



Introducing ICS Umbrella+



Expect everything you already receive with our standard umbrella solution, but with some important additions.

On top of our standard umbrella solution, you'll also receive;



BUPA Cash Plan

No increased margin or admin for SIPP payments
£100 advance paid Monday – Thursday

+ BUPA Cash Plan:

Claim money back on everyday healthcare expenses. It is distinct from traditional private medical insurance, acting as a way to budget for routine costs like dental check-ups, eye tests, and physiotherapy.

+ SIPP Payments:

A Self-Invested Personal Pension (SIPP) is a type of tax-efficient pension account. It gives you greater flexibility over how you save for your retirement and a wide range of investment options.

+ £100 Advance:

Quick, interest-free access to an advance payment for emergencies (must have an approved timesheet for prior week)

UMBRELLA+ YOUR EXTRA LAYER OF PROTECTION.

Sign up or upgrade by contacting us on our online chat, calling us on **01524 580720** or emailing newbusiness@icsuk.com



Bupa Cash Plan


Accounting



Three easy steps to claiming[†]

Step 1

Get your treatment, goods or services, pay for them yourself and keep your receipts.

Step 2

Complete your claim form online at cashplanclaims.bhwcloud.com
Or, to request a paper claim form call **0345 606 6003**.

Step 3

Bupa will pay the money directly back into your nominated bank account.

[†] You will be required to provide any information or evidence to support your claim if Bupa make a reasonable request for you to do so. For full details on how to make a claim please refer to your membership guide.

To find out more
0345 606 6003

Lines are open Monday to Friday 8am to 6pm and Saturday 8am to 1pm.
Bupa may record or monitor their calls.

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UMBRELLA+

YOUR EXTRA LAYER OF PROTECTION.



Your table of cover

Bupa Wellbeing Health Expenses

This table of cover, together with your membership guide, welcome letter (or email) and premium table, sets out the full terms of your cover.

Table of benefits

This table shows the **benefits** that are available on your **cash plan**.

Each **benefit** row shows the maximum cash amount you can claim for on your chosen **membership level** for each **benefit year**. You can find details of the **benefits** in the Benefit descriptions section of this document which explains what is and isn't covered.

Medical conditions you had before your **cash plan** started are covered for all **benefits**.

Some cash plans allow you to change your **membership level** once in a **benefit year**.

You can find more information about this in section 2.9 of your **membership guide**.

Some words and phrases in this document are in bold type and italics because they have a specific meaning which we explain in the Definitions section of this document.

Membership type	Individual plus*			Family**				
Membership level	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3	Eligibility	% of benefit paid
Dental	up to £60	up to £120	up to £200	up to £60	up to £120	up to £200	for each member covered	100%
Dental injury	up to £200	up to £300	up to £400	up to £200	up to £300	up to £400	for each member covered	100%
Optical	up to £60	up to £120	up to £200	up to £60	up to £120	up to £200	for each member covered	100%
Hospital in-patient (nights)	£20 for each member per instance	£30 for each member per instance	£40 for each member per instance	£20 for each member per instance	£30 for each member per instance	£40 for each member per instance	for each member covered	up to 20 instances (nights/days) in total for each benefit year
Hospital day-case (days)								
Therapies Includes physiotherapy, osteopathy, chiropractic acupuncture and chiropody/podiatry	up to £150	up to £300	up to £500	up to £150	up to £300	up to £500	for each member covered	100%
Consultations and diagnostic tests or scans	up to £200	up to £300	up to £500	up to £200	up to £300	up to £500	for each member covered	100%
Prescriptions	up to £25	up to £35	up to £45	up to £25	up to £35	up to £45	for each member covered	100%
Bupa health assessments	up to £100	up to £150	up to £200	up to £100	up to £150	up to £200	all members aged 18 and over	100%
Bupa Employee Assistance Programme (EAP)	✓	✓	✓	✓	✓	✓	all members aged 16 and over	-
Online health check	✓	✓	✓	✓	✓	✓	main member only	-
Bupa Anytime HealthLine	✓	✓	✓	✓	✓	✓	all members aged 16 and over	-

*Individual plus membership is for the **main member** and up to four **child dependants**.

Family membership is for the **main member, their **partner** and up to four **child dependants**.

Benefit descriptions

Below are descriptions of the **benefits** listed in the table of **benefits** on page 2. Here we explain what each **benefit** means, what is and isn't covered and any additional information you may need to get the most out of your **cash plan**.

Benefit	Benefit description
Acupuncture	Cash back for treatment or services provided by an acupuncturist .
Bupa Anytime HealthLine	24-hour telephone access to information and guidance on almost any health issue, from symptom advice and travel vaccinations to first aid queries and lifestyle changes. Our team of experienced, specially trained nurses are on hand to help. This service, available every day of the year to the main member and all named dependants aged 16 and over. Call 0345 603 0779. Calls may be recorded and to maintain the quality of our Bupa Anytime HealthLine service a nursing manager may monitor some calls always respecting confidentiality. For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit www.relayuk.bt.com. We also offer documents in Braille, large print, or audio.
Bupa Employee Assistance Programme (EAP)	The Bupa Employee Assistance Programme is a confidential support service that is available to the main member and all named dependants aged 16 and over. It's available all day every day of the year on 0330 123 0124 and includes access to: ■ a telephone helpline ■ a specialist legal helpline* ■ a specialist financial helpline* ■ a specialist family care helpline ■ structured short-term counselling ■ online cognitive behavioural therapy (CBT) ■ online resources. Our qualified counsellors will listen and provide emotional support and refer you to the specialist legal and/or financial helplines if required. Access to the eligible benefits is subject to suitability following the Bupa mental health and wellbeing assessment when you call the confidential helpline. Please refer to section 5 of your membership guide for more information on these services. Calls may be recorded and to maintain the quality of our service we may monitor some calls, always respecting confidentiality. Our counsellors will explain our confidentiality policy to you when you call. *Information only services. For legal, financial or debt management advice, customers will need to engage external advisers separately. For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit www.relayuk.bt.com. We also offer documents in Braille, large print, or audio.
Bupa health assessments	Cash back for Bupa health assessments in a Bupa assessment centre for main members and all named dependants aged 18 and over. Claims will only be paid if: ■ health assessments are booked through Bupa and provided in a Bupa assessment centre ■ you provide a receipt for your Bupa health assessment with your claim form. For more information or to book a Bupa health assessment please visit bupa.co.uk/health-assessments or call 0345 600 3458 between 8am and 6pm Monday to Friday. We may record or monitor our calls. For those with hearing or speech difficulties you can use the Relay UK service on your smartphone or textphone. For further information visit www.relayuk.bt.com. We also offer documents in Braille, large print, or audio.
Chiropody or podiatry	Cash back for: ■ chiropody or podiatry treatment or services provided by a chiropodist or podiatrist ■ any items recommended or prescribed by a chiropodist or podiatrist (excluding medication). When claiming for items recommended or prescribed, we need written confirmation from the chiropodist or podiatrist for us to be able to confirm if your claim can be paid. If these items are purchased online, they must be bought from a UK, Channel Islands or Isle of Man based and registered company, and invoices must be in pounds sterling. Cash back isn't payable for ■ any medication ■ any items including insoles that have not been recommended or prescribed by a chiropodist or podiatrist.
Chiropractic	Cash back towards treatment or services provided by a chiropractor .

Benefit	Benefit description
Consultations and diagnostic tests or scans	Cash back for: ■ consultations with a consultant ■ consultations with a dietitian or occupational therapist recognised by Bupa ■ diagnostic tests or scans for conditions specifically linked with, or related to, fertility treatment ■ diagnostic tests or scans requested by your consultant to help determine or assess your condition as part of an out-patient investigation. When claiming, we need a letter from your consultant stating that the test or scan is to determine or assess your condition as part of an out-patient investigation. Cash back isn't payable for: ■ any radiologist fees or appointments with a general practitioner (GP), even if you have a receipt, or consultations provided by a medical or dental professional who is not a consultant ■ non-health related consultations ■ any test or scan performed as part of a health screening or assessment, routine tests, health tests or wellness reviews ■ any test or scan services performed as part of a hospital in-patient or hospital day-case procedure ■ any test or scan services provided by an orthodontist.
Dental	Cash back for: ■ dental treatment provided by a dental professional ■ home use materials bought from a dental professional for example mouth guards. Cash back isn't payable for: ■ any medications (prescribed or non-prescribed). Medication prescribed by a dental professional is covered by the prescription benefit (if this applies to your cash plan) ■ home use materials and kits bought independently and not from a dental professional.
Dental injury	Cash back for treatment provided by a dental professional for a dental injury arising as a result of an external impact. When claiming, we need details of the accident and the treatment received from the dental professional. Cash back isn't payable for: ■ any dental injury treatment resulting from, or related to, any injury sustained while taking part in a physical contact sport ■ any dental injury treatment resulting from, or related to, a deliberate self-inflicted injury ■ any dental injury treatment arising as result of an external impact which took place before the policy start date or the date the member joined (if later) ■ any dental injury treatment arising as a result of an external impact which took place outside the UK, Channel Islands or Isle of Man.
Hospital day-case (days)	Cash benefit, for up to 20 days within each benefit year, for hospital day-case admissions for treatment or investigation, including where the member has cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or gender reassignment surgery arising from gender dysphoria. The allowance of up to 20 instances (nights/days) in total per benefit year is a combined allowance with the hospital in-patient benefit. By instance, we mean each day a member is admitted as a hospital day-case or each night a member is admitted as a hospital in-patient. Cash benefit isn't payable for: ■ cosmetic or reconstructive surgery for cosmetic or psychological reasons ■ going to hospital for casualty or emergency treatment, which doesn't need a formal admission to a hospital bed ■ any admissions that aren't classed as hospital day-case e.g., treatment not delivered in a hospital, respite care, out-patient check-ups or out-patient scans ■ claims for laser eye surgery, which can be claimed under the optical benefit only (if available on your cash plan).
Hospital in-patient (nights)	Cash benefit for: ■ up to 20 nights for each benefit year for hospital in-patient admissions, including where the member has cosmetic or reconstructive surgery to restore their appearance after an accident, surgery for cancer or gender reassignment surgery arising from gender dysphoria ■ parental stays if the main member or their partner (if covered) stays overnight in hospital with a child dependant, under age 16, whilst the child has hospital in-patient treatment. The allowance of up to 20 instances (nights/days) in total per benefit year is a combined allowance with the hospital day-case benefit. By instance, we mean each night a member is admitted as a hospital in-patient or each day a member is admitted as a hospital day-case. By instance, we mean each night a member is admitted as a hospital in-patient. Cash benefit isn't payable for: ■ cosmetic or reconstructive surgery for cosmetic or psychological reasons ■ going to hospital for casualty or emergency treatment which doesn't need a formal admission to a hospital bed ■ hospital in-patient treatment, which isn't provided by a consultant, and where the overall responsibility doesn't rest with a consultant ■ hospital admissions arranged for social or domestic reasons ■ the first 10 nights of a member's maternity hospital in-patient stay. This means any hospital in-patient stay during which a member gives birth. Members can claim from the 11th night of their maternity hospital in-patient stay ■ geriatric care ■ convalescence care or rehabilitation ■ mental health or addictive conditions.
Online health check	This service, available to the main member only, is via an online wellbeing portal which provides a lifestyle score with recommendations and online coaching and support tools. Visit boostwellcheck.bupa.co.uk and register, entering your registration code (62196130106) when asked.

Benefit	Benefit description
<i>Optical</i>	Cash back for: ■ glasses with prescribed lenses, prescribed contact lenses and routine sight tests when provided by a qualified ophthalmic practitioner ■ corrective laser eye treatment carried out by an ophthalmic surgeon who is a consultant. Where prescribed glasses or contact lenses are purchased online, they must be bought from a UK, Channel Islands or Isle of Man based and registered company, and invoices must be in sterling. Cash back isn't payable for items including (but not limited to) solutions, chains or cases.
<i>Osteopathy</i>	Cash back for treatment or services provided by an osteopath .
<i>Physiotherapy</i>	Cash back for treatment or services provided by a physiotherapist .
<i>Prescriptions</i>	Cash back for: ■ charges paid for a prescription provided by a general practitioner (GP), dental professional or consultant ■ prescription prepayment certificates.

Definitions

Some words and phrases we use in this document are in bold type and italics. This is because they have a specific meaning which we explain below.

Defined term	Definition
Acupuncturist	Means an acupuncturist who is recognised by Bupa , or registered as a Member or Fellow of the British Acupuncture Council (MBAcC or FBaCC), British Medical Acupuncture Society (BMAS), or Acupuncture Association of Chartered Physiotherapists (AACP), when you have your treatment. Visit these organisations' websites www.aacp.org.uk (AACP), www.medical-acupuncture.co.uk (BMAS) or www.acupuncture.org.uk (BACC) to see if a practitioner is registered.
Agreement	Means the agreement between Bupa and the main member or the sponsor which provides the terms of your cover (please see your membership guide for the definition specific to your policy).
Benefit or Benefits	Means each of the benefits set out in this table of cover, which you can claim for as a member of the policy.
Benefit allowance	Means the maximum amount available for each benefit of the cash plan during each benefit year . You can find the allowances for each benefit on this table of cover.
Benefit year	Means a 12-month period starting on the main member's start date or anniversary of that start date . This applies to all members .
Bupa	Means Bupa Insurance Limited, which is the company that provides the insurance cover. Registered in England and Wales with registration number 3956433. Registered office: 1 Angel Court, London EC2R 7HJ. Bupa may act through Bupa Insurance Services Limited, and the term Bupa may also refer to other companies in the Bupa group, where indicated in the agreement .
Cash plan	Means the benefits provided and shown on this table of cover, subject to the terms and conditions of the agreement .
Child dependant	Means any child of the main member or their partner , including any child for whom the main member or their partner is a legal guardian or foster parent. See section 2.2 of your membership guide for more details.
Chiropodist	Means a chiropodist who is recognised by Bupa or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website www.hcpc-uk.org to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
Chiropractor	Means a chiropractor who is recognised by Bupa or registered as a member of the General Chiropractic Council (GCC) when you have your treatment. Visit the GCC website www.gcc-uk.org to see if a practitioner is registered. The GCC is governed by the Professional Standards Authority (PSA).
Consultant	Means a specialist who is licensed and registered with the General Medical Council (GMC) or General Dental Council (GDC). Visit the GMC website www.gmc-uk.org or the GDC website www.gdc-uk.org to see if a consultant is registered. There is a requirement for a consultant to hold a license from 18 November 2009 in addition to their GMC registration. The licence is managed by the GMC.
Consultation	Means a meeting with a consultant , dietitian or occupational therapist to assess your health.
Counsellor	Means a counsellor who is employed or recognised by Bupa and registered with the British Psychological Society (BPS), the British Association for Counselling and Psychotherapy (BACP) or the UK Council for Psychotherapists (UKCP). Visit the BPS website https://www.bps.org.uk or the BACP website https://www.bacp.co.uk or the UKCP website www.psychotherapy.org.uk to see if a therapist is registered.
Dental professional	Means anyone who is registered with the General Dental Council (GDC) and practises in the UK. Visit the GDC website www.gdc-uk.org to see if a dental professional is registered.
Dietitian	Means a dietitian who is recognised by Bupa or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website www.hcpc-uk.org to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
Gender dysphoria	Means when someone has a sense of unease because of a mismatch between their biological sex and gender identity.
Gender reassignment surgery	Means genital surgery and bilateral mastectomy only.
General practitioner (GP)	Means a doctor who is on the UK General Medical Council's General Practitioner Register. Visit the GMC website www.gmc-uk.org to see if a GP is registered.
Hospital	Means any NHS or private hospital which has facilities for major surgery, or which exists mainly to provide treatment by consultants .
Hospital day-case	Means admission to a hospital ward (with discharge before midnight on the same day), where the member needs to stay in hospital for one day for treatment or investigation.
Hospital in-patient	Means admission to a hospital ward (before midnight) where the member needs to stay in hospital overnight or longer for medical reasons.
Main member	Means the person who is covered by the agreement because they're eligible in their own right, and not a named dependant .
Member	Means the main member of the policy and/or any named dependant covered under the policy.

Defined term	Definition
Membership guide	Means the document that sets out the general terms and conditions of your membership, including, but not limited to, sections explaining how your membership works, how to claim, your right to cancel and how to make a complaint.
Membership level	Means the level of cover chosen by you or the sponsor . This determines your benefit allowances . Your welcome letter shows your membership level.
Named dependant	Means your partner and any child dependants you let us know about who are named as members of the policy.
Occupational therapist	Means an occupational therapist who is recognised by Bupa or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website at www.hcpc-uk.org to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
Osteopath	Means an osteopath who is recognised by Bupa or registered as a member of the General Osteopathic Council (GOC) when you have your treatment. Visit the GOC website www.osteopathy.org.uk to see if a practitioner is registered. The GOC is governed by the Professional Standards Authority (PSA).
Partner	Means the main member's husband, wife, civil partner or the person they live with in a relationship similar to that of a marriage or civil partnership.
Physical contact sport	Means sports including, but not limited to: rugby, hockey, boxing, wrestling, lacrosse, ice hockey or any other sport where it's common practice to wear mouth or gum protection.
Physiotherapist	Means a physiotherapist who is recognised by Bupa or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website www.hcpc-uk.org to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
Podiatrist	Means a podiatrist who is recognised by Bupa or registered with the Health and Care Professions Council (HCPC) when you have your treatment. Visit the HCPC website www.hcpc-uk.org to see if a practitioner is registered. The HCPC is governed by the Professional Standards Authority (PSA).
Premium table	Means the document we send you that sets out the monthly and annual premium for with each membership level available on your policy.
Recognised by Bupa	Means someone who is registered and accepted by us and can be found on our online directory finder.bupa.co.uk .
Sponsor	Means the entity with which Bupa has entered into an agreement to provide cover.
Start date	Means the date your policy is effective from. You can find this in the welcome letter we sent you when your policy started.
United Kingdom/UK	Means Great Britain (England, Scotland and Wales) and Northern Ireland.
Welcome letter	Means the letter we send you confirming your membership level and your start date . We'll send you a welcome letter at the start of your policy, and subsequent letters confirming changes to your cover if we or you make any.

Bupa Anytime HealthLine, Bupa Employee Assistance Programmes and Bupa Health Assessments are not regulated by the Financial Conduct Authority or the Prudential Regulation Authority.

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Registered office: 1 Angel Court, London EC2R 7HJ

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