)
4. Have your treatment

**Is there a cost associated with this scheme?**

A Company funded medical plan is a benefit in kind, so you are required to pay tax on this benefit, example below is based on a monthly premium of £24.00:

Basic rate tax payer £57.60 per annum (approx £4.80 per month)

Higher rate tax payer £115.20 per annum (approx £9.60 per month)

**Are dependents included in the plan?**

No, these can be included at an additional cost.

**Are there any additional benefits of this plan?**

This plan also comes with the following benefits:

* Health line – speak directly to a qualified nurse by calling this confidential 24/7 phone service
* Access to BUPA member offers including discounts at retailers, days out, entertainment etc.



* Access to Bupa mobile apps re Fitness, Running and internet links to access Bupa’s extensive information and expertise on Health and Wellbeing