



PPP HEALTHCARE

Your underwriting choices

How we deal with medical conditions that you have, or have had in the past.

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About underwriting

This leaflet explains what we mean by underwriting and gives some examples of how existing medical conditions, or conditions that you have had in the past, are affected.

Explanation

As with most types of insurance, healthcare insurance is designed to help you when the unexpected happens. It is not meant to cover you for problems that are predictable. This means your health insurance will only pay for medical conditions that you become aware of after you join. It will not generally pay for:

- treatment of illness or health problems that you are already aware of – conditions that you have now, or have had before
- chronic conditions – conditions that last a long time or are likely to come back.

Healthcare insurance is designed to work alongside the NHS, not to replace it. You may need to use NHS services for some treatment.

This guide explains how we deal with medical conditions generally. Some of our plans only cover specific medical conditions. Please read the information we have provided about your plan to see what cover you have.

Understanding your private healthcare insurance underwriting options

When offering you cover, healthcare insurance companies need to decide:

- what level of cover we can offer you
- how much your subscription should be
- how to cover any existing medical conditions you may have.

This process is called ‘underwriting’.

If you already have, or have had a medical condition, you may be able to choose an option that means you could still get cover for the condition in the future. We have explained these in this leaflet.

Please always check with us before starting private treatment. Simply call us and we can check your cover there and then.

Your underwriting options

We offer two different underwriting options: full medical underwriting and moratorium. The option you choose will affect the cover we provide for any existing conditions you may have or have had, and what will be excluded.

We normally base quotes for healthcare insurance on a moratorium, unless we told you otherwise in your call. If you would like to change this, please call us and we can talk through the options in more detail.

Option 1: Full medical underwriting

If you choose full medical underwriting, you will have to complete a medical declaration, where you detail the medical history of every person to be covered by the plan. We may also ask your GP or hospital for further information.

We will then write to you to let you know which conditions, if any, you are not covered for. If you (or anyone else covered on your plan) have an existing condition, we will usually exclude it from your cover, although in some cases we may be able to review an exclusion in the future.

It is important that the information you give us in the declaration is accurate and complete – otherwise, we may not be able to cover a future claim and we may even have to make your entire plan invalid. If you are not sure whether you need to tell us about a particular condition, you should include details about it.

Why some people choose full medical underwriting:

- You want to know exactly which conditions you are not covered for.
- You are happy to complete a medical declaration.

Option 2: Moratorium

If you choose the moratorium option, you do not need to fill in a medical declaration. Instead you join on the understanding that if you (or anyone else covered on your plan) have experienced symptoms or been treated for a medical condition in the last five years, we will only cover you for that condition:

- after you have been a member for two years in a row; and
- once you have been completely free of any medical treatment, medical advice, drugs or special diets relating to that condition for a consecutive two-year period.

If you have a long-term condition, or a condition that often comes back, unfortunately we may never be able to cover you for this condition under the moratorium option. This is because you may never have a two-year trouble-free period.

We use the same rules for everyone covered by your plan.

Why some people choose moratorium underwriting:

- You do not want to complete a medical declaration.
- You are happy that, for at least the first two years, we will not cover treatment of any condition that you have had in the five years before you joined.

Other conditions we will not cover under the moratorium option

If you choose the moratorium option, there are some other specified conditions that we will not cover (as listed below).

If you have diabetes, treatment of the specified conditions below are also not covered:

- diabetes
- coronary heart disease (ischaemic heart disease)
- cataracts
- disease to the retina in the eye caused by diabetes (diabetic retinopathy)
- disease in the kidneys caused by diabetes (diabetic renal disease)
- arterial disease
- stroke.

Your underwriting options continued

If you have had treatment for high blood pressure in the five years before you joined, treatment of the specified conditions below are also not covered:

- raised blood pressure (hypertension)
- coronary heart disease (ischaemic heart disease)
- stroke
- kidney failure caused by high blood pressure (hypertensive renal failure).

If you have been investigated, monitored or treated as a result of a Prostate Specific Antigen (PSA) test to do with the prostate in the five years before you joined, we will not cover treatment of:

- any prostate conditions.

When you have taken out a private healthcare plan, please never put off medical treatment.

Please never put off medical treatment in order to gain cover for a condition. We do not cover conditions that you were aware of during the two-year period, whether or not you saw a doctor, so there is no advantage in delaying seeing a doctor about any medical problem.

Examples of how the two options work

Sue's knee operation

Situation

Sue had a knee operation. Shortly after the operation, she joins AXA PPP healthcare. Will she be covered for any further treatment following her operation, such as physiotherapy or check-ups?

► *Option 1: Full medical underwriting*

No, Sue would not be covered for any further investigation or treatment related to her knee operation, or any medical condition that was the reason for the operation, as she knew about the condition when she joined.

► *Option 2: Moratorium*

During her first two years as a member, Sue would not be covered for any further treatment relating either to her knee operation or any medical condition that was the reason for the operation. But if Sue does not receive any treatment, medication or medical advice for her knee problem (including post-operative check-ups) for two years in a row, we would cover her if she needed further treatment in the future.

Ben's heart condition

Situation

A few months after joining AXA PPP healthcare, Ben goes to the doctor for a routine visit, and is diagnosed with a heart condition. As his heart condition must have started to develop before he joined, would he be covered for treatment of this condition?

► *Option 1: Full medical underwriting*

Yes, Ben would be covered, as long as he was not aware of this heart condition when he joined (in which case he should have detailed this in his medical declaration).

However, if Ben had received treatment for raised blood pressure in the five years before he joined and was subsequently diagnosed with one of the specified conditions listed in section 3 of the plan handbook, he would not be covered for any of these conditions.

Ben's heart condition *continued*

► **Option 2: Moratorium**

Yes, Ben would be covered, as long as he was not aware of this heart condition when he joined.

However, if Ben had received treatment for raised blood pressure in the five years before he joined and was subsequently diagnosed with one of the specified conditions listed in section 3 of the plan handbook, he would not be covered for any of these conditions.

Meera's breast lump

Situation

After finding a lump in her left breast a few months ago, Meera has been suspecting that something is wrong, but she has not been to see a doctor about it yet. Now that she has joined AXA PPP healthcare, she is considering seeing her GP about the lump. Will she be covered if she needs any further investigations or treatment?

► **Option 1: Full medical underwriting**

No, Meera would not be covered, as she was aware of the symptoms when she joined and should have detailed these in her medical declaration.

► **Option 2: Moratorium**

No, Meera would not be covered, as she was aware of the symptoms when she joined.



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