

Bupa Schools' scheme policy summary

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This policy summary contains key information about the Bupa Schools' scheme. You should read this carefully and keep it in a safe place afterwards. Please note that it does not contain the full terms and conditions and exclusions of cover which you will find in the policy membership guide, (SCHS/SEP08-U). Please also refer to your membership certificate. Copies of these documents are available on request.

The provider

The Bupa Schools' scheme is provided by Bupa Insurance Limited, a subsidiary of The British United Provident Association Limited. Other services are provided by or via other subsidiary companies.

The insurance and the cover that it provides

The Bupa Schools' scheme offers you private medical insurance which aims to fund medical treatment. It will cover the costs of a child's eligible treatment in the UK by Bupa recognised consultants, therapists and practitioners. There is no overall maximum benefit limit in any year, although there are set limits for certain particular benefits.

Scale of cover

The Bupa Schools' scheme provides cover for eligible hospital treatment at hospitals in the national network of Bupa participating hospitals. Bupa participating hospitals have three categories of accommodation (A is the highest and C the lowest). You are only covered in full for hospital charges for day-patient and in-patient treatment that the child receives in a participating hospital in a category B or C room. That is why we refer to your scale of cover as scale B. The scales signify the category of accommodation only; in no way do they reflect the quality of treatment the child receives. Bupa participating hospitals and the category of accommodation they offer may change from time to time.

Summary of cover

The summary of cover overleaf sets out the eligible:

- out-patient consultations, diagnostic tests and hospital in-patient and day-patient treatments; and
- therapies and psychiatric conditions which are covered.

Summary of cover

Bupa Schools' scheme	Benefit	Notes
In-patient and day-patient treatment		
Hospital charges	✓	In a Bupa participating hospital in a room within the scale of cover
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
Radiotherapy/chemotherapy	✓	In a Bupa participating hospital, or for certain conditions in a Bupa specialist treatment centre, and in a room within the scale of cover. Benefit limits apply if the consultant oncologist is not a Bupa partnership consultant.
Psychiatric treatment	Up to a maximum of 45 days a membership year	After two years continuous membership and in a Bupa psychiatric network hospital room within the scale of cover. This is a discretionary benefit and claims should be authorised before treatment begins
Out-patient treatment		
Consultation with a consultant/specialist	✓	With a Bupa recognised consultant
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 specialist treatment centre. Benefit limits apply if the consultant oncologist is not a Bupa partnership consultant
Physiotherapy (and other therapies)	Up to £650 a membership year ^Δ	On a GP or Bupa recognised consultant referral to a Bupa recognised therapist.
Psychiatric treatment	Up to £650 a membership year ^Δ	By a Bupa recognised therapist and only after two years continuous membership. This is a discretionary benefit and claims should be authorised before treatment begins
Additional benefits		
Nursing at home	Up to £600 a membership year	Following eligible private in-patient treatment covered by your scheme
Private ambulance	Up to £120 a membership year	£60 maximum for any single trip
Parent accommodation	✓	When staying with a child under 12 receiving eligible private in-patient treatment, one parent only
NHS cash benefit	£25 a night	Up to a maximum of 35 nights a membership year for eligible in-patient treatment
Complementary medicine	Up to £250 a membership year ^Δ	On GP or Bupa recognised consultant referral to a Bupa recognised complementary medicine practitioner

Wide range of cover

Please note Bupa Schools' scheme 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;
- organ transplants;
- injuries arising from dangerous hobbies; and
- self-inflicted injuries.

^Δ Please note that this is the total amount we will pay for physiotherapy (and other therapies) and psychiatric treatment combined and includes the £250 available for complementary medicine. Please note the out-patient benefit limit restriction does not apply when the out-patient treatments are for eligible treatment of cancer.

What your policy does not cover

Exclusions (See section 3 of the policy membership guide for full details)

There are a number of conditions and treatments which the Bupa Schools' scheme does not cover. Amongst these are:

- services the child receives from their GP
- long-term illnesses which cannot be cured (usually referred to as 'chronic conditions')
- treatment for conditions or symptoms arising from physiological or natural causes (such as ageing, menopause or puberty) or desensitisation of allergies
- convalescence
- routine health checks or dental/oral treatment (such as fillings and treatment for gum disease)
- treatment relating to learning, behavioural and developmental problems
- sleep-related breathing disorders
- overseas treatment or repatriation
- intensive care, except when routinely needed after planned private treatment
- infertility investigations.

How long your cover will last

The Bupa Schools' scheme is an annual contract that is renewed each year and will continue until:

- you or your child's school stop paying subscriptions to it;
- the child stops living in the UK; or
- the child dies.

(See section 1 of the policy membership guide)

Bupa has the right to make changes to the terms and conditions of your cover on any annual renewal date after your policy has started or end the scheme.

(See section 1 of the policy membership guide)

Changing your mind

You can change your mind within 21 days:

- of the day when your policy starts or, if later,
- the day when you receive your policy membership guide

As long as you have not made any claims, we will refund all your subscriptions.

After this time, if you decide for any reason, that you do not want your Bupa Schools' scheme policy after all, we will refund any subscriptions you have paid which relates to a period after your cover ends. *(See section 1 of the policy membership guide)*

Getting in touch

The Bupa helpline is always the first number to call if you need help or support or if you have any comments or complaints. Please call us on 0845 30 08 203**† between 8am and 8pm, Monday to Friday and 8am to 6pm on Saturdays. Alternatively you can write to us at: Bupa, Staines, TW18 4XF or fax us on 01784 465 232.

How to make a claim

You should always call Bupa on 0845 30 08 203**† before the child sees a consultant or therapist and before their treatment begins. Lines are open 8am to 8pm Monday to Friday and 8am to 6pm Saturday. *(See section 4 of the policy membership guide)*

Making a complaint

If we have not been able to resolve a problem and you wish to take your complaint further, you can contact our Head of Customer Relations. Please write to: The Customer Relations Department, Bupa, Staines TW18 4XF. Fax on 01784 893175 or phone 0845 606 6726**† between 8.30am and 5.30pm Mondays to Fridays.

It is rare that we are unable to settle a complaint but if this does happen, you may refer your complaint to the Financial Ombudsman Service. You can write to them at: South Quay Plaza, 183 Marsh Wall, London E14 9SR or call them on 0845 080 1800.

For members with special needs

For hearing and speech impaired members who have a textphone, please call on:

0845 6066 863*

between 9am to 5pm Monday to Friday. We can also offer a choice of braille, large print or audio for correspondence.

The Financial Services Compensation Scheme (FSCS)

In the unlikely event that we cannot meet our financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. This will depend on the type of business and the circumstances of your claim. The FSCS may arrange to transfer your policy to another insurer, provide a new policy or, where appropriate, provide compensation. The first £2,000 of any claim paid by the FSCS would be met in full and above this amount, 90 percent of the remainder will be met.

Further information about compensation scheme arrangements is available from the FSCS on 020 7892 7300 or on its website <http://www.fscs.org.uk/>

* BT landline calls to 0845 numbers will cost no more than 3.95 pence per minute. Charges from other providers may vary and calls from mobiles usually cost more.

† Calls may be recorded and may be monitored.



Bupa Schools' scheme is provided by Bupa Insurance Limited, Registered in England and Wales No 3956433#,
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