



Health



Health For You

Private healthcare cover

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The flexible choice for healthcare cover

Health For You supports your life journey

Whether you're just starting out, have a family to take care of, or simply want to look after your own health, you can create a policy that's right for you.

With different cover options, you only pay for the cover that you want. You will get prompt access to carefully selected hospitals, an online GP service and 24/7 telephone support.

You can even add European and Worldwide travel insurance so you can be just as confident when you're travelling as you are at home.

For you and your family

Our approach, along with working with carefully selected hospitals around the country – makes Health For You the affordable choice for flexible medical cover.

- ✓ Heart and cancer cover and care, with access to licensed drugs not always available on the NHS.
- ✓ Get clear, up-to-date information and support, day and night with our 24/7 health support line.
- ✓ Carefully selected hospital network.
- ✓ Our no claims discount that rewards you for every year without a claim.
- ✓ Choice of European and Worldwide travel insurance.
- ✓ Access to professional, expert physiotherapy phone support without a GP referral (for members aged 18 and over).



Heart and cancer cover

We'll provide cover and support at every stage of heart and cancer treatment.

Covering your treatment, surgery and the latest drugs

We provide access to the latest in licensed treatment, drugs, support and care, including proven drugs that are not yet available on the NHS.

Outpatient drugs are not covered on this policy.

Note: As with all private healthcare policies, your eligibility for cover depends on your medical history and the cover options you choose.

Ongoing check-ups and monitoring covered

Cancer

After treatment for cancer, we'll cover ongoing check-ups and monitoring with your treating specialist no matter how much time passes, as long as you remain a member and have a policy that covers this.

Heart surgery – when you choose an Outpatient Option

After the heart surgery listed below, we'll cover long-term monitoring, consultations, check-ups, scans and examinations related to the surgery, as long as you remain a member with Outpatient cover.

- ✓ Coronary artery bypass.
- ✓ Cardiac valve surgery.
- ✓ Implanting a pacemaker or defibrillator.
- ✓ Coronary angioplasty.



Specialist appointment booking service

You've got a concern about your health. Your GP refers you to a specialist with an open referral. And our specialist appointment booking service does the rest – fast.

Getting you the healthcare you need, quickly

1 Your GP gives you an open referral which is a referral that doesn't name the specialist you should see, but instead gives you the type of specialist e.g. a cardiologist.

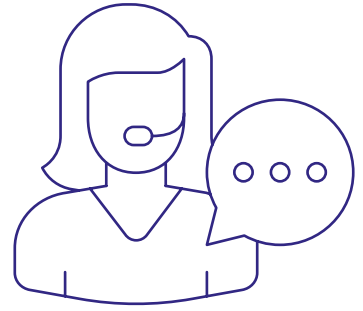
2 Just call us and we'll source a Health For You specialist located at a hospital or day-patient unit on the hospital list. We can book your appointment for you, making it simple and hassle free. Specialist consultations are covered when you include an Outpatient option with your policy.



Support for muscles, bones and joints

You don't have to put up with muscle, bone and joint pain. Speak to our team as soon as you feel an ache. As a Health For You member, you can speak on the phone to a fully qualified physiotherapist for expert advice on how to get moving freely again. Often a course of exercises you can do at home will help get you on the mend.

You can speak to a physiotherapist about all types of conditions that affect muscles, bones and joints – without a GP referral.



Hands-on physiotherapy from expert physiotherapists

If you need a course of hands-on physiotherapy, they'll advise a plan of treatment to meet your needs. For example, they can arrange for you to see a fully qualified physiotherapist at a clinic that's convenient for you to get to.

Eligible treatment will be covered if you have the Therapies Option with your plan.

See an experienced specialist

If your condition means you need to see a specialist, we'll book you a convenient appointment with a specialist who has the skills and expertise you need.

Specialist consultations will be covered if you have an Outpatient Option with your plan.

Service available to over 18s only.

The physiotherapists you speak to will be able to advise you what to do – whether that's following a course of exercise, going for some physio, or seeing a specialist.

1

**Picked up an injury?
Struggled with pain
for a while?**

2

**Contact us and
speak to an
appropriate expert
online or by phone.**

3

**You'll be guided to the most
appropriate treatment for you.
These may include:**

- a) Follow a course of exercises**
- b) See a physiotherapist**
- c) See a specialist**



Simple secure access to your Health For You documents

Manage your membership online

You can make a claim or pre-authorise treatment at axahealth.co.uk/memberlogin.

You can also view your membership documents, update your personal details, message us and manage your membership securely.

24/7 online GP service

The online GP service that's built around you

Our 24/7 GP service is a convenient way to see a GP by secure video or phone, designed for the way we live and work today.

You can book appointments online at any time and have a consultation within hours, from wherever you are – at work, at home or on the move.

Appointments are available 24/7, so you can be sure of getting an appointment that suits you, subject to availability.

Carefully selected hospitals

Hospitals are carefully selected to keep your healthcare cover affordable.

We never compromise on service, healthcare provision or ongoing support.

You can use a wide range of hospitals, including some London facilities, so you can be confident your health is always in safe hands.

With hospitals across the UK, your home, family and friends are never far away

- ✓ Access to a wide number of medical experts, specialists and practitioners.
- ✓ You'll usually have your own room, with a TV and an en-suite bathroom.
- ✓ Flexible visiting hours so your friends and family can visit you at convenient time.



Build cover to suit your needs

With our flexible, affordable options, you can tailor your cover to meet your needs and budget.

1 Start with the core policy

Every Health For You policy comes with Core cover.

Core policy

2 Choose your policy Options

Outpatient
Options

+

Therapies
Option

+

Mental
Health
Option

+

Dentist and
Optician
Cashback
Option

+

Private
GP Cover
Option

+

Travel
Cover
Options

3 Manage the cost of your premiums

Choose
your excess

NHS Cancer
Support

5% annual
payment
discount

⋮

Find out
more

1. Core cover

Every Health For You policy comes with the Core cover.

Inpatient and day patient treatment

- ✓ Hospital charges, including operating theatre charges.
- ✓ Accommodation.
- ✓ Nursing care.
- ✓ Specialists' fees – with no yearly limit.
- ✓ Diagnostic tests when you're referred by a specialist.
- ✓ Oral surgery for specified procedures.

Outpatient treatment

- ✓ No yearly limit for surgery.

Plus

- ✓ Ambulance transport to transfer you to another medical facility if you're receiving private inpatient or day patient treatment.
- ✓ Cash payment when you have free inpatient treatment on the NHS that your policy would cover you for – £50 per night, up to £2,000 per year.
- ✓ Hotel accommodation for one close relative or friend if a member is in hospital – up to £100 per night, up to £500 a year. Please note the member must be receiving eligible private treatment.
- ✓ Hospital accommodation for one parent paid in full. The child must be covered by your policy and having treatment covered by it.
- ✓ Video or telephone consultations with our online private GP service. Members under the age of 18 can use this service as long as the lead member is over 18 and covered under this plan.

Cancer cover options

Comprehensive cancer cover

Note: As with all private healthcare policies, your eligibility for cover depends on your medical history.

Diagnostic – whether inpatient, day patient or outpatient.

- ✓ Diagnostic surgery, CT, MRI and PET scans.

We will also provide cover for:

- ✓ Specialist consultations with the specialist treating your cancer when you are an outpatient.
- ✓ Chemotherapy and radiotherapy.
- ✓ Telephone support from one of our cancer nurses.
- ✓ Charitable donation to a hospice of £100 a night for end of life care as an inpatient or at home. We will pay for external prostheses, up to £5,000 a year, and up to £400 a year for wigs and other head coverings needed while you're having treatment to kill cancer cells.

We will provide cover for cancer no matter what path it takes, and we'll continue to cover treatment if the cancer becomes terminal.

However, if you want to reduce your premium or are unable to have Comprehensive Cancer Cover with your core cover because of your medical history, we can support you whilst you use the NHS for your treatment with our NHS Cancer Support Option.

NHS Cancer Support

If you have NHS Cancer Support we will not pay for the treatment of cancer. You will need to use the NHS, or pay for the costs of treatment yourself.

During treatment, if your specialist wants to use a licensed cancer drug which is approved by either the European Medicines Agency (EMA) or the Medicines and Healthcare products Regulatory Agency (MHRA), that the NHS won't pay for, we'll pay for the drug and the cost of giving you the drug at either a hospital or day-patient unit we've agreed or for the drugs to be given to you at home by a qualified and experienced healthcare professional. We must have agreed the drug treatment in advance and the drug must be to affect the growth of the cancer by shrinking it, stabilising it or slowing the spread of the disease. Please note that drugs given solely for symptom relief are not covered.

1. Core cover continued

What's not covered

As with most private health policies, there are some general exclusions and limitations.

Your policy will not cover you for:

- Treatment of medical conditions that you had or had symptoms of before you joined.
- Routine pregnancy and childbirth.
- Treatment of long term chronic conditions, such as diabetes or asthma.
- Cosmetic treatment.
- Treatment costs at a hospital not in the hospital list or with a specialist that's not a Health For You specialist.
- Visits to an NHS GP or A&E.
- Visits to a private GP, unless you have the Private GP Cover Option.

If you'd like more information about the benefits, exclusions and limitations of our Health For You policy, your broker will be pleased to help.



2. Choose your Options

Outpatient Options

Standard Outpatient Option

- Up to three specialist consultations a year.
- No yearly limit on diagnostic tests when your specialist refers you.
- No yearly limit on practitioner charges when a specialist refers you. Practitioners are; dieticians, nurses, orthoptists, speech therapists and audiologists.
- CT, MRI or PET scans if referred by a specialist.

Full Outpatient Option

- No yearly limit on specialist consultations.
- No yearly limit on diagnostic tests when your specialist refers you.
- No yearly limit on practitioner charges when a specialist refers you. Practitioners are; dieticians, nurses, orthoptists, speech therapists and audiologists.
- CT, MRI or PET scans if referred by a specialist.

Therapies Option

Includes cover for outpatient treatment by physiotherapists, acupuncturists, osteopaths or chiropractors.

- Combined yearly limit of £500.
- Up to an overall maximum of 10 sessions per year if you're referred by your GP. (Further sessions available on specialist referral).

Mental Health Option

Treatment as an inpatient or day patient

- Mental health treatment, including accommodation, diagnostics tests and drugs, are paid for 30 days a year at a hospital or day-patient unit in our hospital list.

Treatment as an outpatient

Combined yearly limit of £1,000 for:

- Specialist consultations for psychiatric treatment.
- Mental health treatment by psychologists and cognitive behavioural therapists, so long as a specialist refers you.

Dentist and Optician Cashback Option

Provides money back towards dentist and optician fees.

- Dentist's fees – 80% of cost up to £400 per year.
- Optician's fees – 80% of cost of prescribed glasses and contact lenses up to £200 per year.
- £25 per year towards cost of an eye test.

Private GP Cover Option

- Up to £500 a year for fees for visits to a private GP for consultations.

2. Choose your Options continued

European or Worldwide cover – the choice is yours!

With the Travel Cover Option you can add cover for emergency medical expenses whilst abroad.

These options will also cover for travel related issues, like lost or stolen baggage, delays and lost passports.

We don't restrict the number of times you travel in a year as long as it's within the yearly limit. There are limits to the length of each trip depending on the level of cover chosen.

Adventure sports upgrade

If you're a born thrill seeker, you can upgrade your travel cover to include cover for adventure sports.

As well as giving you the chance to take some sports even further, this option also adds cover for activities such as bungee jumping and paragliding.

Travel Cover Option – what's not covered

If you choose the European and Worldwide Travel Cover option, you will not be covered if you are not medically fit to travel, travel against medical advice or where you have failed to exercise all reasonable care. In addition we cannot cover any claims for medical treatment, loss of deposit, cancellation and curtailment where the insured member is terminally ill. You must also check the Foreign, Commonwealth and Development Office website for the latest updates as travelling against their advice is also not covered by this option.

For a full list of exclusions see the handbook

Our Travel Cover Option benefits also include:

- ✓ Personal accident cover.
- ✓ Cover for on piste winter sports.
- ✓ Cover for emergency dental treatment and business travel if you choose the Worldwide level of cover.



3. Manage the cost of your premiums

Once you've chosen the cover you want, there are several ways you can adjust the cost of your premiums.

Choose your excess

With an excess, you choose how much of your yearly claims you'd be happy to pay yourself. Including an excess reduces your premiums – the higher the excess, the greater the reduction.

You pay the excess once per year for each member that claims.

Excess amounts

- £100
- £250
- £500
- £1,000*
- £2,500*
- £5,000*

* not available when you include the Standard Outpatient Option on your policy.

5% annual payment discount

Save by paying annually.

Manage your Options

You can choose to select the NHS Cancer Support Option which will lower your premium.

No Claims Discount

Your No Claims Discount applies from the moment you join us – you don't have to be with us for years first.

We work out what level of No Claims Discount applies to your policy and apply it to your premiums. Each year you renew, we review your discount until you could have a discount of 80% on your premium cost. Of course if you do claim your discount will decrease.

Protected No Claims Discount

We do provide the option to protect your No Claims Discount. If you would like to find out more about this option, speak to your broker.



Your health when you join us

We take account of your health when you join us so that we can work out your premiums and the cover we can offer you.

You can choose how we do this by either:

- Telling us some details about your health (called Full medical underwriting), or
- Join on the understanding that you won't be covered for conditions that you had in the five years before you joined (called moratorium underwriting).

If you're already aware that you have (or may have) any kind of medical condition, there are likely to be limits on the cover for this condition.

However, we may be able to offer you an option that means you could still get cover for the condition in the future. Please contact us to discuss your options.

Full medical underwriting

With full medical underwriting, we ask you to tell us about your health today and in the past so that we can work out what cover we can offer you.

Sometimes, we may ask for reports from your GP or other medical practitioners.

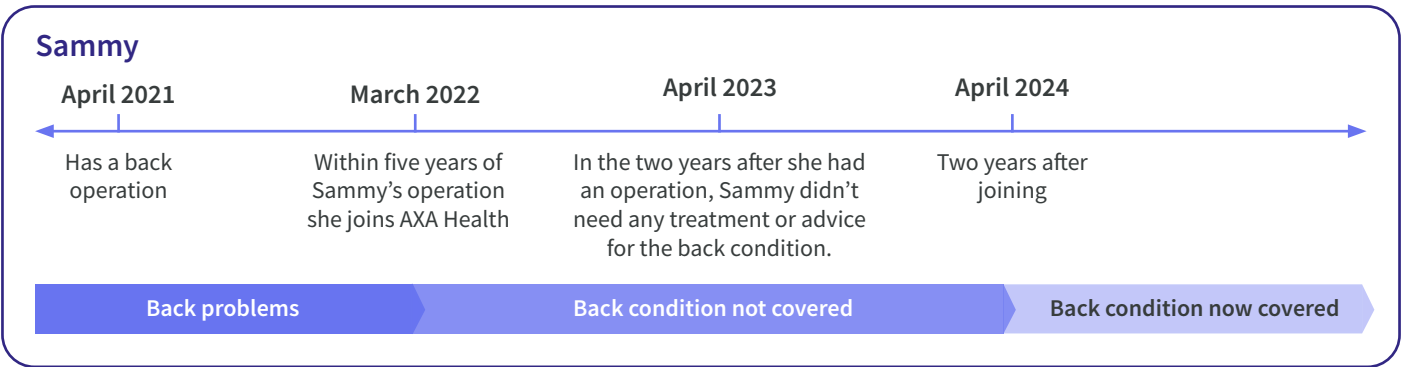
Moratorium underwriting

With moratorium underwriting we don't need to ask you for any details about your health when you join.

Instead, for the first two years of your membership, you agree that we won't cover you for medical conditions that you had in the five years before you joined. We count you as trouble-free when you haven't seen any medical practitioner, or had any treatment or advice for your condition for two years since joining the plan. You can't have taken any medication, including over the counter drugs, or followed a special diet because of your condition.

If you already have diabetes, raised blood pressure or have had any investigations treatment or monitoring after a PSA test there are also some specified conditions that will not be covered, these are listed in the table below. Moratorium underwriting is not available if you are over 74.

Here's an example of how Moratorium underwriting works.



Moratorium underwriting and specified conditions

If you have had certain treatment, tests or conditions in the five years before you join us or when you join, this can mean that you will not be covered for other conditions too. These include:

This condition	Means you will also not be covered for the following
Diabetes	• diabetes • ischaemic heart disease • cataract • diabetic retinopathy • diabetic renal disease • arterial disease • stroke
Treatment for raised blood pressure (hypertension)	• hypertension • ischaemic heart disease • stroke • hypertensive renal failure
Investigations, treatment or monitoring as a result of a Prostate Specific Antigen (PSA) test	Any prostate condition

Do you already have private medical insurance?

Switching to **Health For You** is easy.

We'll look after your switch for you when you join and send you your new Health For You details so you know your cover is seamless.

**Talk to your broker today about
Health For You - the flexible choice
for quality healthcare at the right price.**



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