



# GROUP SECRETARY APPLICATION FOR BUSINESS HEALTH PLANS

A COLLABORATION BETWEEN TWO OF THE MOST RESPECTED NAMES IN GLOBAL HEALTHCARE

**Bupa Global is the sole insurer of this plan.**

Bupa Global is a trade name of Bupa, the international health and care company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global is not licensed by Blue Cross and Blue Shield Association to sell Bupa Global/Blue Cross Blue Shield Global co-branded products in Argentina, Canada, Panama, Uruguay and US Virgin Islands. In Hong Kong, Bupa Global is only licensed to use the Blue Shield marks. Please consult your policy terms and conditions for coverage availability. Blue Cross and Blue Shield Association is an association of independent, community-based and locally operated Blue Cross and Blue Shield companies. Blue Cross Blue Shield Global is a brand owned by Blue Cross and Blue Shield Association. For more information about Bupa Global, visit [bupaglobalaccess.com](http://bupaglobalaccess.com), and for more information about Blue Cross and Blue Shield Association, visit [www.BCBS.com](http://www.BCBS.com).

## IMPORTANT INFORMATION

You can type directly into this form, you can also write clearly in block capitals using black ink. Once completed, you can send your form and supporting documents to:

- your sales advisor or intermediary, or
- by email to: [brokereuro@bupa-intl.com](mailto:brokereuro@bupa-intl.com), or
- by post to: Bupa Global, Victory House, Trafalgar Place, Brighton, BN1 4FY, United Kingdom

The form should be returned along with completed member applications or membership census. If you have any questions when completing this form call us on +44 (0) 1273 208 186.

Bupa Global Business Health Plans are for businesses/companies, their employees and employee's dependants. A dependant is the principle member's partner, spouse or dependant children. A minimum number of three employees must be covered. For employees aged 65 and over and companies that consist solely of members of the same family, it must be fully substantiated that such employees are working for the same employer/company. Copies of payslips or employment contracts will need to be provided.

All material facts relating to the questions asked in this application must be disclosed. Failure to do so may invalidate the policy. A material fact is one which is likely to influence the decision of an insurer when assessing and accepting this application.

### **Start date**

The start date will generally be the date on which your completed group application form is received and accepted by Bupa Global. If you require a different start date, for example to take into account the expiry of your current insurance held elsewhere, please complete the start date box in section 1. Bupa Global will not accept a transfer if more than 30 days has elapsed since the cancellation of your current insurance. Cover cannot start between the 28th & 31st of any month.

### **Back dating cover**

Bupa Global will only back date cover in exceptional circumstances such as, but not limited to:

- If you have an existing health insurance, Bupa Global will accept a transfer within 30 days of the cancellation date of this insurance.
- For new employees that are eligible to join from their first date of employment. A copy of their employment contract will be required with their application form.
- If any employee application form has been confirmed as received by Bupa Global and since been misplaced in our offices.

### **Underwriting terms and their requirements**

Bupa Global offer three different underwriting terms. You should have agreed the underwriting terms with your sales advisor or intermediary before completing this form. If you have any doubts as to the agreed terms, please contact your sales advisor or intermediary before completing this form.

### **Intermediaries**

You may have received advice from an intermediary. In certain jurisdictions, Bupa Global require your consent to make payment to your intermediary for their part in introducing you to us as a member. Where applicable, we will deduct a fee from each subscription payment received from you and pass this onto your intermediary on your behalf. For the avoidance of doubt, your consent to make payment of intermediary's fees does not affect the amount of any premiums payable by you, which would remain the same whether or not you had approached us directly or not. Upon renewal of your policy, we will continue to pay your intermediary until otherwise notified by you in writing.



## 2

### GROUP CONTACT DETAILS (continued)

In addition, we may deal with any person such as a director, partner, senior manager or decision maker **who is authorised to represent the company**. Please provide these details below if this applies.

Full name																											
Company position																											
Address details if different from above																											
Town/city																			Postcode								
Country																											
Phone/mobile (include country/area code)																											
Email																											

Contacts as per above will be given access to our dedicated, secure online website **CorporateWorld**, allowing you to manage your group online.

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### OTHER MEDICAL INSURANCE PLANS

If you have a current or previous medical insurance policy tick here

If yes, please provide the following information (refer to the policy documents issued by the insurer as required)

Name of Insurer																											
Plan name																											
Policy number																											
Current/ongoing <input type="checkbox"/>	Renewal date of the plan	D	D	M	M	Y	Y	Y	Y																		
Expired <input type="checkbox"/>	Cover expiry date	D	D	M	M	Y	Y	Y	Y																		

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### CHOOSE YOUR COVER OPTIONS

Please choose the health plan(s) that you wish to purchase. If you have any questions on the cover or benefits for any health plan, contact your sales advisor or intermediary

Choose Health Plan	Choose Deductible	Choose Optical & Dental	Choose Maternity	Choose U.S. cover
<input type="checkbox"/> Business Select Health Plan	<input type="radio"/> £0 <input type="radio"/> £250 / \$390 / €325 <input type="radio"/> £500 / \$780 / €650 <input type="radio"/> £1,000 / \$1,550 / €1,300	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
<input type="checkbox"/> Business Premier Health Plan	<input type="radio"/> £0 <input type="radio"/> £250 / \$390 / €325 <input type="radio"/> £500 / \$780 / €650 <input type="radio"/> £1,000 / \$1,550 / €1,300	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
<input type="checkbox"/> Business Elite Health Plan	<input type="radio"/> £0 <input type="radio"/> £250 / \$390 / €325 <input type="radio"/> £500 / \$780 / €650 <input type="radio"/> £1,000 / \$1,550 / €1,300	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
<input type="checkbox"/> Business Ultimate Health Plan	<input type="radio"/> £0 <input type="radio"/> £500 / \$780 / €650 <input type="radio"/> £1,000 / \$1,550 / €1,300 <input type="radio"/> £2,000 / \$3,100 / €2,600	✓ Included	<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N

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## UNDERWRITING OPTIONS

The three underwriting terms available are:

### Full Medical Underwriting (FMU)

All employees must complete individual employee application forms.

If you have a pre-existing condition, which is any symptom or medical condition that you had before the start date, you must tell us on the application form. The treatment for pre-existing conditions will generally not be covered. Any specific exclusion(s) will be included on the insurance certificate issued in the member welcome pack.

### Continued Personal Medical Exclusions (CPME)

Continued personal medical exclusions is where underwriting terms from your previous insurer are carried over to your Bupa Global Plan. In order to transfer your employees on a CPME basis from their previous insurer we require copies of their previous insurance certificate. CPME transfers are only available if your scheme is on a medically underwritten or moratorium underwritten basis. The certificate should be the last insurance certificate issued and confirm the following information: Employee's first and surname, their date of birth, gender and home address. The same information is required for any dependants. The certificate must confirm the medical exclusions (if any) that are applicable to each person or the commencement date of the previous moratorium.

### Medical History Disregarded (MHD)

All employees must join the company health insurance as soon as they are permitted by their company. This also applies to new employees that are added after the start date of the group contract.

Please include a full membership census (first name, surname, date of birth, gender, location, nationality, occupation and level of cover) of all eligible employees and dependants to be covered. Employees or dependants aged 70 and over are not eligible for MHD cover.

Please note that you can only choose one set of underwriting terms:

<b>FMU – Full Medical Underwriting</b> A fully completed application form for each person to be covered under this plan must be submitted with this application	<input type="radio"/>
<b>CPME – Continued Personal Medical Exclusions</b> A fully completed employee application for each person to be covered under this plan, along with their previous insurance certificate must be submitted with this application	<input type="radio"/>
<b>MHD – Medical History Disregarded</b> Please complete the section below and provide a membership census	<input type="radio"/>

**Need to know:** If any of the below questions have been answered yes, MHD terms must be agreed and accepted by our underwriters before the policy starts. This also applies for future persons to be covered under the company health scheme.

Are you aware if any person to be covered under the policy has a history of the following:		If yes, how many members
Heart conditions or strokes?	<input type="radio"/> Y <input type="radio"/> N	
Any type of cancer, including benign brain tumours?	<input type="radio"/> Y <input type="radio"/> N	
Are you aware of any employee or dependant who has any ongoing or planned in-patient treatment?	<input type="radio"/> Y <input type="radio"/> N	

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## ADMINISTRATION & DOCUMENTS

Please indicate how would you like to receive your group and member documents.

### GROUP DOCUMENTS

These are related to your contract and billing, including invoices, statements and credit notes. They will be addressed to the Group Secretary. Note that group documents can only be sent to one recipient, the group secretary or the intermediary.

- Group Secretary     
  e-docs     
  post     
  both  
 Intermediary     
  e-docs     
  post     
 not available

### MEMBERSHIP DOCUMENTS

**Need to know:** These can be sent by post and email directly to your members:

- Post:** we can post membership documents directly to your employees if we have their full address details.
- Email (e-docs):** For access to e-docs your employees need to register for MembersWorld; our online secure website for members.

Note that membership documents can only be sent to one recipient; the group secretary, the intermediary or the member.

- Group Secretary     
 not available     
  post     
 not available  
 Intermediary     
 not available     
  post     
 not available  
 Member     
  e-docs     
  post     
  both



If you are paying by Direct Debit you must complete this section

- for GBP (£) payments only



Instruction to your Bank or Building Society to pay by Direct Debit

- this must come out of a UK bank account

Name(s) of account holder(s)

Name(s) of account holder(s) grid

Sort code

Bank/Building Society account number

Sort code grid

Bank/Building Society account number grid

Swift code

Swift code grid

Name and full postal address of your Bank/Building Society

To: The Manager grid

Address grid

Postcode grid

Originator's ID number grid

Originator's ID number 9 8 0 9 3 9

Banks and Building Societies may not accept Direct Debit Instructions for some types of accounts.

As Instruction Form

ACCOUNT HOLDER'S SIGNATURE

DATE grid

CARD PAYMENT AUTHORITY

In order to take payments from your credit card, Bupa Global needs to store your card details on file.

I give my consent to Bupa Global to store my below card details on file and use them to process payments.

Visa & Mastercard's terms and conditions require Bupa Global to obtain your consent to store your credit card information for future use. This is to enable us to take payments from you as agreed in your insurance contract, i.e.; subscriptions, deductibles and/or co-insurances. Please refer to your membership documents for details of when payments will be taken and the amounts. We will also request your consent to store your credit card information if you are using an American Express card. Your card will remain stored against your plan for transactional purposes until the card expires. For legal and regulatory purposes, we will continue to store records of your transactions in accordance with our Privacy Notice. If you do not want Bupa Global to store your card details, then we cannot accept payments from your card and you will need to choose a different payment method.

To Bupa Global, I authorise you until further notice in writing, to charge to my card account when payments become due. I will advise you immediately if the card becomes lost, stolen or if I wish to close my card account or cancel the authority.

(please tick) MasterCard Visa American Express

Please note that we do not accept Maestro payments. You will be given 14 days' notice of other unspecified amounts to be collected.

Cardholder's name as it appears on the card grid

Card number grid

Valid from date and Expiry/end date grids

CARDHOLDER'S SIGNATURE

DATE grid



**Last updated:** September 2023

We are committed to protecting your privacy when dealing with your personal information. This privacy notice provides an overview of the information we collect about you and how we use and protect it. It also provides information about your rights. The information we process about you, and our reasons for processing it, depends on the products and services you use. You can find more details in our full privacy notice available at: [www.bupaglobal.com/privacypolicy](http://www.bupaglobal.com/privacypolicy). If you do not have access to the internet and would like a paper copy of the full privacy notice, or if you have any questions about how we handle your information, please contact the Bupa Global service team on +44 (0) 1273 323 563. Alternatively, you can email or write to the team via [info@bupaglobal.com](mailto:info@bupaglobal.com) or Bupa Global, Victory House, Trafalgar Place, Brighton BN1 4FY, United Kingdom.

#### **Information about Bupa Global**

In this privacy notice, “we” “us” and “our” means the Bupa companies trading as Bupa Global. For details of these companies visit [www.bupaglobal.com/legal-notices](http://www.bupaglobal.com/legal-notices)

The Bupa companies that process your information will depend on which of our products and services you ask us about, buy or use. For our insurance policies, your information will be processed by the insurer and the lead administrator of your policy who may share it with other Bupa companies as set out in the ‘Sharing your information section’. Please refer to your policy documentation for confirmation of the insurer and lead administrator.

#### **1. What this privacy notice covers**

This privacy notice applies to anyone who interacts with us about our products and services (“you”, “your”), in any way (for example email, website, phone, app and so on).

#### **2. How we collect personal information**

We collect personal information from you and from other organisations (for example those acting on your behalf, like brokers, healthcare providers and so on). If you give us information about other people, you must make sure that they have seen a copy of this privacy notice and are comfortable with you giving us their information.

#### **3. Categories of personal information**

We process the following categories of personal information about you and, if it applies, your dependants. This is standard personal information (for example information we use to contact you, identify you or manage our relationship with you), special categories of information (for example health information, information about race, ethnic origin and religion that allows us to tailor your care), and information about any criminal convictions and offences (we may get this information when carrying out anti-fraud or anti-money-laundering checks or other background screening activity).

#### **4. What we use personal information for and our legal reasons for doing so**

We process your personal information for the purposes set out in our full privacy notice, including to deal with our relationship with you (including for claims and complaints handling), for research and analysis, to monitor our expectations of performance (including of health providers relevant to you) and to protect our rights, property, or safety, or that of our customers, or others. The legal reason we process personal information depends on what category of personal information we process. We normally process standard personal information on the basis that it is necessary so we can perform a contract, for our or others’ legitimate interests or it is needed or allowed by law. We process special categories of information because it is necessary for an insurance purpose, because we have your permission or as described in our full privacy notice. We may process information about your criminal convictions and offences (if any) if this is necessary to prevent or detect a crime.

#### **5. Profiling and automated decision making**

Like many businesses, we sometimes use automation to provide you with a quicker, better, more consistent and fair service, as well as with marketing information we think will interest you (including discounts on our products and services). This may involve evaluating information about you and, in limited cases, using technology to provide you with automatic responses or decisions. You can read more about this in our full privacy notice. You have the right to object to direct marketing and profiling relating to direct marketing. You may also have rights to object to other types of profiling and automated decision-making.

#### **6. Sharing your information**

We share your information within the Bupa group of companies, with relevant policyholders (including your employer if you are covered under a group scheme), with funders who arrange services on your behalf, those acting on your behalf (for example brokers and other intermediaries) and with others who help us provide services to you (for example healthcare providers) or who we need information from to handle or check claims or entitlements (for example professional associations). We also share your information in line with the law. You can read more about what information may be shared in what circumstances in our full privacy notice.

#### **7. International transfers**

We work with companies that we partner with, or that provide services to us (such as healthcare providers, other Bupa companies and IT providers) that are located in, or run their services from, countries across the world. As a result, we transfer your personal information to different countries including transfers from within the UK to outside the UK, and from within the EEA (the EU member states plus Norway, Liechtenstein and Iceland) to outside the EEA, for the purposes set out in this privacy notice. We take steps to make sure that when we transfer your personal information to another country, appropriate protection is in place, in line with global data protection laws.

#### **8. How long we keep your personal information**

We keep your personal information in line with periods we work out using the criteria shown in the full privacy notice.

#### **9. Your rights**

You have rights to have access to your information and to ask us to correct, erase and restrict use of your information. You also have rights to object to your information being used, to ask us to transfer information you have made available to us, to withdraw your permission for us to use your information and to ask us not to make automated decisions which produce legal effects concerning you or significantly affect you. Please contact us if you would like to exercise any of your rights.

#### **10. Data protection contacts**

If you have any questions, comments, complaints or suggestions about this notice, or any other concerns about the way in which we process information about you, please contact us at [info@bupaglobal.com](mailto:info@bupaglobal.com). You can also use this address to contact our Data Protection Officer.

You also have the right to make a complaint to your local privacy supervisory authority. Our main office is in the UK, where the local supervisory authority is the Information Commissioner’s Office ([www.ico.org.uk](http://www.ico.org.uk)) who can be contacted at, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF, United Kingdom. Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate).



**IMPORTANT INFORMATION**

I hereby apply on behalf of the company named in section 1, for a Company Group plan. I declare that I have the authority to sign this form on behalf of the company named in section 1, and have the authority to enter the same company into this contract.

I agree that the Rules of the Company Group plan will be binding on the company named in section 1. I declare that all main members to be included in this plan are employees of the company, who are eligible to join the plan and that they and any eligible dependants do not contribute to the cost of the plan, which is borne by the employer.

I declare that to the best of my knowledge and belief the information given in this form is true and complete. I understand that providing false or misleading information may invalidate the insurance and prevent claims from being paid for the group member.

Bupa reserves the right, in such circumstances, to lapse a group member's policy and/or the Company Group plan (where appropriate) and to take all and any such action as may be deemed necessary to recover any losses suffered as a result. If any misrepresentation and/or fraudulent activity is suspected, Bupa also reserves the right to take all and any further action as may be deemed necessary and to share such information (where appropriate) with other insurers. I have brought these matters to the individual or group member's attention.

I understand that any personal information provided under this Company Group plan will be processed by Bupa Global for the purposes set out in Bupa Global's privacy notice. I confirm I have brought Bupa Global's privacy notice to the attention of those covered under the Company Group plan. Where applicable, I consent to your payment of the fees to my intermediary as described in this application.

**CHECKLIST - PLEASE MAKE SURE:**

- You have completed section 1 – 8
- You have signed the declaration in section 9
- You have attached the documents as per the KYC (Know Your Customer) requirements
- You have attached employee application forms if applying for FMU (Full Medical Underwriting) or copies of the previous insurance certificate if applying for CPME terms (Continued Personal Medical Exclusions)
- You have provided a membership census for MHD terms (Medical History Disregarded)
- If you are an intermediary, please complete section 10

**We will not be able to process your application if this form is incomplete. Please be sure to check the entire form.**

**AUTHORISED SIGNATORY\*** (Please note that the signature is the contact within the company that can legally enter into agreement with Bupa)

**DATE**

D	D	M	M	Y	Y	Y	Y
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Print name	
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Please ensure up-to-date Know Your Customer (KYC) documents have been provided for the main applicant and dependants (aged over 16) where applicable. If you need information about which documents are required, please contact your Bupa Global sales representative. If we don't receive accurate documents, the application could be delayed or cancelled.

Intermediary name	
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Intermediary ID	
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In case of unsolicited sales, applications will only be accepted for countries that allow unsolicited sales of health insurance contracts - including on a cross-border basis, where this is the case. For more information please refer to your Bupa Global contact.

- Solicited (promoted) Sale. Tick the box if this is a Solicited Sale
- Unsolicited Sale - I hereby confirm that we neither promoted, sought, approached the customer and the customer neither sought nor required advice.

**INTERMEDIARY'S SIGNATURE**

**DATE**

D	D	M	M	Y	Y	Y	Y
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Print name	
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**We reserve the right to request further information where appropriate or necessary.**

General services  
+44 (0) 1273 323 563

Medical related questions  
+44 (0) 1273 323 563

We may record or monitor your calls.

Bupa Global  
Victory House  
Trafalgar Place  
Brighton BN1 4FY  
United Kingdom