

Philip Williams Bupa Scheme.

Additional information to the membership guide.



Bupa has an agreement with Philip Williams & Company Insurance Management where eligible individuals (as noted below) can purchase a Philip Williams Bupa health insurance policy. To be eligible you must meet the criteria set out below. This leaflet must be read in conjunction with your Bupa Personal Membership Guide and Membership Certificate.

Who is eligible for a Philip Williams Bupa health insurance policy?

Anyone who is eligible to be a Bupa main member as set out in your Bupa Personal Membership Guide, has reached the age of 18 and is a current or retired member or employee of any one of the following:

- a Police Federation
- the National Police Chiefs' Council
- the Police Superintendents' Association
- the ISU
- The Fire Officers' Association
- the Fire Brigade who are not affiliated to The Fire Officers' Association
- Philip Williams & Co.

In order to purchase a Philip Williams Bupa policy you are confirming that you meet the eligibility criteria set out in this leaflet.

Bupa may change the preferential rates or any other terms applicable to the eligibility for a Philip Williams Bupa policy for you and your dependants.

Any such changes will only be made at your renewal date. If you do not accept any of the changes you can cancel your Bupa policy within:

- 28 days of the date on which the change takes effect; or
- 28 days of Bupa telling you about the change,

whichever is the later.

Who can be added as a dependant under your Philip Williams Bupa health insurance policy?

- Your partner.
- Your children or your partner's children, up to and including 23 years of age.

Common Renewal

A common renewal date of **1 December** applies to your policy under the Philip Williams healthcare scheme. Depending on the month in which you or your dependants joined or were transferred into the scheme, the initial period of cover may not be a full year and your subscription and benefits and those of your dependants may change at the common renewal date. This date may be different from the start date, which the Membership Certificate shows as the 'effective underwriting date'.

For more information on the content of this leaflet or to discuss your Bupa policy, please call Bupa on

0345 602 0034

Phone calls are free to 0345 numbers. We may record or monitor our calls. Lines are open between 8am and 8pm Monday to Friday and 8am and 4pm on Saturday.