Changes to your policy

An overview of the important changes to your healthcare Insurance at this renewal.

The main change(s)

We constantly review our plans and often make changes to update or clarify the cover for our customers. Here are the important change(s) we've made this year – please read this document alongside your handbook. You might see other changes in the handbook, but these don't affect your cover.

Durable medical equipment

We know that maintaining your health when you have a chronic condition, or are recovering from a medical condition, can be a difficult time. To support you further we've added cover to reimburse you for the hire or purchase of prescribed durable medical equipment. Coverage amounts vary by policy.

Out of network providers

For treatment in the UK you have access to a network of providers to use for your treatment. We're introducing a new benefit so you can now receive treatment from out-of-network providers in the UK, providing you with more freedom and choice for your treatment. If you do choose a provider outside of our network, any costs above our schedule of procedures and fees will be your responsibility to pay.

Health checks

The need for early intervention treatment is increasing, and early detection is a good way to improve healthcare outcomes for our customers. This is why we are increasing the Health Check benefit limits and making it clearer that this includes routine cancer screening. Coverage amounts vary by policy.

We are amending our rules to allow for more health checks throughout the year, a 20% co-pay will apply. If you have chosen an excess, it will not be applied to this benefit.

This document is available in other formats. If you'd liked a Braille, large print or audio version, please get in touch. Please call us on 01892 503856, available 24 hours a day.

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