

Bupa By You. Addendum.



This Addendum includes important information about the Guided Care option you chose when you bought your Bupa By You health insurance policy. Please read this Addendum together with your **membership certificate**, the policy guide and any **confirmation of special conditions**. This is because, along with these documents, this Addendum is part of our Bupa By You health insurance **agreement** with you.

Anyone on your policy with the Guided Care option – this could be you or one or more of your **dependants** needs to follow the guided care steps. These are described in the changes we've made to sections of your policy guide and **membership certificate** which are shown in blue below.

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Open referral

If you see a **GP** and you need a consultation, tests or **treatment**, ask for an open referral. This means your **GP** recommends the type of specialist you need to see instead of naming a specific specialist. When you contact us, we'll use your **GP's** speciality recommendation to help you choose a **fee-assured consultant** or healthcare professional covered by your policy.

Need to know

Customers with the Guided Care option need to follow these steps:

- ask for an open referral from a **GP** or **our** Direct Access service (if this is available for your condition), and
- contact **us** before arranging any consultations, tests or **treatment** for pre-authorisation
- if you need to see a **consultant**, they need to be in our open referral network - when you contact **us**, we'll help you find one.

For anyone aged 17 or under, please ask the **GP** for a named referral.

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The consultants, healthcare professionals, hospitals and facilities that your policy covers

Your policy covers certain **Bupa** recognised **consultants**, healthcare professionals and **recognised facilities**:

- the **recognised facility, consultant** or healthcare professional must be recognised by us for treating the medical condition you have, and for providing the type of **treatment** you need on the date you receive that **treatment**
- if you need **in-patient treatment** and/or **day-patient treatment** the **recognised facility** must be part of the **facility access** list which applies to your cover and is shown on your **membership certificate**
- the person who has overall responsibility for your **treatment** must be a **consultant** unless a **GP** or our Direct Access service refers you for **out-patient treatment** by a **therapist, complementary medicine practitioner or mental health and wellbeing therapist**.

Need to know

For customers with the Guided Care option - any **consultant** you see needs to be in our open referral network.

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29 Unrecognised healthcare professionals, hospitals and clinics

None of your **treatment** costs are covered if:

- the healthcare professional (including the **consultant** in overall charge of your care), hospital or clinic isn't recognised:
 - by us, and/or
 - for treating the medical condition you have, and/or
 - for providing the **treatment** you need
- the **treatment** takes place in a hospital or clinic that isn't included in the **facility access** list that applies to your policy and/or isn't recognised for the type of **treatment** you need or medical condition you have
- your cover option is Guided Care and the **consultant** you see is not in our open referral network.

Exception: if, for medical reasons, your **day-patient** or **in-patient treatment** can't take place in a **Bupa** recognised facility, we may cover your **treatment** somewhere else up to the amount we would have paid in a **recognised facility**. We need full details of your **treatment** from your **consultant** before it starts so that we can confirm whether it's covered.

Changes to lists

- *mental health and wellbeing therapists*
 - open referral network *consultants*
 - *prostheses*
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Membership Certificate

In relation to anyone who has chosen the Guided Care option:

- in the Cover Details section of your *membership certificate*, any and all references to us paying 60% and you paying 40% of each claim for *treatment* received in a facility that isn't a *recognised facility* don't apply; and
- you must follow the Guided Care steps and use a recognised facility from the choice we give you.