

Provided by



BUPA SCHOOLS SCHEME

YOUR CHILD'S HEALTH IS OUR PRIORITY

bupa.co.uk/schoolscheme

£67.50*
PER TERM
PER CHILD

*The subscription rate applies for membership year 1 September 2014 to 31 August 2015. 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.

PUT YOUR CHILDREN IN SAFE HANDS WITH BUPA

All parents want the best for their child. It goes hand in hand with being a parent. You want them to have access to the best education and opportunities. You want them to be as healthy as possible too, which is why having prompt access to eligible medical treatment, should they need it, with the Bupa Schools Scheme can be reassuring.

The cover is designed to help give you the peace of mind of knowing that if your child should fall ill, they have access to the eligible treatment and drugs they need. Cover under this scheme is provided on a non-underwritten basis. This means that any pre-existing medical conditions your child has at the start date of the scheme will be covered if they are eligible under the rules.

Designed to look after your child

With the Bupa Schools Scheme your child can be covered in the UK during term and holiday time for the following**:

- hospital charges for eligible in-patient and day-patient treatment in a Bupa participating facility
- consultants' fees for out-patient consultations as well as in-patient and day-patient treatments, when using a fee assured consultant (a Bupa recognised consultant who agrees to charge within Bupa limits)
- diagnostics tests in a Bupa partnership hospital
- eligible out-patient therapies including physiotherapy with a limit of £650 a membership year

- cancer treatment – all costs are paid in full for eligible treatment when a Bupa partnership facility and a fee assured consultant (a Bupa recognised consultant who agrees to charge within Bupa limits) is used
- mental health and wellbeing up to a maximum of 45 days per year
- home nursing benefit after eligible in-patient treatment with a limit of £600 a membership year
- NHS cash benefit payable for up to 35 nights each membership year at £25 per night (for in-patient treatment that would otherwise be eligible for private treatment under the scheme).

We recommend that treatment is always pre-authorised.

[For information on treatment authorisation you need to read the section 'What to do if treatment is required' on page 8.](#)

[For information on key exclusions you need to read the section 'What isn't covered' on page 7.](#)

[For full details please refer to the Bupa Schools Scheme membership guide. A copy is available on request, or visit \[bupa.co.uk/schoolscheme\]\(http://bupa.co.uk/schoolscheme\)](#)

**Membership is subject to acceptance by Bupa and to the rules and benefits of the Bupa Schools Scheme including exclusions and restrictions. Full details are available on request from the Bupa Schools Scheme helpline. The agreement to provide the cover will be between Bupa Insurance Ltd and the first named parent/guardian on the application form or (if no application form is completed) the parent/guardian first named in your child's school records. The agreement is made by the child's school on behalf of the parent/guardian. Subject to the rules and benefits of the Bupa scheme including the recognition by Bupa of the provider and the eligibility of the condition. Benefit limits apply.



Experience the Bupa difference

The Bupa Schools Scheme provides cover for your child that offers you all the reassurance of the following[†]:

- Bupa will pay for a parent or guardian to stay in hospital with a child under 16 years old receiving eligible private in-patient treatment, even if the parent or guardian is not a Bupa member.
- Cover from your child's first consultation through to eligible hospital treatment and home nursing following eligible private in-patient treatment. Home nursing has a benefit limit of £600 per membership year.
- Your child will only be treated by consultants who are experts in their field, so you can be confident your child will receive excellent treatment and care.

Bupa Anytime HealthLine

Bupa Anytime HealthLine offers around-the-clock unlimited telephone consultations with our team of nurses and GPs.

[†]Terms and conditions apply. For full terms and conditions, benefits and exclusions see membership guide (available on request) or visit bupa.co.uk/schoolscheme.

Looking after your child

The Bupa Schools Scheme can offer the reassurance you expect from health insurance. Should your child become ill, which no parent wants, they will have prompt access to eligible treatment and care.

Cover is available for £67.50* per term, per child. If you'd like to have the reassurance that your child has prompt access to treatment, please read this leaflet carefully to ensure you understand what is and isn't covered, before completing and returning the attached application form.

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Membership information

Once your child is a Bupa Schools Scheme member, there are a few things you need to know. Firstly, the Bupa Schools Scheme only covers treatment that is medically necessary. You should contact us on 0845 300 8203[^] prior to any treatment to check your child's benefit entitlement and obtain a pre-authorisation number.

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

Some important steps to remember

1. Treatment must be on the initial recommendation of your child's GP.
2. The treatment must be covered under your child's membership - for a full list of exclusions please check the membership guide.
3. Call us to obtain a pre-authorisation number before any treatment.
4. Out-patient surgical operations, day-patient or in-patient treatment must be provided by a Bupa recognised consultant and carried out in a Bupa participating facility.

For full details please refer to the [Bupa Schools Scheme membership guide](#). A copy is available on request, or visit bupa.co.uk/schoolscheme

What isn't covered

The Bupa Schools Scheme is designed to cover treatment for illness or injury. It does not cover treatment for chronic conditions. These include diseases or illnesses that are long-standing or are recurrent such as diabetes or allergies.

Some other exclusions include:

- seeing a GP privately
- accident and emergency admission
- treatment for conditions or symptoms arising from ageing or puberty
- convalescence
- routine health checks or 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

FOR FURTHER INFORMATION ON THE BUPA SCHOOLS SCHEME PLEASE CALL THE MARSH LIMITED EDUCATION PRACTICE ON

01444 458 144[†]

[†]Lines are open Monday to Friday 9am to 5pm.
Calls may be recorded and may be monitored.





What to do if treatment is required

Either you can take the following steps or your child's school can do so on your behalf.

1. If your child's GP refers him/her for a consultation or treatment, explain that your child is a Bupa member:

If your child needs to see a consultant ask their GP to refer him/her to a Bupa recognised consultant who charges within Bupa benefit limits and who has admitting rights to a Bupa participating facility. The membership guide (available on request) explains about fee assured consultants, non fee assured consultants and participating facilities. Alternatively, you can call Bupa on 0845 300 8203[^] and we can explain further, or visit bupa.co.uk/schoolscheme

If your child needs to see a therapist or complementary medicine practitioner, ask their GP to refer him/her to a Bupa recognised practitioner. The membership guide explains why this is important for you. Again, you can call Bupa if you would like any further information.

2. When you call Bupa we will confirm whether:

- your child's consultant, therapist or complementary medicine practitioner is recognised by Bupa
- your child's proposed treatment is covered and any other benefits available
- you need to complete a claim form

Bupa will then issue you with a pre-authorisation number.

3. When your child sees the consultant, therapist or complementary medicine practitioner, make sure you show them your child's pre-authorisation number and membership details.

4. If your child's consultant recommends out-patient diagnostic tests or treatment, call Bupa and we will confirm whether the tests and/or treatment are covered under your child's membership and the benefits available. We will also provide a new pre-authorisation number if required.

5. When your child needs to go into hospital, call Bupa and we will:

- confirm whether your child's treatment is covered and the benefits available
- help you choose a participating facility in your area
- issue a new pre-authorisation number

6. When you go into hospital take his/her pre-authorisation number and membership details with you.

7. When your child leaves hospital:

- you need to settle any personal expenses such as newspapers, phone calls or guest meals
- we will settle the medical and hospital bills covered under your child's membership subject to policy limits and eligibility criteria

8. If the consultant recommends home nursing or out-patient treatment after your child's hospital stay, call Bupa on the number below and we will confirm your child's cover and the benefits available.

FOR TREATMENT AUTHORISATION CALL BUPA ON

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.

FOR FURTHER INFORMATION ON THE BUPA
SCHOOLS SCHEME PLEASE CALL THE MARSH
LIMITED EDUCATION PRACTICE ON

01444 458 144[†]

[†]Lines are open Monday to Friday 9am to 5pm.
Calls may be recorded and may be monitored.

The Bupa Schools Scheme is arranged through Marsh Limited Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY.

Important information – Nature of the scheme

Cover under this scheme is provided on a non-underwritten basis. This means that any pre-existing medical conditions your child has at the start date of the scheme will be covered if they are eligible under the rules. You may wish to consider this and any existing private medical insurance you have in place for your child when deciding whether to obtain cover for your child on this scheme.

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 Data Protection 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. You confirm that you consent to Bupa obtaining 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 child's 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

APPLY NOW

APPLICATION FORM OVERLEAF

£67.50*

PER TERM
PER CHILD

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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 and your 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.
- 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

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.

Bupa Schools Scheme for Bupa health insurance is arranged by Marsh Limited and provided by Bupa Insurance Limited. Bupa Insurance Limited is registered in England and Wales No. 3956433. Bupa Insurance limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: Bupa House, 15-19 Bloomsbury Way, London WC1A 2BA. Marsh Ltd is registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority.

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