



Claims Procedure with BUPA

1. Visit your own GP. Tell your GP that you have BUPA private medical insurance and that you wish to be referred to a private consultant.
2. When you have an appointment to see a consultant **call BUPA immediately on 0845 60 33 333** in order to obtain a PRE-AUTHORISATION number. At this point the member services advisor will check that the consultant you plan to see is a BUPA recognised practitioner. If the consultant is a recognised practitioner and the hospital in which you are being treated is one in which your plan covers you will be given a pre-authorisation number and BUPA will cover this as per your policy. If the consultant you plan to see is not a BUPA recognised practitioner you have the choice to change your consultant to a practitioner who is BUPA recognised or pay for treatment yourself.
3. If the first consultant wishes to refer you to another consultant either for the same condition or another condition **you must call BUPA again** to obtain another pre-authorisation number.
4. In many cases you will not be required to complete a claim form. Should you need to complete a claim form when you ring BUPA for pre-authorisation you will be advised if this is necessary and BUPA will send this to you directly.
5. In most cases BUPA will settle accounts direct with the providers. In a few cases payment will need to be settled direct to the provider by yourself and reclaimed from BUPA.
6. In the unlikely event that you should you need additional assistance please call **ADVO Group –0845 612 2223**

www.advogroup.co.uk

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