



# Member Guide Bupa Business Clients



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# Who are Key Health?

Key Health are an independent Private Healthcare brokerage who look after the needs of your employer, and their staff. We aim to make sure that your employer can access the best deals on Private Healthcare policies, so that their decisions are always informed. We also offer ongoing support when our clients and their employees need it most.



# What is Private Medical Insurance?



Private Medical Insurance (PMI), also known as private healthcare, provides private access to medical care and is paid for by the policyholder, or the company they work for.

Private medical insurance typically covers a range of medical expenses, including hospital stays, surgery, consultations with specialists, and diagnostic tests, often covering a medical episode from beginning to end, but it can also be used as an optional supplement to NHS services.

Having PMI can often lead to shorter waiting times and more personalised care, as well as flexibility when scheduling appointments, and choosing where and when to receive treatment, and by whom.

Some private healthcare plans may offer additional benefits such as dental care, optical care, mental health services, and alternative therapies.

# Registering with Bupa

Register for **Bupa's digital services** here:

**Register**

Once registered you will be able to view or download policy documents, request treatment, submit and access your claims history, and access the Bupa Digital GP.

Members and dependants aged 16 or over will receive an invite to set up a Bupa digital, Bupa GP and Blue Health account if Bupa have their email address.

For fast and convenient access to your Bupa account and digital services, **Download Bupa Touch:** available from the App Store, Google Play or follow the link to the touch dashboard, scroll to the bottom and scan the QR code **[www.bupa.co.uk/touchdashboard](http://www.bupa.co.uk/touchdashboard)**.

**To access:** Use your normal Bupa digital account sign in details.

If you experience issues registering, **call Bupa on 0345 608 0898.**



# Making A Claim

**Warning** - it's essential that you authorise your claim before incurring costs as, just like any other insurance policy, exclusions and limitations can sometimes apply to private medical insurance meaning that certain pre-existing conditions, elective procedures, or specific treatments may not be covered, or may only be covered up to a certain financial limit.

Under certain circumstances, you may be able to access care **without a GP referral**, Bupa call this **Direct Access** and you should use this **service for the following**:

## Cancer Concerns

Call Bupa on **0800 012 1305** if you're over 18.

## Muscles, Bones & Joints

Call Bupa on **0345 609 0111** or use the Bupa Virtual Assistant accessed here:

**Virtual Assistant**

## Mental Health

Call Bupa on **0808 231 5114**.

## Moles or Skin Lesions

**0345 609 0111**.

If you are **not using** the **Direct Access** service, in the first instance **contact your GP** or book an appointment via the **digital GP service Bupa Blua**. Setting up this service is covered in the Extra Benefits section, later in this guide.

If the GP needs to refer you, your best option is to request an 'open referral' so that there is more flexibility with where you get treated.

If you are referred to a specialist by the GP, either call **0345 6090111** and you will be guided through the claiming process by an agent. Alternatively, you can start the process using **Bupa Touch**. Choose 'Pre-authorisations' from the home screen and start a new request for treatment.

You can also update existing claims via the above methods.

# Extra Benefits with Bupa



## Bupa Bluea - Bupa's Digital GP Service:

Get **24/7 digital GP** access to online doctor appointments via video or phone, available within 24 hours.

Access **Symptom Checker** to explore the possible causes and offer advice about what your next steps should be.

Get **prescriptions** sent to your **home within 24 or 48 hours** or to a **local pharmacy** usually **within the hour**. These prescriptions are private, so you'll need to **pay for your medication and delivery**.

Get a **referral to a specialist** for tests or treatment. Your clinician can usually get **authorisation for you automatically**. Or they'll let you know if you need to call Bupa to discuss your options.

**Access Digital GP** via **Bupa Touch** as detailed in **Registering with Bupa** earlier in this guide or Download Bupa Bluea App via the App Store or Google Play.



## Bupa Rewards:

Bupa Rewards offers a selection of discounted products and services, from Bupa health assessments, gym memberships, and even fruit and veg boxes.

**Click here for further details:**

[Bupa Rewards](#)

or for queries email [rewardsbybupa@bupa.com](mailto:rewardsbybupa@bupa.com)



## Healthy Me health blog:

This section provides articles to read on a variety of health and wellbeing issues.

[Bupa Health](#)



## Anytime Healthline:

Available to Bupa health insurance customers, and to their immediate family 24/7, 365 days a year. It offers advice on many conditions, some of the most common are bone, muscle and joint injuries, surgery and back pain, rashes, lumps and bumps, vomiting, diarrhoea, abdominal pain, fever, flu, cough and headache, advice about unwell children, and travel vaccination advice.

Call **0345 604 0537**  
For more information

[Anytime Health](#)



# Leaving Your Employer But want to take cover with you?

If you are leaving your employer but you **still want access to private healthcare**, we can help. In some cases people are in the middle of treatment when they leave, or they've had a health change since joining their employers policy and wish to ensure that condition remains covered.

If that sounds like you, **please email [admin@keyhealthpartnership.com](mailto:admin@keyhealthpartnership.com)** with your enquiry and we'll take care of things.

