

**Small business
health insurance.
Better for business**



Mental health. A competitor comparison

March 2026

How do we compare?

Our health insurance gives small businesses access to the most comprehensive mental health cover in the market* – the Business Mental Health Advantage. It's what sets us apart.

Please note: the benefits below are typically available for SME groups that consist of between 2 and 249 members inclusive.

Standard product feature	 SME Select	 SME Business Health Select	 SME Solutions	 SME Business Healthcare
Cover for chronic mental health conditions	✓	×	×	×
Cover for mental health symptoms, such as anxiety, relating to a learning, behavioural or development disorder [^]	✓	×	×	×
Cover for addictions (including alcohol, drug and substance abuse) [‡]	✓	×	×	×

*This comparison to other products in the market is based on Bupa's and Defaqto's interpretation of the differences between SME Select health insurance and other health insurance products shown above offering mental health cover in the market in March 2026. The comparison excludes any special offers or promotions which may temporarily alter the cover offered. This cover comparison information is for personal use and guidance only and does not constitute any contractual representation, warranty or obligation by either Bupa or Defaqto about the completeness, accuracy, reliability, suitability or availability of the comparison. Neither party accepts any liability for errors, omissions, direct or consequential loss in relation to this comparison.

‡To support addictions we fund one addiction treatment programme per membership lifetime.

[^]Any treatment for learning difficulties, behavioural or developmental problems (LBD) is ineligible. However, we cover any related mental health condition linked to an LBD, for example anxiety or depression.

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