



Your benefits summary.

Scheme name

CF Fertilisers UK Limited

Start date

1 April 2023



You're in safe hands.

We're here for the big things and the little things in your life. From fast access to specialist advice and treatment to everyday wellbeing tips, you can always count on us.

Access to care

For certain medical conditions you can contact us directly without consulting a GP. You may be offered a remote assessment with a trained advisor, therapist, mental health and wellbeing therapist or other clinician who specialises in your condition. This may lead to a referral for a consultation or treatment.

If you already have a GP referral, you may also be offered the option to speak to a therapist, practitioner or other clinician who specialises in your condition to explore all of your treatment options.

These are our Direct Access services*. For details about cover for Direct Access and how it works please see the Benefits summary table.

Taking care of your mental health

We understand how helpful it can be to talk. That's why you can speak to a trained mental health adviser about whatever's on your mind.

If you aren't feeling yourself, call our mental health support team, usually without the need for a GP referral*.

Worried about others? As a parent or carer of a young person, you're closer to them than most. So, if you pick up on a worrying change in their mood or behaviour, trust your instinct – call our Family Mental HealthLine any weekday from 8am to 6pm on **0345 266 7938**[^].

Get trusted mental health advice at **bupa.co.uk/mental-health**

Keeping you healthy

The digital primary care services benefit gives you access to appointments with a digital primary care provider from your own home. This can include a GP, nurse or other healthcare practitioner.*

If you have any questions or worries about your health, call our confidential Bupa Anytime HealthLine on **0345 607 7777**[^]. Our qualified nursing team is on hand 24 hours a day, so whatever your health questions or concern, they have the skills and practical, professional experience to help.

For example, you can talk about medication, rashes, bumps and lumps, surgery, backpain, vomiting, diarrhoea and abdominal pain, fever, flu, coughs, headaches and more.

Get trusted information and advice

It's easy to search for online. We have a range of information available for you from podcasts, health tools and health A to Zs.

Visit **bupa.co.uk/health-information**

* Please refer to the Benefits section in this summary to check your cover for Digital primary care services.

[^] If your cover excludes conditions you had before your cover started, we may ask for further information from your GP before we can refer you for consultations, tests or treatment. Please check your guide and certificate for further details, or contact us to check your eligibility.

[^] Calls may be recorded and to maintain the quality of our service, a nursing manager may monitor some calls always respecting confidentiality of the call.

Benefits summary.

Here is a high level overview of the scheme benefits. This benefit summary should be read in conjunction with your guide.

Depending on your scheme, you will be covered for a range of benefits including consultant fees, scans and hospital stays. We'll help you get the specialist support you need so you can get back to doing the things you love sooner.

Type of cover	Option selected
Applicant underwriting	Medical History Disregarded / Non-Underwritten
Dependant underwriting	Medical History Disregarded / Non-Underwritten
Excess	£100 per person rolling over a 12-month period regardless of benefit year
Out-patient benefit	Paid in full
Complementary medicine	Paid in full
Physiotherapy	Included
Out-patient treatment for monitoring and management of chronic conditions	Up to £1,000 each year
Diagnosis of Gender Dysphoria	Included
Hospital access	Participating Network
Consultant access	Full refund with fee-assured consultants. Up to Bupa limits with Bupa recognised consultants.
Private ambulance	£80 per trip up to £320 annual benefit limit
Mental health cover	Up to a maximum of 28 days combined day-patient and in-patient care
Cancer cover	Included
Cash benefits – cancer	£100 each night for in-patient stays £100 each day for NHS out-patient, NHS day-patient or NHS home treatment for cancer £100 for each 3 weekly intervals for oral drug treatment for cancer
Cash benefits – NHS	£150 each night up to a maximum of 35 nights each year

Benefits summary (continued).

Type of cover	Option selected
Home nursing	Paid in full immediately following private eligible in-patient treatment
Case management	Provided; including expertise from condition specific Specialist Patient Support teams
Repatriation	Included
Digital primary care services	Access to digital consultations and health advice in a primary care setting, this can include a GP, nurse or other healthcare practitioners registered with the digital primary care provider. You can access a symptom checker through the app
Direct access – mental health	Included
Direct access – MSK	Included
Direct access – cancer	Included
Procedure Specific cash benefit	Included
Advanced Therapies	List A

Exclusions.

There are certain medical conditions and treatments that you are not covered for. There are some exceptions to some exclusions. The Bupa Select membership guide (in the 'What is not covered' section and, for mental health treatment in the 'Benefits' section) and your membership certificate together provide the details of those exceptions and they are also available from the helpline.

The excluded medical conditions and treatments include:

- ageing, menopause and puberty
- accident and emergency treatment
- allergies, allergic disorders or food intolerances
- benefits that are not covered and/or are above your benefit limits
- birth control, conception and sexual problems
- chronic conditions (except for out-patient treatment for the monitoring and management of chronic conditions as set out in the benefit table)
- complications from excluded conditions, treatment and experimental treatment
- contamination, wars, riots and some terrorist acts
- convalescence, rehabilitation and general nursing care
- cosmetic, reconstructive or weight loss treatment
- deafness
- dental/oral treatment
- dialysis
- drugs and dressings for out-patient or take-home use and complementary and alternative products
- excluded treatment or medical conditions
- experimental drugs and treatment
- eyesight
- pandemic or epidemic disease
- intensive care (other than routinely needed after private day-patient treatment or in-patient treatment)
- learning difficulties, behavioural and developmental conditions
- overseas treatment
- physical aids and devices

- pregnancy and childbirth
- screening, monitoring and preventive treatment
- sleep problems and disorders
- speech disorders
- gender dysphoria or gender affirmation
- temporary relief of symptoms
- treatment in a treatment facility that is not a scheme recognised facility
- unrecognised medical practitioners, providers and facilities
- advanced therapies and specialist drugs
- varicose veins of the legs.

Please refer to your guide and certificate for a full explanation of your benefits and exclusions.

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