

Philip Williams Bupa Scheme.

Additional information to the policy guide.



Bupa has an agreement with Philip Williams & Company Insurance Management where individuals can buy a Philip Williams Bupa health insurance policy. To qualify you must meet the criteria set out below. Please read this leaflet along with your Philip Williams policy guide and membership certificate.

Who can buy a Philip Williams Bupa health insurance policy?

Anyone who is eligible to be a Bupa main member as set out in your Philip Williams policy guide, is aged 18 or over 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, or
- Philip Williams & Co.

To buy 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 eligibility criteria for your and/or your dependants.

Changes will only be made when your policy renews. If you don't accept any of the changes you can cancel your Bupa policy within:

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

whichever is later.

Who can be added as a dependant?

- Your partner.
- Your children or your partner's children aged 23 or under.

Common Renewal

All policies in the Philip Williams scheme renew on **1 December 2024**. This is your 'common renewal date'. If you didn't join or transfer into the scheme on **1 December 2024**, your first period of cover won't be a full year. Your membership certificate will show your start date as the 'effective underwriting date'. The premium and benefits for you and your dependants may change on **1 December 2024** when your policy renews.

For more information or to discuss your Bupa policy, please call

0345 602 0034

Phone calls are free to 0345 numbers. We may record or monitor phone calls. We're here to help between 8am and 8pm Monday to Friday and 8am and 4pm on Saturday.

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.