

For leading the way in mental wellbeing

For Living

Bupa business health insurance and Trusts

Now with most extensive business mental health cover in the market*

*As of February 2018 based on internally conducted research of the business health insurance market. Refers to standard mental health cover when this is included in the selected business health cover product.



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15%

is around how many people at work have symptoms of an existing mental health condition.

Thriving at Work,
Stevenson & Farmer
(2017)

£42bn

The annual cost to employers is up to £42bn with over half of that cost being the result of presenteeism.

Thriving at Work,
Stevenson & Farmer
(2017)

For the most extensive mental health cover in the market*



More and more businesses are recognising the importance of looking after the mental wellbeing of their people, but employees still face many challenges in accessing treatment.

Stigma associated with mental health conditions, worry about taking time off work or what their manager might think, waiting times and lack of access to counselling are all barriers to employees getting the support they need.

To help, we're making our mental health support easier to access. We're removing most exclusions and extending our cover so we can help more of your employees than ever before.

*As of February 2018 based on internally conducted research of the business health insurance market. Refers to standard mental health cover when this is included in the selected business health cover product.

Three important changes

1

Removing time limits

Our cover no longer has a 'three year chronic rule' for mental health conditions, so we won't leave your employees without support if their condition comes back.

New and improved

Note: Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-, in- and day-patient mental health treatment continue to apply. For full details please refer to your guide and certificate.

2

Extending our cover

We now cover all mental health conditions. The only exceptions are the treatment of dementia and learning difficulties, behavioural and developmental problems.

New and improved

3

Providing ongoing support

We cover ongoing support for the monitoring and maintenance of diagnosed eligible mental health conditions, as set out in the employee's policy and certificate. This could help them manage a condition and prevent worsening symptoms.

New and improved

Note: Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-, in- and day-patient mental health treatment continue to apply. For full details please refer to your guide and certificate.

1

Removing time limits

Mental health conditions are complex and often recur. Our commitment to leading the way in mental wellbeing means we won't leave your employees or your business without our support.



New and improved

Before:

Three year chronic rule

Like most leading insurers, we had a 'chronic rule' in place for mental health conditions.

This meant we could not provide cover for mental health conditions beyond three years.



After:

No time limits

We have removed our three year chronic rule.

We will support your employees for recurring conditions up to their benefit limits, always working within best practice to identify the most clinically appropriate treatment.

Note: Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-, in- and day-patient mental health treatment continue to apply. For full details please refer to your guide and certificate.

2 Extending our cover

We now cover all mental health conditions. The only exceptions are the treatment of dementia and learning difficulties, behavioural and developmental problems.

As well as extending our cover, we provide for conditions that are relevant to your people. As standard, unlike our competitors, we cover:

- alcohol abuse
- drug abuse
- self-harm

We cover mental health conditions whatever the reason, even if they are connected with a normally excluded condition.

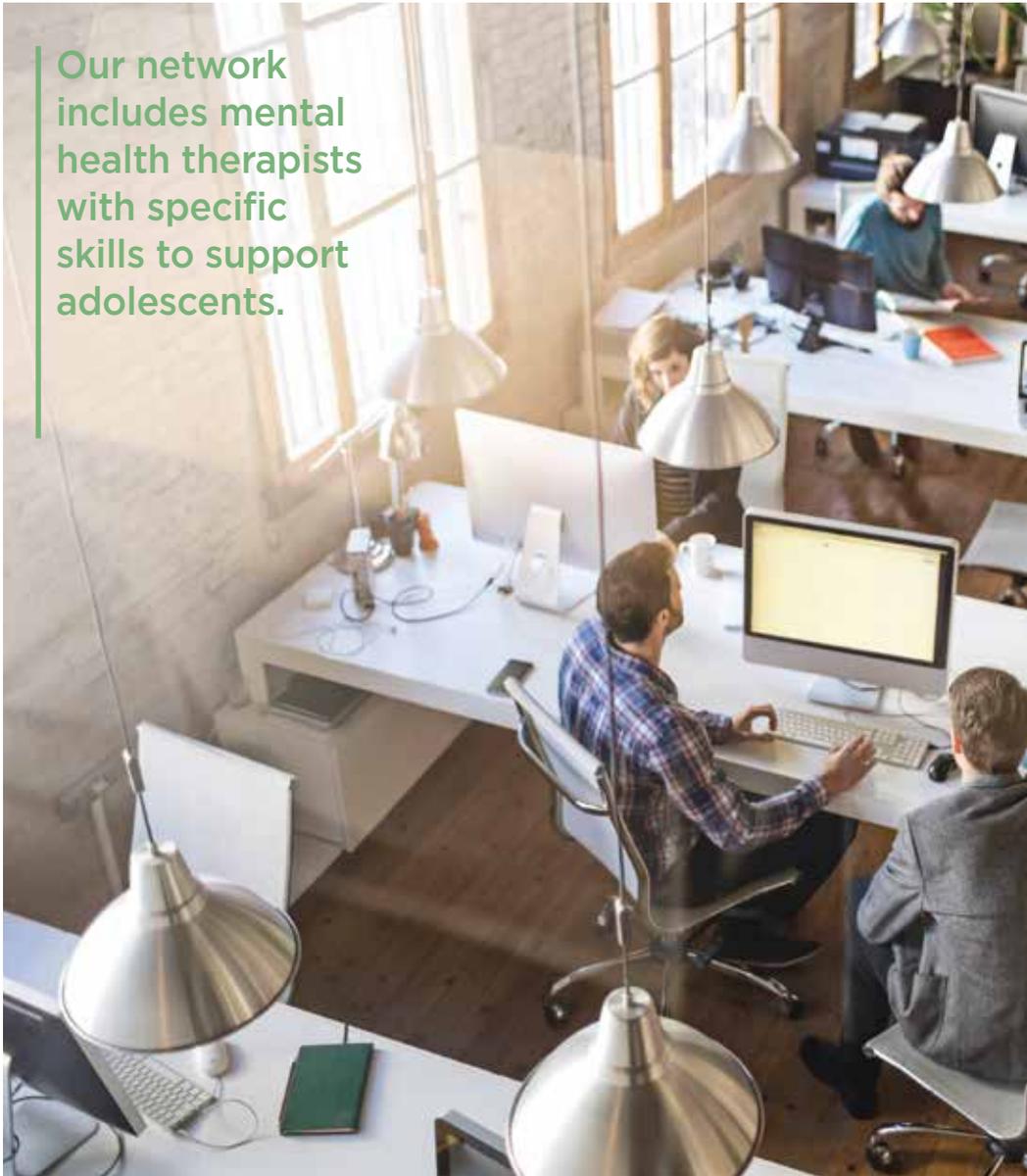
For example

We would cover anxiety as a result of sleep disorders, even though sleep disorders are normally excluded conditions.

New and improved

Note: Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-, in- and day-patient mental health treatment continue to apply. For full details please refer to your guide and certificate.

Our network includes mental health therapists with specific skills to support adolescents.



3 Providing ongoing support

We want to be there for your employees for the long term. That's why we cover ongoing support for those diagnosed with eligible mental health conditions.

For example

Part of an employee's treatment for a mental health condition may be medication that they take daily and on an ongoing basis. To make sure that the medication continues to be effective and appropriate for them, they will have their medication reviewed at regular points, for example, every six months.

At these points we will provide cover to enable the employee to access a follow-up appointment with a consultant psychiatrist.

New and improved

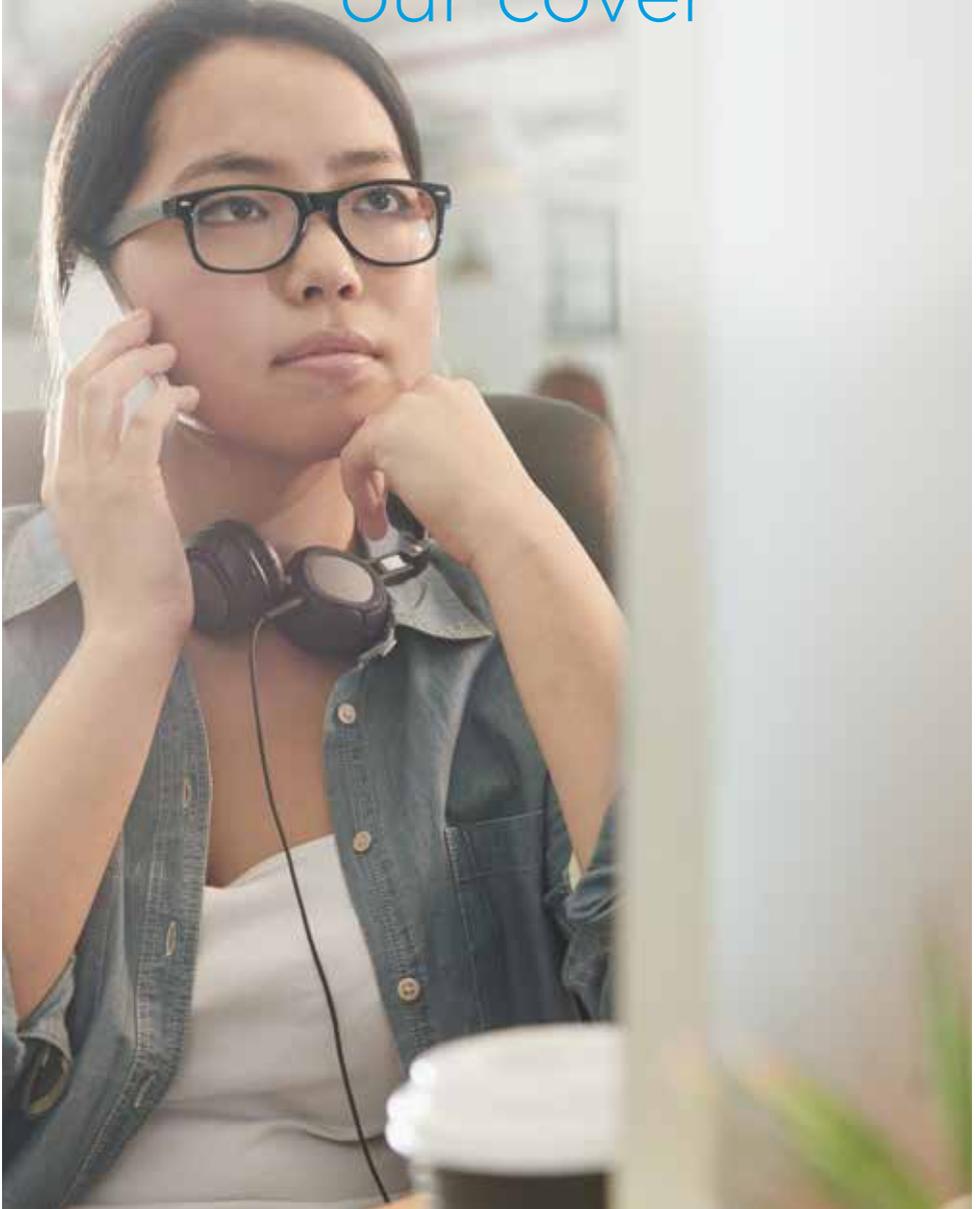
Note: Standard exclusions for pre-existing, special and moratorium conditions, and benefit limits for out-, in- and day-patient mental health treatment continue to apply. For full details please refer to your guide and certificate.



What this means for your business

Because we cover ongoing support to your employees, we can potentially lessen the severity of the condition occurrence and reduce the impact on your business.

More ways we're improving our cover



No need to see a GP

For mental health conditions, it's not always necessary for your employees to see a GP first.[^] If you opt-in to direct access for mental health conditions, they can call us directly for support and a referral.



4,300+

mental health therapists nationwide, giving you strength in numbers.

[†]Statistics correct as of January 2018

Forward thinking

We're committed to helping businesses and employees with mental health issues including helping people reach a diagnosis and access treatment for conditions like personality disorders.

We work closely in partnership with these leading organisations and research bodies

BITC, CMHA, Mind and What Works Centre for Wellbeing.

[^]Direct Access telephone services are available as long as the symptoms are covered under the policy. If your cover excludes conditions you had before your policy started, we'll ask you to provide evidence from your GP that your symptoms are not pre-existing for a period of up to two years from policy start date (or five years in the case of mental health) before we can refer you to a consultant or therapist through the Direct Access service. Always call us first to check your eligibility.

More than just health cover – our other mental health services[†]

Our complementary, chargeable services including Healthy Minds, EAP and Resilience training are available options to support your employees' mental wellbeing whatever they're facing.

[†]The services mentioned here are separate to our business health cover, please ask your account manager for more details on how they can help your business.





Proactive tools

We have digital tools to raise awareness, set and track goals and manage stress to help your people stay in control and be resilient.



The issues that matter

Our counselling services provide support for debt, personal issues and bereavement. Access to My Family Care also provides expert advice and care searches to help with family life.



Helping line managers

We provide specific stress and resilience training for line managers so your managers can improve their own resilience and support their people.



Accessibility

We continue to invest in technology such as online CBT that makes mental health therapies more accessible for employees.



Innovation

We continue to collaborate, learn and share best practice on mental health.

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