



Health For You

Health

How the no claims discount works

and what happens if you claim



Any questions?

Phone us:

0800 533 5921

Monday to Friday 9am to 8pm

We may record and/or monitor calls for quality assurance, training and as a record of our conversation.



Understanding the no claims discount

What is a no claims discount?

Your health insurance policy has a no claims discount, where you receive a discount if you don't make a claim. We will call this the 'discount' in the rest of this leaflet. Each person on your policy will have their own level of discount.

How does the discount build up?

You can see your level of discount on your membership certificate.



What happens if I make a claim?

If someone covered by your policy claims, the discount for that person is reduced by three levels when you renew, until they get to level 1. So if they were on level 9, they'll go down to level 6. This will only happen once in each policy year, no matter how many claims you make.

What happens if I don't make a claim?

The discount will increase for each person that doesn't claim during the year by one level when you renew, until you get to level 17 for that person.

What do you count as a claim?

When your discount is worked out, we treat a claim as any money paid, no matter how small the amount. However, we don't count the following payments:

- Any claim that is lower than your excess amount, and you pay the full amount.
- Cash benefits: this includes money we pay you if you:
 - choose to have inpatient treatment free on the NHS (NHS cash benefit)
 - choose to have day patient or outpatient radiotherapy or chemotherapy on the NHS (day patient or outpatient NHS radiotherapy and chemotherapy cash benefit).
- Cashback for opticians' charges or eye tests.
- Cashback for dentists' charges.
- Hotel accommodation benefit.
- External prosthesis.
- Claims under the Therapies Option.
- Claims under the Private GP Cover Option.
- Claims for consultations with the AXA Doctor at Hand service.
- Hospice donations.

The date of the claim is based on when we pay it, rather than when the treatment happened.

When do you work out the discount?

Your discount level is worked out up to three months before you renew.

This means that if we pay a claim in the three months before you renew, this may not affect your discount until you renew the following year.

So if a claim is paid on 14 January 2024 and you renew on 31 January 2024, you'd see your discount reduce at your 31 January 2025 renewal.

If I want to keep my discount level up, should I pay for treatment myself?

If you pay for treatment yourself, it won't affect your discount level. So if the treatment is only going to cost a small amount, and if it's unlikely that you will need any further treatment then you may choose to pay for this yourself.

However, please make sure this doesn't stop you from receiving the treatment you need.

If a claim has been paid, you can choose to pay back the claim amount when you renew, and you'll get your discount back.

Can I protect my discount?

Sometimes, you may be given the option to pay extra to protect the discount for some of the people on your Health For You policy. You can choose to do this within 30 days of your renewal statement.

If you choose to protect the discount for anyone on your policy, here's how it will work for that person:

1

If no claims have been paid for that person in that policy year, their discount will increase by one level, as shown inside this leaflet.

2

If one or more claims have been paid for that person, in that policy year their discount will stay at the same level for the following year. The no claims discount protection for that person will be withdrawn.

3

If protection is removed, your renewal price will include a discount at the level that person had got to before they claimed. You won't be charged the extra cost for protecting the discount.



Please remember that when you renew, you can choose to pay back any claims during that year within 30 days of your renewal date. If it's a small claim, you might want to think about doing this to protect your discount.

How to get in touch

Call us on 0800 533 5921

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