

Significant changes to your Company plan

These changes are effective once your plan renews on or after 1st December 2025.

We have made a number of changes to the wording of your plan. This leaflet tells you about the significant changes we have made to the plan since you joined or your plan was renewed. Please keep it with your latest copy of your membership pack, so that you can refer to it if you need to.

You'll find your updated membership guide on MembersWorld from your renewal date, or you can get in touch to receive a paper, large print, audio or Braille version.

CHANGES TO TERMS

Maternity waiting period

We have increased the waiting period for maternity benefits to 18 months. This change only applies to groups enrolling from 1st December 2025 onward.

NEW EXCLUSIONS

Sexual problems

We will not pay for sexual problems, such as impotence, whatever the cause.

USING YOUR PLAN

Making a complaint

We have updated the 'Making a complaint' section of the guide with the contact details for the Insurance Complaints Bureau.

Pre-authorisation

We have clarified which benefits need to be pre-authorised. This is stated in the benefit explanations. We may not pay your claim for these benefits if you do not get pre-authorisation from us.

MAKING EXISTING TERMS CLEARER

Cancer treatment

We have expanded and clarified the treatments and services available to you as part of any treatment for cancer.

CHANGES TO BENEFITS AND EXCLUSIONS

Rehabilitation

We have clarified that we do not pay for room and board or therapy sessions for rehabilitation when treatment is limited to a single type of therapy.

Prophylactic surgery

We have clarified that we may pay for prophylactic surgery when you have both a significant family history and you have a positive result from genetic testing.