



Bupa Balance.

Health cover that's more scalable.

Perfectly weighted cover that helps your healthcare scheme reach more of your people.

Big businesses need a breadth of health services to match their size. Introducing Bupa Balance, designed for businesses that strive for better health for all. It's all about core services at key stages that scale up to a healthier, more positive workforce.

From specific health checks to help spot the most common types of cancer, to remote access to GPs and nurses 24/7 about anything from a bad back to a bad day.

Fast, convenient and easy-to-use, it provides access to the out-patient services that are most important to them. Because their health is the most important thing to us.

Terms and conditions apply to all our benefits referred to in this brochure. Further details are available on request.



Works in symmetry with your employees

Ways of working and living are evolving. That's why our cover connects teams everywhere to digital health services they can use wherever and whenever.

Key stages. Covered.

Detecting problems

Specific health checks will help spot common cancers and identify lifestyle issues. Because early intervention means better outcomes.

Diagnosing symptoms

Fast access to GPs, nurses and specialists such as physiotherapists, cardiologists and cancer specialists by phone or online provides advice and diagnosis without the wait.

Delivering support

From talking to nurses about family mental health worries, to helping ongoing management for long-term conditions like diabetes and heart problems, our remote and out-patient support is here for ongoing issues that can affect your employees.



A level-headed business decision

It's important to remember that issues such as absenteeism and presenteeism caused by health problems cost UK industry billions of pounds. For example, it's estimated that cardiovascular disease alone costs the UK economy £19 billion every year.*

Increased chance of early diagnosis, fast access to health advice and timely treatment combined can reduce time away from work and boost productivity.

*British Heart Foundation UK Factsheet. February 2023.

What's included?

Specific health checks.

Testicular and Prostate Health

Advice on the signs and symptoms of testicular and prostate cancer, plus a PSA blood test and examination if clinically relevant.

Suitable for:
those aged 18 and over



Doctor time
30 minutes

What's included?

- Review of medical history relating to prostate and testicular cancer
- PSA blood test for those aged 50 and over*
- Prostate and testicular examination†
- Onward referral during the appointment or once the PSA results are in, if needed



More than 52,000
men are diagnosed with prostate cancer every year on average – that's 143 men every day.

Source: Prostate Cancer UK, 2022.

Breast and Cervical Health

Employees can get a picture of their current breast and cervical health and any potential concerns in these areas. Then they'll have chance to talk those through with a doctor.

Suitable for:
those aged 18 and over



Doctor time
30 minutes

What's included?

- Review of medical history relating to breast and cervical cancer
- Breast and pelvic examination† if clinically indicated
- Test for human papilloma virus (HPV) for those aged 25 and over*
- Cervical smear if clinically indicated‡
- Onward referral either during the appointment or upon receipt of any test results, if needed



23%
of breast cancer cases in the UK are preventable.

Source: Cancer Research UK.

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Please note: As this is a screening assessment, it is suitable for those with no symptoms.

*PSA blood tests are not generally recommended for those under 50. Under 50s can discuss their concerns with the GP who will advise on best next steps if there are medical concerns about this.

†Examinations and tests may only be provided if considered clinically appropriate by the doctor, depending on risk factors and medical history. Any results will be communicated securely by phone, letter or email within 14 days.

‡Smear (examination of the cervical cells under a microscope) will be carried out if HPV virus is present, in line with NHS guidelines for best practice.

What's included?



Fast access to diagnosis and out-patient treatment.

Waiting to see a GP can be slow. That's why we give employees fast access to those clinical services we've identified as the most important. Our Direct Access[†] options mean your people don't need to see a GP first if they have:

- **Symptoms of cancer**
- **Mental health concerns**
- **Muscle, bone and joint problems**

[†]Diagnosis for cancer is covered on an out-patient basis but ongoing treatment isn't covered.

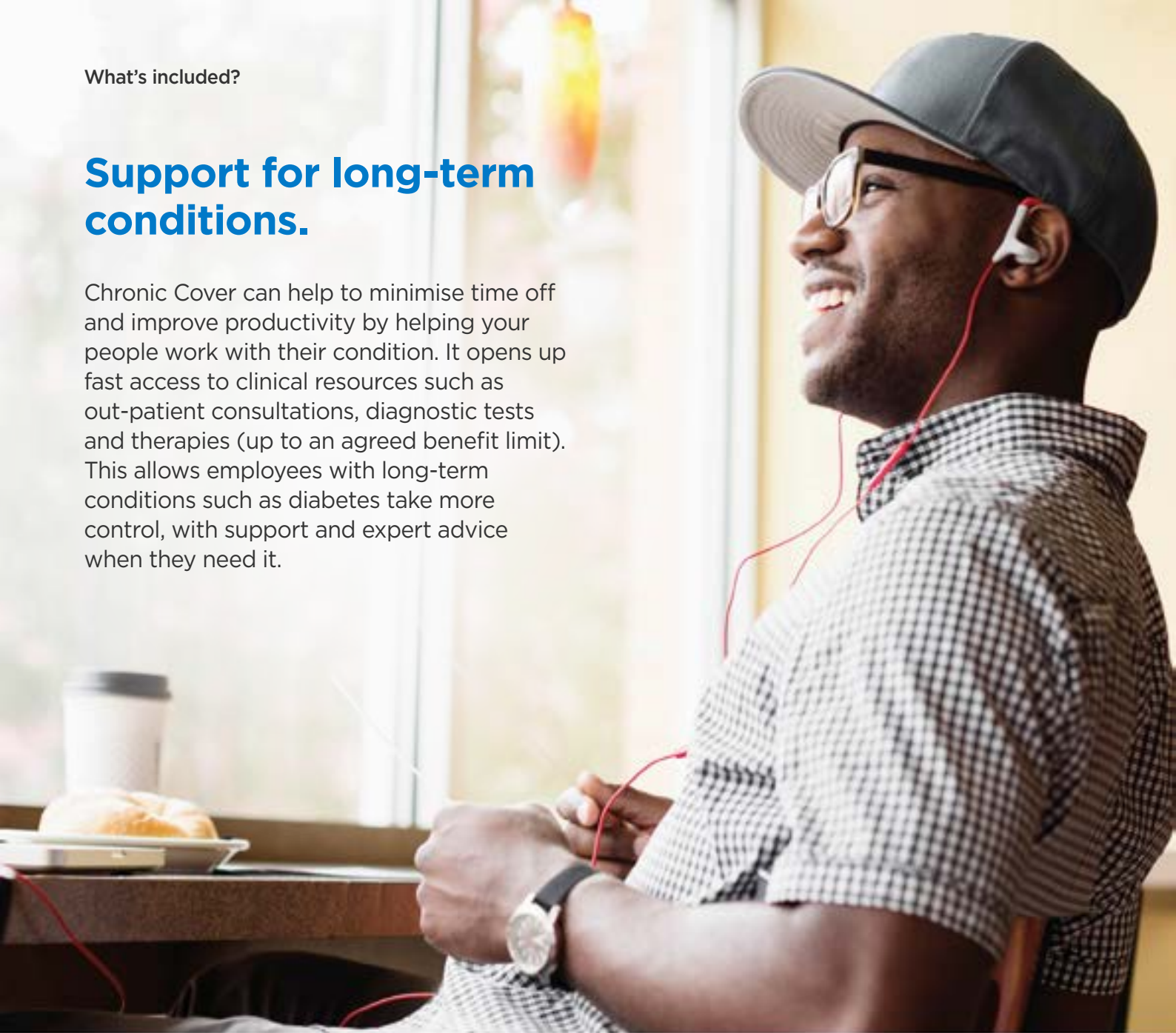
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*Any onward referrals for consultations, tests or treatment are subject to the benefits and exclusions of your cover. Please check your guide and certificate for further details or contact us to check your eligibility.

What's included?

Support for long-term conditions.

Chronic Cover can help to minimise time off and improve productivity by helping your people work with their condition. It opens up fast access to clinical resources such as out-patient consultations, diagnostic tests and therapies (up to an agreed benefit limit). This allows employees with long-term conditions such as diabetes take more control, with support and expert advice when they need it.



Highest absence

Workers who report having a long-term health condition have a higher sickness absence rate than those who do not report having such a condition.²

²Office for National Statistics. Report. Sickness absence in the UK labour market: 2021.

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What's included?

Balanced benefits for work and home life.



24/7 Anytime HealthLine

If an employee, their children or family members are feeling unwell, Bupa Anytime HealthLine allows them to talk to a qualified nurse over the phone, any time of day or night.



Quick, appointments with Digital GP

To minimise time off and long waits to see a doctor, your employees can video call digital primary care services in partnership with Babylon. It's open round the clock, seven days a week with appointments available within 24 hours.



Family Mental HealthLine

Our Family Mental HealthLine is here 8am to 6pm, Monday to Friday, to help parents, carers or guardians worried about a young person's emotional wellbeing.



Rewards by Bupa

Rewards by Bupa is home to perks from a range of health and wellbeing brands to help keep bodies fit, minds active and your people rewarded.



Menopause HealthLine

Our Menopause HealthLine allows employees to chat one-to-one with menopause-trained nurses, 8am-8pm, 365 days a year. They'll listen, offer individual advice and give employees all the guidance they need to feel confident managing symptoms.



What's not included?

- Cancer treatment[†]
- Cash benefits
- Day-patient and In-patient treatment

[†]Diagnosis for cancer is covered on an out-patient basis but ongoing treatment isn't covered.

Speak to your account manager or intermediary partner to find out more.

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**Speak to your
account manager
or intermediary
partner to find
out more.**