

**Workplace health and wellbeing.**  
**Better for business**



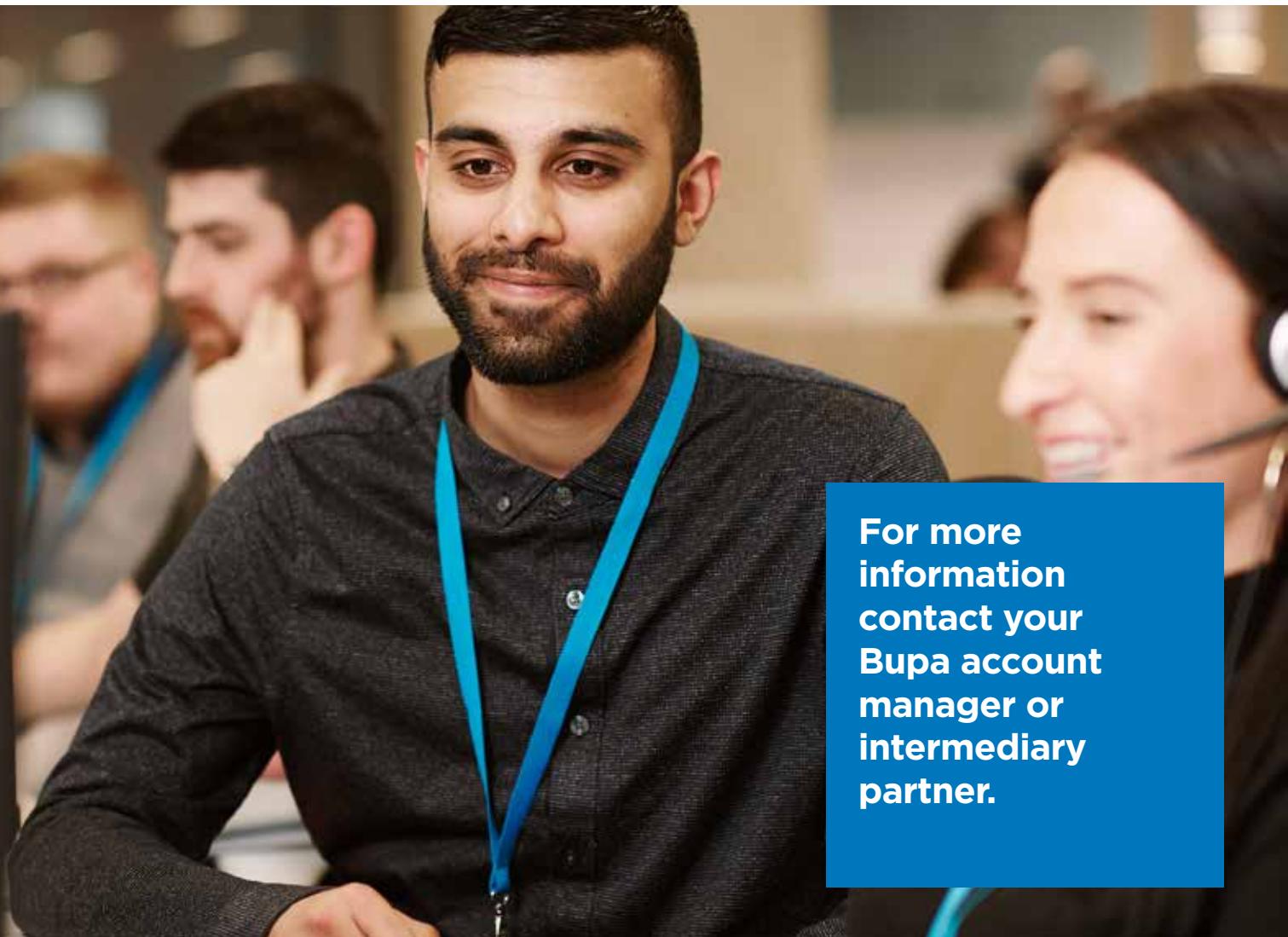
# Direct Access services.

The direct route to  
our support.

## The direct route to our support

Cancer, mental health and muscle, bone and joint conditions can have a significant impact on your employees – and your business. That's why we offer fast advice in all of these areas, without the need to see a GP first\*.

Employees who are worried or experiencing symptoms of any of these conditions can contact us directly on their usual member services helpline number or via the Bupa Blua App (covers mental health, musculoskeletal conditions, and GP for cancer). Their needs will be assessed by our clinically led teams who'll guide them to the most appropriate form of support.



**For more information contact your Bupa account manager or intermediary partner.**

\*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. Please check your guide and certificate for further details or contact us to check your eligibility.



## Fast answers on signs of cancer

If an employee is worried they might have cancer, they can call us directly to speak to someone about their symptoms.\* Our trained advisers will take them through an assessment over the phone using national clinical guidance to advise them on their next steps. Depending on their cover and the nature of their symptoms, this could include being referred for an appointment with a consultant.

### What happens?

#### Step 1

Your employee calls us direct, without the need to see a GP.\*



#### Step 2

If eligible, our trained advisers will check their symptoms over the phone using national clinical guidance.



#### Step 3

Clear advice will be given on what to do next which could be a referral to a consultant. If symptoms aren't covered we'll recommend a GP visit and offer follow-up support.

### Who is it available to?

- Direct Access\* for cancer symptoms is a standard feature of our health insurance and health trusts, so there is no need to opt-in.
- Employees who are experiencing symptoms they think may be cancer related.

\*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. Please check your guide and certificate for further details or contact us to check your eligibility.



# Fast support on mental health issues

Many people find it difficult to talk to a GP about mental health concerns, so we give your employees the opportunity to speak to a Mental Health Practitioner. Depending on their cover and the nature of what they're experiencing they may be referred for telephone counselling, online CBT or to an approved therapist or consultant without needing to see their GP\*. Paired with our Business Mental Health Advantage, they'll get fast access to support for more mental health conditions than any other business mental health cover on the market.<sup>‡</sup>

## What happens?

### Step 1

Your employee calls us direct about stress, anxiety or any other mental health concerns they may have.



### Step 2

Our specialist mental health advisers will arrange a telephone appointment for them with one of our mental health practitioners.

The practitioner will listen to their concerns and complete an assessment.



### Step 3

If appropriate, the practitioner will signpost your employee to helpful resources or refer them to a suitable treatment pathway, including online cognitive behavioural therapy, talking therapy or a psychiatric consultation.

## Who is it available to?

- All employees with Bupa health insurance or trust scheme will have mental health Direct Access available to them for a remote assessment\*.
- Employees who are experiencing mental health issues such as stress or anxiety.
- If you have a Bupa Employee Assistance Programme (EAP), your employees already have Direct Access to mental health support and guidance. You don't need to select this again.

\*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. Please check your guide and certificate for further details or contact us to check your eligibility.<sup>†</sup>

As of August 2021, this comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between the Bupa's Corporate Select health insurance and other health insurance products offering mental health cover. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. Cover comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison.



# Speak to a physiotherapist sooner

Muscle, bone and joint conditions (MSK) are one of the top reasons for both short and long-term work absences, which can be costly to your business.<sup>^</sup> So, being treated quickly is important. If an employee calls us with a problem, or books an appointment via Bupa Blua app, a senior physiotherapist will call them back. In 2021, 80% of customers got an appointment within 24 hours of calling.<sup>†</sup> Our physiotherapists will offer advice on managing the pain, or refer to a specialist if needed - in most cases without seeing a GP first.\*

## What happens?

### Step 1

If an employee books an appointment via Bupa Blua app or calls us with a problem direct about a muscle, bone or joint condition.

### Step 2

We'll arrange for them to have a telephone consultation with a senior physiotherapist.

### Step 3

The physiotherapist will assess your employee and recommend the most suitable course of treatment, which could include home exercise, a referral for therapy or to see a consultant.

## Who is it available to?

- All employees with Bupa health insurance or trust scheme will have MSK Direct Access available to them for a remote assessment\*.
- Employees who are experiencing muscle, bone and joint issues.

## Helping your employees make informed choices

If an employee has already received an orthopaedic referral from a GP, we can still help. They can see a musculoskeletal physician or a non-surgical specialist, to discuss all their treatment options to help them make an informed decision about their next steps.

As a result, they may spend less time away from the office and your overall claims cost could go down.

<sup>^</sup>CIPD health and well being at work, 2021.

<sup>†</sup>Bupa internal data, 2022.

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