



Bupa UK - Health Benefits

Provided through Bupa UK Branch, GEB's Network Partner in the UK

Founded over 60 years ago, Bupa is one of the leading healthcare companies in the world, offering local market and global Health plans, and owning/operating care homes, hospitals, dental and health centres throughout the UK. Bupa is committed to helping customers lead longer, healthier, happier lives, and currently insures more than 15.5million members globally, supported by a staff of over 78,000 people in the UK, Europe, Latin America, Asia and the Middle East. Bupa UK is the UK's leading health insurer, covering over 2.2million members. In the UK, Bupa provides services through: 470+ Bupa Dental Care practices; 135+ Bupa Care Homes; 50+ wellness centres and health clinics comprising Bupa Health Services; the Bupa Cromwell Hospital, a complex care hospital in London.

Medical Plan Management

Key capabilities include:

- Comprehensive group and individual benefit products including coverage for Medical, Dental, Vision services;
- Medical plans may be customised to include member cost-share components such as deductibles and co-payments;
- Coordination with the National Health System and financial incentives (cash benefits) for services received in the public vs private system;
- Structured pricing for prescription drugs to reflect drug availability (i.e. still within patent or available as generic drug) and mode of administration (e.g. administered orally, by injection or IV line);
- Extensive national provider network (including Medical Centres of Excellence for specialty care) offering access to discounted, direct payment arrangements;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Pre-authorisation for inpatient care and complex outpatient services provided by a dedicated team that reviews appropriateness of care, patient coverage and eligibility;

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Bupa UK also offers clients access to a range of health and wellbeing programmes designed to help members Stay healthy, Return to health after sickness or injury, and Manage chronic illness:

Stay healthy

- Health Education (nutrition counseling, ergonomic assessment/education, stress management, other topics upon request);
- Online health risk assessment;
- Healthchecks. biometric screening;
- Onsite vaccinations;
- Personalised Health Coaching;
- Mental Health Screening;
- Onsite Physical Therapy;

Return to health

- Medical case management to identify treatment alternatives and support members before/during/after hospital discharge and return to work;

UK annual medical trend: 15% AON, 11.2% WTW, 11% Mercer (2024)

Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative. The information contained in this document is provided by Assicurazioni Generali S.p.A - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. GEBHEALTH/Bupa UK 02.01.2024

Medical Plan Management (continued)

- An online claims portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Online member portal for self-service access to e.forms, benefit details, claims submission and tracking, reimbursement status, e.medical card, provider search by location and specialty;
- Member service centre providing assistance with benefit questions, payment arrangements and pre-authorisation for care;
- Telehealth/Virtual GP service offering 24/7 access to GPs for guidance/advice on medical care, conditions and treatment options (offered via phone and Babylon mobile healthapp);
- Telephonic nursing support for discussion of conditions and treatment options provided by Bupa's nurse case managers.

Health & Wellbeing Programmes (continued)

- Employee Assistance Programme (EAP) for mental health counseling/support services;
- Tobacco cessation programme.

Manage chronic illness

- Condition Specific fact sheets (e.g. Cancer Support Information);
- Condition/disease management programmes:
 - Asthma
 - Chronic Obstructive Pulmonary Disease
 - Depression
 - Diabetes
 - Heart Disease
 - HIV
 - Maternity
- Medical Case Management Triage Service, focused on identifying and supporting the treatment of certain chronic and/or catastrophic illnesses including Musculoskeletal illness, Cancer, Mental Health, Cataracts. Medical Case Managers identify members with key diagnoses and refer them to appropriate consultants and/or centres of excellence for required consultations and diagnostic testing.