

Provided by



Bupa Schools Scheme

Looking after what's most important

bupa.co.uk/schoolscheme

The subscription rate is £67.50 per child each term and applies for membership year 1 September 2015 to 31 August 2016. This subscription rate includes Insurance Premium Tax (IPT). Bupa reserves the right to vary subscriptions during a contract year if the rate of IPT changes.

Taking care of your child at school

As a parent, you want the best for your children. You want them to benefit from the best education and life experiences, and also to be healthy whilst they grow and learn. It's not always possible to know exactly what the future has in store, so it can be reassuring to know that your child will have access to quality healthcare and eligible treatments should they need it.

This scheme also provides UK-wide cover outside of school hours and during the school holidays. This cover is provided on a non-underwritten basis, meaning that even if your child has already had an illness or condition, they'll be covered providing that illness or condition is eligible under the membership rules.

Full membership rules can be found online at bupa.co.uk/schoolscheme

What does Bupa Schools Scheme cover*?

- Hospital charges for eligible in-patient and day-patient treatment at Bupa participating facilities
- Consultants fees for eligible out-patient consultations, as well as in-patient and day-patient treatments when using a consultant who charges within our limits
- Diagnostic tests at Bupa participating hospitals
- Eligible out-patient therapies, including physiotherapy (£650 limit per membership year)
- Cancer treatment. All costs are paid in full for eligible treatment when using a Bupa recognised facility and a consultant who has agreed to charge within Bupa benefit limits
- Eligible mental health and wellbeing services including up to a maximum of 45 days for eligible mental health in-patient treatment per membership year
- Eligible home nursing benefit following eligible in-patient treatment (£600 limit per membership year)
- NHS cash benefit** (up to 35 nights per membership year for in-patient treatment, at a rate of £25 per night).

Remember, it's strongly recommended that you get any proposed treatment pre-authorised by speaking to Bupa first.

*Bupa Schools Scheme only covers your child for eligible treatments. Your child would not be covered to see a consultant for treatment relating to learning, behavioural and developmental problems for example.

**NHS cash benefit is when your child has in-patient treatment on the NHS which would have otherwise been covered by their policy.

Helping you look after your child

Bupa Schools Scheme has been created with the needs of young people and families in mind.

- We understand how important it is for a parent or guardian to be close by when a child under 16 needs in-patient treatment, which is why we'll pay for them to stay at the hospital. There's no need for the parent or guardian to be a Bupa member to benefit from this.
- Your child will only ever be treated by consultants approved by us that are experts in their field so we can be sure that they receive the reliably high standard of care they need.
- We believe in taking a joined-up approach to your child's care. This means they'll be covered from their very first consultation to eligible hospital treatment, and if medically necessary, home nursing (within the UK, including on-site at a UK boarding school) following private eligible in-patient treatment.



Arranging cover for your child

We've been looking after the health and wellbeing needs of young people through the Bupa Schools Scheme for over 25 years, which is just one reason why thousands of parents choose it to help look after what's most important – their children.

The reassurance of the Bupa Schools Scheme is available for **£67.50 per term, per child**[‡]. Simply complete the application form at the back of this booklet to arrange cover for your child.

Enjoy more - Bupa Anytime HealthLine

If you decide to cover your child with Bupa Schools Scheme, you and your immediate family also receive access to Bupa Anytime HealthLine – our 24/7 service offering unlimited telephone consultations with our nursing team, day or night, 365 days a year. Should you need further reassurance, one of our GPs will aim to call you back within an hour.

Bupa Anytime HealthLine is a great way to get expert advice about a huge range of health and lifestyle topics – and all at a time that suits you. Why worry about your child being unwell when a trained nurse is never more than a phone call away?

Speak to a trained nurse anytime:

 Call **0845 601 3126**[†]

[‡]Subscriptions include Insurance Premium Tax at the current rate, and may be subject to change.

[†]Calls from landlines are usually charged at local rates. Calls from mobiles may vary depending on the operator. Calls may be recorded and, to maintain the quality of our Bupa Anytime HealthLine service, a nursing manager may monitor some calls, always respecting the confidentiality of the call. For clinical and regulatory reasons we can only accept calls made from within the UK.



Enjoy more – Bupa Member Offers

Packed with special deals and offers from some of the biggest names in health and wellbeing, leisure, travel, entertainment and retail, Bupa Member Offers is your family's personal passport to year-round added value. Best of all, it's included for no extra cost as part of your child's Bupa Schools Scheme cover.

To register and see the very latest deals:

Visit bupa.co.uk/bupa-member-offers

What isn't covered by Bupa Schools Scheme

This scheme has been designed to cover your child for treatment related to illness or injury – it hasn't been designed to cover chronic conditions. Chronic conditions are any disease, illness or injury that are longstanding in nature, usually have no known cure and continue indefinitely. This includes conditions such as diabetes and asthma.

Some other exclusions include:

- seeing a private GP
- treatment for conditions arising from ageing or puberty
- convalescence
- routine health checks and dental treatment
- 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

Please note: full details of exclusions can be found in your membership guide. Please remember to check the terms and conditions of cover to ensure that you know what is covered under the child's policy, and any restrictions that may apply. This information can be found online at bupa.co.uk/schoolscheme.



How to claim

1. What should I do if my child's GP refers them for further consultation or treatment?

Should your child need to see a consultant, please ask their GP to refer them to a Bupa recognised consultant who has agreed to charge within Bupa benefit limits and has admitting rights to a Bupa participating facility.

If your child needs to see a therapist or complementary therapist, please ask their GP to refer them to a Bupa recognised practitioner.

To find out more about recognised consultants, recognised practitioners, benefit limits and participating facilities, either speak to a member of our team on 0845 300 8203* or request a membership guide from your child's school. More information can also be found at bupa.co.uk/schoolscheme

2. What happens when I call Bupa?

It is strongly advised that you speak to Bupa on 0845 300 8203* to pre-authorise before undergoing any proposed treatment.

When you speak to us to pre-authorise your child's proposed consultation or treatment, we will need to confirm:

- o that your child's consultant, therapist or complementary practitioner is Bupa recognised
- o that your child's proposed treatment is covered by your policy, and whether any other benefits are available

You may also have to complete a claim form before we provide you with a pre-authorisation number. Please show this number to the practitioner they've been referred to, as well as details of their Bupa membership.

3. What if my child needs out-patient tests or treatment?

If your child's GP recommends out-patient tests or treatments, please contact us to confirm whether they are covered and to determine if any other benefits are available. We'll give you a new pre-authorisation number if one's required.

4. What if my child has to go into hospital?

Before their admission, please call us to make sure that their treatment is covered and whether there are any other benefits available. We will also help you choose a Bupa participating facility and issue a new pre-authorisation number. When you go to the hospital, please take this number and details of your child's membership with you.

5. What happens when my child leaves hospital?

We'll settle the eligible medical and hospital bills covered under your child's membership, subject to policy limits and eligibility criteria. You pay for any personal expenses during their stay such as guest meals or newspapers.

If the consultant recommends home nursing or out-patient treatment after your child's stay, please speak to us to confirm your child's cover and whether there are any other benefits available.

For treatment pre-authorisation:

 Call **0845 300 8203***

*Lines are open Monday to Friday 8am to 8pm and Saturday 8am to 1pm. Calls may be recorded and may be monitored.

Personal data

Please note that information (including personal information) you provide to, or which is already held by, the school may be passed to Marsh Limited and relevant Insurers and other related third parties for servicing the scheme and administering claims. Under data protection legislation you can ask in writing for a copy of certain personal records held about you.

Bupa Privacy Notice

Confidentiality: The confidentiality of patient and member information is of paramount concern to the companies in the Bupa Group. To this end, we comply with Data Protection Legislation and Medical Confidentiality Guidelines. Bupa sometimes uses third parties to process data on its behalf. Such processing, which may be outside of the European Economic Area, is subject to contractual restrictions with regard to confidentiality and security, in addition to the obligations imposed by the Data Protection Act.

Medical information: Medical information will be kept confidential. It will only be disclosed to those involved with your treatment or care.

Audit of medical and billing information: When we process claims or investigate complaints on your behalf, Bupa may request and obtain further details from your treatment provider. The information may be sought either at the time of processing or subsequently, for the purposes of ensuring the accuracy of information and the quality of treatment and care. Please note it is a term and condition of your policy that Bupa may obtain medical and billing information from your treatment provider relating to claims or complaints you may make.

Member details: All membership documents and confirmation of how we have dealt with any claim you may make will be sent to the main member. Your membership and contact details may be shared by the companies in the Bupa Group to enable us to manage our relationship with you as a Bupa customer and update and improve our records. Depending on how your cover or policy has been funded or introduced, Bupa may share information with your school and/or an appointed intermediary, solely for scheme administration purposes. Bupa does not make the names, addresses and other contact details of our members available to any other organisations to use for their own purposes.

Telephone calls: In the interest of continuously improving our services to members, calls may be recorded and may be monitored.

Research: Anonymised or aggregated data may be used by us, or disclosed to others, for research or statistical purposes.

Fraud: Information may be disclosed to others with a view to detecting and/or preventing fraudulent or improper claims.

Keeping you informed: The Bupa Group would, on occasion, like to keep you informed of the Bupa Group's products and services that we consider may be of interest to you. If you do not wish to receive information about our products and services, or have any other Data Protection queries, please write to: Bupa UK Information Governance Team, 4 Pine Trees, Chertsey Lane, Staines-upon-Thames, TW18 3DZ or contact us via email at: dataprotection@bupa.com



For further information on the Bupa Schools Scheme please call the Marsh Limited Education Practice on **01444 458144**[▲] Lines are open Monday to Friday 9am to 5pm.

To obtain your copy of the Bupa Schools Scheme membership guide call the Bupa Schools Scheme helpline on **0845 300 8203**[▲] or visit **bupa.co.uk/schoolscheme** Lines are open Monday to Friday 8am to 8pm and Saturday 8am to 1pm.

[▲]Calls may be recorded and may be monitored.

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Health at work services
Health coaching
Health information
Health insurance
Home healthcare
International health insurance
Travel insurance

Bupa Schools Scheme Application Form

Please complete this form in **BLOCK CAPITALS** and return it to your child's school administrator.

Name of school
Child's name
Gender
Child's date of birth
Parents' name and address
Postcode
Telephone no.

Declaration

Important: Please read this declaration carefully before signing and dating it. You are advised to keep a record of all information you supply to us in connection with the child's/children's membership, including letters. If you would like a copy of this form please ask us.

Your legal declaration

- 1 I agree that the terms of cover set out in the current Bupa Schools Scheme Membership Guide will be binding on me and the child/children I am applying for cover for under the scheme, and accept they shall be the basis upon which benefits shall be payable under the cover (the Bupa Schools Scheme), a copy is available on request or visit bupa.co.uk/schoolscheme.
- 2 I understand that I must answer all questions during the application process honestly and reasonably. My failure to do so may reduce the level of my child's cover or in some circumstances entitle Bupa to terminate my child's insurance.
- 3 I agree to inform Bupa if any of the information, relating to any child I am applying for cover for, that I have provided, or provide, changes at any time before cover starts.
- 4 I declare that all information I give and have given to Bupa on behalf of myself and the child/children for the purpose of them being covered by Bupa under the Bupa Schools Scheme (including but not limited to information contained in this application form) is and remains true and complete, to the best of my knowledge and belief, except to the extent I inform you otherwise when sending you this application form.
- 5 I understand that if I wish to cancel a child's cover before the start date I can do so by notifying the child's school. I understand that I will have the option of cancelling a child's cover under the Bupa Schools Scheme and receive a refund, as long as I do so in writing within 21 days of cover starting and no claims have been paid in respect of that child. During the cover period I understand that if I wish to end a child's cover under the scheme, I can do so with effect from the end of the then current academic term.
- 6 I confirm that I have given my explicit consent within the provisions of the Data Protection Act 1998 for Bupa to process my and the child's/children's personal information in respect of the cover under the Bupa Schools Scheme and as described in the Bupa Privacy Notice.
- 7 I have appointed my child's school to contract with Bupa on my behalf via the intermediary Marsh and to act as my paying agent. I understand that cover will commence on 1 September provided that my child's school pays the subscriptions to Marsh. I understand cover will end if my child's school does not pay subscriptions to Marsh.
- 8 I confirm that I am the person with whom parental responsibility for the child/children named in this application form (and on any separate sheet) lies.
- 9 I understand English Law applies to the agreement unless otherwise agreed between us in writing.
- 10 I understand that any agreement by Bupa to provide cover under the Bupa Schools Scheme is made on the basis of this legal declaration.

Signature
Print name
Date

Ready to learn more about Bupa Schools Scheme?

Call the Bupa Schools Scheme helpline today to discover how your child could benefit.

 Call **01444 458 144**

£67.50[†]
per term
per child

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