

## BUPA Platinum - Assisted Fertility Benefit FAQ

**1. Can I still be covered if I have already been diagnosed with a fertility condition?**

- Yes, you can still be covered.

**2. Who is covered for assisted fertility treatment (IVF/ICIS)?**

- The policy member who is undergoing treatment is covered for fertility treatment.
- As most of the treatment is with the female partner, if the female partner is a member, then it's covered.
- If it's the male partner who is a NatWest employee and the sole policy member, then this policy doesn't cover his female partner unless he adds her as a member. But this would mean the costs are doubled for the same amount of lifetime allowance.

**3. Am I able to go abroad to have my fertility treatment with this cover?**

- No, all clinics that are covered are in the UK.

**4. Are embryo genetic tests covered by the policy?**

- Yes.

**5. Will I need a GP referral to access the assisted fertility treatment?**

- Yes.

**6. Is my BUPA Platinum fertility health check included in the assisted fertility benefit?**

- No. This is a separate service, so you can go ahead with the fertility health check and obtain test results which you could use before the assisted fertility treatment, and this doesn't count towards the £15,000 lifetime allowance.

**7. How is this benefit better than just going to a private clinic?**

- BUPA offers a reduced market pricing for the member.
- For example: a fresh IVF cycle cost around £5,800\* and a frozen cycle of c.£1,800\* which include all medication costs. \*based on a London clinic and price accurate in 2023.

**8. What is the code to register for the digital GP service for a BUPA platinum member?**

- RBSPMI