
Frequently asked questions about our Cash Plans



I have Bupa Health Insurance. Can I have Bupa Cash Plan as well?

Yes – Bupa Cash Plan differs from health insurance by offering cash back towards some everyday healthcare costs which may not be covered on a health insurance scheme, such as dental and optical costs. Please call **0345 606 6003*** for details.

What is the difference between a Bupa Cash Plan and health insurance?

Bupa Cash Plans offer cash back up to annual benefit limits for some routine health costs such as dental and optical, whereas health insurance tends to cover a wider range of benefits such as out-patient and in-patient treatments as well as surgical procedures.

What can I claim for on the optical benefit?

You can claim cash back up to annual benefit limits, from sight tests to prescribed glasses, prescribed sunglasses and contact lenses. Terms and conditions apply which can be found in our membership guides.

What can I claim for on the dental benefit?

You can claim cash back up to annual benefit limits, from check-ups and hygienist visits to dental treatments. Terms and conditions apply which can be found in our membership guides.

Are pre-existing conditions covered?

Yes, pre-existing conditions are covered for all benefits.

Who is covered under your policy?

Individual cover is for you. Single parent cover includes you and up to four of your dependant children. Couple cover includes you and your partner. Family cover includes you, your partner and up to four of your dependant children. Dependant children must be under the age of 24, living permanently at the same address as the policy holder and not married or in a civil partnership.

Am I covered for NHS and private hospital stays?

Yes – we offer a set amount for each stay in hospital, regardless of whether you choose to stay in an NHS or a private hospital. Terms and conditions apply which can be found in our membership guides.

Do I need a medical before I join?

No – providing that you live in the UK, we won't ask you to have a medical.

Will my subscriptions increase as I get older or as I claim?

No – your subscriptions won't increase as a result of your age or claims history, although subscriptions may be increased generally from time to time. We'll provide 30 days prior written notice before the change to our subscription rates take place.

Can I claim for all benefits straight away if I transfer from my current provider?

Yes you can as there are usually no waiting periods for any benefit if you are transferring from another cash plan (proof of current cash plan membership is required).

To qualify for immediate maternity and adoption benefit you must have served the 52 week qualifying period with your current provider.

*We may record or monitor our calls.