## Notes on 2015/16 BUPA Membership

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New annual membership rates for the BUPA year with effect from 1st September 2015 have been agreed. This represents a 20% increase on the rates for last year.

	Annual Premium		Increase
Single	£651.28	20%	
Married	£1302.55	20%	
Family	£1628.19	20%	
Single Parent	£976.91	20%	
Single over 65	£1563.06	20%	
Married over 6	65 £3126.13	20%	

These rates compare favourably to those available directly from BUPA, although you may wish to make your own enquiries to ensure that the terms of the scheme meet your personal circumstances. The annual premium is deducted in monthly installments from payroll. You should note that new members at Ardingly are entered on a "full medical underwriting" basis. This means that you cannot claim on BUPA for any pre-existing conditions. There is also an excess on claims of £100 which applies to every member of the scheme and applies to the first treatment(s) incurred in each policy year.