



CIPHE Chartered Institute of Plumbing
and Heating Engineering

Personal Healthcare
for Individuals and Families

Choose General & Medical Healthcare

General & Medical Healthcare specialise in providing quality Private Health Insurance in the UK and Channel Islands. We pride ourselves on our first class customer service, never forgetting our guiding principle, People first...always. We have been doing this for over 30 years.

This brochure tells you how you can protect yourself and your family with Private Health Insurance from General & Medical Healthcare. It's important that you choose the scheme that is right for you so we have included as much information as we can about the choices available. If you have any questions at all, please call us. We're here to help on **0800 145 5838** or **01223 881779**.

Some important facts about our Private Health Insurance policies are summarised within this brochure. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in the policy documents.

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Helping you get well sooner

Nothing is more important to you than your health and the health of your family. If you or your loved ones were to experience worrying symptoms, Private Health Insurance can give you some control over the situation. Diagnosis and treatment can be dealt with efficiently, helping you to concentrate on getting well sooner.

Choice and Convenience

When your doctor says tests or treatment is needed there are no waiting lists to worry about. Appointments can be made at the private hospital or facility within days. If further investigations or surgery is needed, you can choose which hospital to attend and which consultant you wish to perform the procedure. You can also choose to undergo treatment at a date and time that best fits around your life, work or family commitments.

Your Choice

We allow you and your specialist to decide where and who treats you should you need to make a health related claim.

Quality Care

At any one of our selected private hospitals or medical facilities, you will usually have your own private room with en-suite facilities, excellent food and unrestricted visiting hours. You are also likely to have the same consultant dealing with you throughout your treatment and nursing staff with more time to dedicate to your personal care.

First Class Claims Service

We give a personal level of service to all clients. Telephone calls are never routed through a call centre or held in a queuing system. As a client of General & Medical Healthcare you will be assigned a named Health & Care Support Specialist.

All of our Health & Care Support Specialists are fully trained in medical terminology and medical claims handling and are here to make the claims process as seamless as possible.

When it's time to pay for your treatment, we make the payments direct to the hospital, leaving you with one less thing to worry about and able to concentrate on your recovery.

Corporate Scheme Leavers

If you were a member of a company scheme that was provided by General & Medical Healthcare, you'll have the option to continue your healthcare cover with no change to the way we treat your medical history.



A dedicated first-class claims service



Health and wellbeing support



Flexibility with your premium



A wide range of cover



Stay in control



Choice and convenience



Quality care



Exclusive lifestyle rewards

Essentials cover

With our Essentials range of private health cover, you will be entitled to a whole host of benefits including our 24/7 Health & Wellbeing services. If your biggest health concern is a history of cancer in your family, our Plus Upgrade includes access to cancer treatments and palliative care giving you the peace of mind that if you receive the worst news, you're going to get the best care.

Remember, faster consultations mean faster treatment which will enable you to hold onto your health and wellbeing in the long run.

The Essentials Range is designed to give you the benefits of private healthcare, at the lowest cost. Because of this, the Essentials Range has proved very popular with individuals and families, who may not have considered Private Health Insurance before.

Essentials

Our Essentials product provides you with a vital level of cover. You'll have fast access to an initial consultation and diagnostic tests so you can find out very quickly whether something is wrong. You'll also be covered if you need to be admitted to a private hospital for surgery for an acute condition.

Essentials may suit you if you are looking for an essential level of cover for in-patient surgery. Essentials has an annual overall maximum benefit limit of £50,000 per person.

Plus Upgrade

With our upgrade option you'll get access to cancer treatments, palliative treatment and hospice care. Comprehensive cover is also given for admission to a private hospital for surgery of acute conditions. our Plus Upgrade may suit you if you are looking for a comprehensive level of in-patient cover.



In-Patient Benefits

Accommodation, Nursing Care, Surgeon & Anaesthetist Fees
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables
Diagnostics including MRI & CT Scans
Physiotherapy
Oro-surgical operations/procedures
Treatment for Cardiovascular conditions
Parent accompanying child

Standard	Add 'Plus'
✓	
✓	
✓	
✓	
✓	
	✓

Treatment for Cancer

Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring
Cosmetic or Aesthetic Treatment
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants
Hospice Care
Palliative Treatment (and/or End of Life Care)

	✓
	✓
	✓
	✓

Out-Patient Benefits

Initial consultation & specialist fees including diagnostics & initial MRI & CT Scans
Subsequent consultation & specialist fees
Subsequent diagnostics inc MRI & CT Scans
Physiotherapy & Complementary medicine
Treatment for Cardiovascular conditions
Out-patient Mental Health

£500 (Relating to an in-patient admission only)	✓ (Relating to an in-patient admission only)
£250 (Relating to an in-patient admission only)	£500 (Relating to an in-patient admission only)
	✓

Maternity

Complications of Pregnancy (defined conditions only)
Maternity Benefit
Private Maternity

Dental

Routine Consultations & Treatment, including Emergency Accident/Injury Benefit
NHS Charges

Optical

Consultations & Eye Tests
NHS Charges

Cash Benefits

NHS Cash Benefit
Life Cash Benefit
Personal Accident Cash Benefit
Temporary Disablement Cash Benefit
Critical Illness Cash Benefit
Cover for Boarding Pets Cash Benefit

£250 per night up to a maximum of 30 nights per membership year	
£500	

Other Benefits

Health & Wellbeing Services/Stress Counselling Helpline
Home Nursing
Private Ambulance
24 hr GP advice line
Parking Charges
Prescription Costs
GP Minor Surgery
Private GP Services
Non UK Medical Cover
Monitoring of a pre-cured eligible condition
Lifestyle Rewards

✓	
	£1,000
✓	

Everyday cover

For medical insurance that gives you that little bit extra, you may want to consider our Everyday range of cover. The extra benefits from this plan include essential cover for cancer treatment, which increases for each of the first five years of your membership if you don't have to make a claim for cancer treatment.

In addition, this private healthcare plan provides out-patient cover for therapies, complementary medicine and cardiovascular conditions as well as cash benefits for life and critical illnesses.

Everyday

Everyday gives you access to in-patient benefits but it includes an essential level of cover for the treatment of cancer that increases for each of the first five years of your membership, if you don't make a claim for cancer. In addition, within certain limits, there is out-patient cover for therapies, complementary medicine and cardiovascular conditions. Cash benefits for life and critical illness are also included.

Plus Upgrade

When you upgrade you'll get higher limits for out-patient benefits and more comprehensive cover for therapies and complementary medicine. More importantly, this upgrade provides in-patient cover for cardiovascular conditions and a higher level of cover for the treatment of cancer that increases for each of the first five years of your membership, if you don't make a claim for cancer.



In-Patient Benefits

Accommodation, Nursing Care, Surgeon & Anaesthetist Fees
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables
Diagnostics including MRI & CT Scans
Physiotherapy
Oro-surgical operations/procedures
Treatment for Cardiovascular conditions
Parent accompanying child

Standard	Add 'Plus'
✓	
✓	
✓	
✓	
✓	
	✓
	✓

Treatment for Cancer

Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring
Cosmetic or Aesthetic Treatment
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants
Hospice Care
Palliative Treatment (and/or End of Life Care)

£5,000, rolling up to £25,000 after 5 continuous years membership with no related claims	£10,000, rolling up to £50,000 after 5 continuous years membership with no related claims

Out-Patient Benefits

Initial consultation & specialist fees including diagnostics & initial MRI & CT Scans
Subsequent consultation & specialist fees
Subsequent diagnostics inc MRI & CT Scans
Physiotherapy & Complementary medicine
Treatment for Cardiovascular conditions
Out-patient Mental Health

	✓
£500	£1,500
£250	£500 (Part of limit for subsequent consultations and diagnostics)
£250	✓
£500	£1,000

Maternity

Complications of Pregnancy (defined conditions only)
Maternity Benefit
Private Maternity

✓	

Dental

Routine Consultations & Treatment, including Emergency Accident/Injury Benefit
NHS Charges

Optical

Consultations & Eye Tests
NHS Charges

Cash Benefits

NHS Cash Benefit
Life Cash Benefit
Personal Accident Cash Benefit
Temporary Disablement Cash Benefit
Critical Illness Cash Benefit
Cover for Boarding Pets Cash Benefit

£250 per night up to a maximum of 30 nights per membership year	
£1,000	
	£100 per month for up to 6 months
£1,000	

Other Benefits

Health & Wellbeing Services/Stress Counselling Helpline
Home Nursing
Private Ambulance
24 hr GP advice line
Parking Charges
Prescription Costs
GP Minor Surgery
Private GP Services
Non UK Medical Cover
Monitoring of a pre-cured eligible condition
Lifestyle Rewards

✓	
£1,000	
	£500
✓	

Lifestyle cover

Our range of Private health insurance plans aren't just created with an individual in mind, you can look after the health of your whole family. Our Lifestyle cover is designed to give you and your family full cover for any in-patient admissions, enhanced cancer treatment and out-patient benefits. We want to look after you and your family which is why when you take out health insurance with us, you only pay for your first child and all others are free.*

Other benefits included in the Lifestyle health insurance package include home nursing, heart condition treatment and the flexibility of a GP Advice Line 24 hours a day.

Lifestyle

Our Lifestyle cover is designed to give you and your family full cover for any in-patient admissions as well as enhanced cancer cover and out-patient benefits. You will also benefit from exclusive offers and discounts on luxury products, services and experiences.

Cash benefits for life and critical illness are also included. In addition, with access to our GP advice line 24 hours a day, you and your family will be able to discuss any health concerns at any time, without having to trouble your own doctor.

Plus Upgrade

This upgrade will give you all the benefits of Lifestyle but with higher limits for out-patient benefits, cover for a private ambulance and home nursing. There are also cash benefits included for personal accident and temporary disablement.

Our Plus Upgrade also provides you with medical cover outside of the UK. If you or your family are taken ill or are injured overseas, upgrading to Plus will cover your medical costs and the costs of transportation back to the UK for urgent medical attention. Cover is also provided for a doctor to accompany you, if necessary.



In-Patient Benefits

Accommodation, Nursing Care, Surgeon & Anaesthetist Fees
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables
Diagnostics including MRI & CT Scans
Physiotherapy
Oro-surgical operations/procedures
Treatment for Cardiovascular conditions
Parent accompanying child

Standard	Add 'Plus'
✓	
✓	
✓	
✓	
✓	
✓	
✓	

Treatment for Cancer

Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring
Cosmetic or Aesthetic Treatment
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants
Hospice Care
Palliative Treatment (and/or End of Life Care)

✓	
✓	
✓	
✓	

Out-Patient Benefits

Initial consultation & specialist fees including diagnostics & initial MRI & CT Scans
Subsequent consultation & specialist fees
Subsequent diagnostics inc MRI & CT Scans
Physiotherapy & Complementary medicine
Treatment for Cardiovascular conditions
Out-patient Mental Health

£1,500	✓
£500	£1,000
✓	
£1,000	

Maternity

Complications of Pregnancy (defined conditions only)
Maternity Benefit
Private Maternity

✓	
£100	£150

Dental

Routine Consultations & Treatment, including Emergency Accident/Injury Benefit
NHS Charges

Optical

Consultations & Eye Tests
NHS Charges

Cash Benefits

NHS Cash Benefit
Life Cash Benefit
Personal Accident Cash Benefit
Temporary Disablement Cash Benefit
Critical Illness Cash Benefit
Cover for Boarding Pets Cash Benefit

£250 per night up to a maximum of 30 nights per membership year	
£1,000	
£500	£1,000
£100 per month up to 6 months	
£1,000	

Other Benefits

Health & Wellbeing Services/Stress Counselling Helpline
Home Nursing
Private Ambulance
24 hr GP advice line
Parking Charges
Prescription Costs
GP Minor Surgery
Private GP Services
Non UK Medical Cover
Monitoring of a pre-cured eligible condition
Lifestyle Rewards

✓	
✓	
✓	
✓	
✓	
	✓
	£1,500 during a 24 month period
✓	

Elite cover

Our Elite package is our highest and most comprehensive level of personal medical insurance cover, designed to give you and your family optimum reassurance when you need it most.

You will receive full cover for any in-patient admissions and treatment for cancer, as well as enhanced Out-Patient Benefits for Mental Health and Physiotherapy and Complementary Medicine.

Enhanced cash benefits are also incorporated, including increased Life and Personal Accident cover up to £2000 and maternity services up to £250. With Elite we will also cover the cost of boarding your beloved pets when you are in hospital services.

In addition to all of the benefits included in our Essentials, Everyday and Lifestyle products, Elite also provides cover for routine dental services, optical services, private GP services, prescription costs and private maternity.

We want to look after you and your family which is why when you take out health insurance with us, you only pay for your first child and all others are free.

If you're looking to use your health insurance to cover you at the highest level, the Elite range is your best option.



In-Patient Benefits	Standard
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓
Diagnostics including MRI & CT Scans	✓
Physiotherapy	✓
Oro-surgical operations/procedures	✓
Treatment for Cardiovascular conditions	✓
Parent accompanying child	✓
Treatment for Cancer	
Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring	✓
Cosmetic or Aesthetic Treatment	
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants	✓
Hospice Care	✓
Palliative Treatment (and/or End of Life Care)	✓
Out-Patient Benefits	
Initial consultation & specialist fees including diagnostics & initial MRI & CT Scans	
Subsequent consultation & specialist fees	✓
Subsequent diagnostics inc MRI & CT Scans	
Physiotherapy & Complementary medicine	£1,500
Treatment for Cardiovascular conditions	✓
Out-patient Mental Health	£2,000
Maternity	
Complications of Pregnancy (defined conditions only)	✓
Maternity Benefit	£250
Private Maternity	£5,000
Dental	
Routine Consultations & Treatment, including Emergency Accident/Injury Benefit	£400
NHS Charges	£200
Optical	
Consultations & Eye Tests	£200
NHS Charges	£200
Cash Benefits	
NHS Cash Benefit	£250 per night up to a maximum of 30 nights per membership year
Life Cash Benefit	£2,000
Personal Accident Cash Benefit	£2,000
Temporary Disablement Cash Benefit	£100 per month for up to 6 months
Critical Illness Cash Benefit	£1,000
Cover for Boarding Pets Cash Benefit	£250
Other Benefits	
Health & Wellbeing Services/Stress Counselling Helpline	✓
Home Nursing	✓
Private Ambulance	✓
24 hr GP advice line	✓
Parking Charges	✓
Prescription Costs	£100
GP Minor Surgery	£500
Private GP Services	£300
Non UK Medical Cover	✓
Monitoring of a pre-cured eligible condition	£1,500 during a 24 month period
Lifestyle Rewards	✓

Participating Hospitals - more choice

A vital part of any Private Health Insurance scheme is the available medical facilities, in which treatment may be given. With General & Medical, whichever level of cover you choose, you'll have access to over 1,000 of some of the best private hospitals and medical facilities throughout the UK. Find your nearest hospital by viewing our Hospital Finder at www.generalandmedical.com/hospitals

Hospital Choices

At General & Medical we have one of the largest selections of hospitals and medical facilities compared to any UK health insurer. We call these our Participating Hospitals and they include the majority of the leading national private hospital groups and the NHS private patient units, giving you access to the most modern facilities available in the UK.

Most of our Participating Hospitals provide a single private room with en-suite facilities for in-patient accommodation, together with a choice of menus, flexible visiting times and other facilities consistent with a modern private facility. This gives you timely access, privacy and the dedicated care and comfort you deserve.

The cost of treatment between different facilities can vary enormously, so we have grouped our Participating Hospitals to give you three levels of choice. In this way, we are able to reflect the lower cost of treatment at certain facilities by reducing premiums according to the hospitals you choose.



First Choice

Our First Choice Hospitals are a select group of private hospitals and clinics at locations throughout the UK, including London, with whom General & Medical have close association. These include Spire Healthcare, Ramsay Healthcare, BMI and Nuffield facilities. Those who choose our First Choice Hospitals benefit from our lowest premiums.

Freedom

Freedom Hospitals include all First Choice facilities and give members access to additional facilities throughout the UK, which are mainly NHS hospitals with private facilities attached, plus most other London hospitals.

Premium

Premium Hospitals are specialist facilities, that due to their reputation and location are able to charge substantially more for their medical services. You can include Premium Hospitals for an additional premium.

For full details of our hospital list, please ask for our Participating Hospitals brochure or please visit:

www.generalandmedical.com/hospitals

Ways to Reduce your Premiums

If reducing your premiums would help you to meet your budget, you can of course, choose a lower level of cover, for example by choosing Everyday instead of our Plus Upgrade or by restricting your hospital choice to First Choice only. You can also significantly reduce your premiums by adding an excess to your policy.

Policy Excess

An excess is an amount agreed in advance that you or each person on your policy pays towards the cost of a claim. For example, if you choose a £250 excess per claim and your treatment for one eligible claim costs £5,000, you would pay the first £250 and we would pay the rest.

You can add an excess of £75, £100, £150, £200, £250, £500, £1000, £2000 or £3000. At the start of the policy, you choose whether the excess applies once per policy year or to each claim.

If you choose an excess per policy year and your treatment for an eligible claim carries on into the next policy year, another excess will apply.

Remember - the higher the excess, the lower your premium. For example, even an excess of £250 per claim could reduce your premium by over 20%!

The important thing is to choose a level of excess that you can comfortably afford.



Available Modules, Options and Upgrades

The following options are available on all of our policies. Premiums may increase or reduce, depending to the option chosen:

Hospital choices

First Choice, Freedom and Premium Hospital lists are available options throughout our ranges.

Excess Options

Excess options of between £75 and £3,000 are available throughout our ranges and can be chosen to apply once per membership year or to each claim.



The following optional upgrades to cover are available for an additional premium:

Cover for pre-existing conditions

Cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:

- | | | |
|--------------------------|-------------------------------------|----------------------|
| ● Acne | ● Diabetes | ● Hypertension |
| ● Arthritis | ● Eczema | ● Psoriasis |
| ● Asthma | ● Fibrocystic Breast Disease | ● Ulcerative Colitis |
| ● Carpal Tunnel Syndrome | ● Gastro-Oesophageal Reflux Disease | ● Varicose Veins |
| ● Crohn's Disease | ● Glaucoma | |

Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims. Any child selected for the pre-existing condition upgrade will be charged at our full child rate plus the upgrade supplement.

In-patient Mental Health Treatment

This option gives members cover for both in-patient and day-patient treatment if they are diagnosed with a mental health condition, up to a maximum limit of 28 days per membership year, which includes 14 days on a 25% co-share basis. A 12 month qualifying period may apply and full terms and conditions are given in your relevant policy documents. Not available with the Essentials or Everyday product.

Channel Islands Cover

If you reside in the Channel Islands you can choose this upgrade specifically designed to offer additional benefit to supplement the treatment available to you.

For an additional premium we will cover the services provided by your Channel Islands G.P, including prescription costs, consultations and routine minor surgery. Cover is available for return travel costs to another Bailiwick or the UK, where you require medical treatment unavailable in the Bailiwick of your residency. The cover will also provide benefit for travel and accommodation costs for parents or a qualified nurse accompanying a child for treatment. Benefit limits will be shown in your Schedule of Cover if you have selected this upgrade.

Multi-Trip Travel Insurance Upgrade

This special Multi-Trip Travel Insurance can only be bought in conjunction with our Private Health Insurance. For an additional fee per member, it can be added to upgrade your cover.

Three levels of cover are available:

- Europe (including Republic of Ireland, Canary Islands, Iceland, Madeira and countries bordering the Mediterranean)
- Worldwide (excluding USA and Canada)
- Worldwide (including USA and Canada)

The following countries are excluded from all levels of cover: Afghanistan, Algeria, Central African Republic, Chechnya, Democratic Republic of Congo, Egypt, Iran, Iraq, Israel (Gaza Strip and West Bank only), Lebanon, Libya, Nigeria, North Korea, Somalia, South Sudan, Sudan, Syria, Tunisia and Yemen.

Travel Policy Summary

Benefit		Cover for
1	Cancellation & Disruption Missed Departure Travel Delay (£20 for the first 12 hours) Alteration of Itinerary	£5,000 £1,000 Max £100 £1,500
2	Medical, Repatriation and other Expenses Hospital Inconvenience (£25/day) Funeral Expenses	£10,000,000 £1,500 £5,000
3	Personal Accident 1. Accidental Death 2. Loss of one limb or one eye 3. Loss of two limbs or both eyes or one limb and one eye 4. Permanent Total Disablement	£15,000 £15,000 £15,000 £15,000
4	Baggage and Personal Effects Any one item Valuables Delayed Baggage	£2,000 £350 £350 £100
5	Money Travel Documents and Credit Cards	£500
6	Legal Expenses Personal Liability	£15,000 £2,000,000
7	Hi-jack and kidnap (£50 per day)	£1,000
8	WINTER SPORTS Maximum Duration Equipment Hire (£25 per day) Ski Equipment Lift Pass Piste Closure (£25 per day) Avalanche Cover	21 days £250 £500 £200 £250 £250

Multi-Trip Travel Exclusions & Limitations

- Any trip exceeding 120 days duration. There is no limit to the number of trips made in any 12 month period.
- Winter Sports cover is limited to 21 days cover per year.
- Any trip booked or commenced during convalescence following serious injury or illness.
- Any trip expected to involve hazardous or non-conventional holiday or manual work.
- Any trip made by insured persons under age 16, unless accompanied by an adult covered and aged over 18.
- Cover is only available for members up to their 75th birthday.
- There is an excess payable for each and every claim.

Underwriting Options

Our Private Health Insurance schemes are designed to cover new and unexpected medical conditions. We offer a choice of underwriting options as described below. Please take your time to read about the options as this is important information you will need to know.

Full Medical Underwriting

This means we ask medical declaration questions about past health. Any pre-existing conditions and related conditions may be excluded from cover, unless we agree to accept them. These exclusions will be shown on your Schedule of Cover.

Moratorium

This means we do not need a medical declaration to be completed. Instead we will not cover treatment of any pre-existing condition or related conditions if you have had symptoms, even if a medical opinion has not been sought, in the 60 month period prior to the member joining the scheme. However, we may agree to cover a pre-existing condition or related condition providing the condition or any related condition does not remain present, including in remission and only if there have been no symptoms, treatment, medication, diagnostic tests or advice for such conditions during a continuous 24 month period after joining the scheme.

Continued Moratorium

You can apply on this basis if you are transferring from an existing scheme, which is underwritten on a Moratorium basis. We apply our Moratorium conditions as above with effect from the commencement date of the scheme from which you are transferring.

Continued Personal Medical Exclusions

You can apply on this basis if you are transferring from an existing fully medically underwritten insurance scheme. We will apply the same personal medical exclusions to your cover with us that were applied to your previous scheme.



24 Hour GP Advice Line

When you take out either our Lifestyle or Elite policy you will be able to access our exclusive 24-Hour GP Advice Line. This flexible service enables you to arrange a telephone or video consultation with a GMC registered General Practitioner or Doctor from the comfort of your home, at a time that suits you.

There's no queuing or sitting in waiting rooms, your call will go straight through to one of our doctors who will be able to offer medical advice to your specific needs.

The GP Advice Line is a convenient service and provide you will reassurance knowing a qualified GP is waiting to take your call without you having to book an appointment with your GP surgery.



24/7 confidential medical advice



Advice specific to your needs



Saves you time and worry



Unlimited service



Quick and simple to use



Advice and reassurance and diagnosis

Our doctors can also provide you with advice relating to travel, lifestyle or medication. What's more, they can also send prescriptions directly to you or to a local pharmacy* so you won't have the hassle of going out to the chemist. After speaking to a doctor, if they decide you're not well enough to work, they can provide you with a fit note.

*Charges may apply



Your Benefits

When you take health insurance out with us you don't just get a healthcare policy, we give you a huge range of additional benefits, from exclusive offers and discounts to Health and Wellbeing Support Services.

Lifestyle Rewards

You and your family will have access to over 200 unique deals and added value offers on a wide range of luxury products, services and experiences.

You will receive exclusive discounts on clothing and accessories, homeware, food and dining, and much more. We will also provide you with offers on breaks away including:

- Boutique hotels
- Spa stays
- Coastal or countryside retreats



Discounted Nuffield Health membership

Staying fit and healthy is an important part of our everyday lives and we are delighted to have teamed up with Nuffield Health to exclusively offer members 20% off their gym membership when you take out a health insurance policy with General & Medical.

Nuffield Health has over 100 clubs across the UK, members get access to:



Access to their range of facilities and services available, including an extensive selection of exercise classes, swimming pools, saunas and jacuzzis.



Nuffield Health's onsite gym experts, which includes personal trainers and physiotherapists.



Regular health MOT's and the use of multiple gyms as well as their home club.

To find out more about our lifestyle rewards and benefits please visit our website www.generalandmedical.com

Health & Wellbeing - a free service

The health and wellbeing of you and your family is important to us. That's why we are pleased to include free 24 hour Health and Wellbeing Support within all of our Private Health Insurance policies, to offer additional benefits to you and your family, all for no extra cost. We want to make sure you have access to support whenever you may need it.

Health & Wellbeing 'online'

The online Health & Wellbeing site gives you the resources and inspiration to make simple changes to develop a healthier, more balanced and productive lifestyle. The site provides:

- Active life programmes designed to guide you to your health goals
- Health & Wellbeing programmes with up to date, clinically validated support information
- Active sport programmes for those with specific sports or training goals
- Active care programmes designed to prevent illness or manage existing conditions

There is also help with a wide range of issues such as medical information, diet and nutrition, help to stop smoking and even guidance on travelling overseas.

Telephone Counselling

This service is available 24 hours a day, 7 days a week and gives you access to confidential telephone counselling and support. You can speak with counsellors, scheduling convenient appointments for each session.

The specialist teams of experienced, qualified and trained counsellors are able to provide support and assistance on a wide range of issues including family and relationship difficulties, anxiety, stress, emotional problems, work related issues, bereavement and debt.

Health & Wellbeing advice

The Health & Wellbeing advice service gives you access to a team of doctors, nurses and specialists who are on hand to provide confidential and easy to understand help and guidance. You can discuss health and lifestyle issues, medical symptoms and worries with a sympathetic professional across a wide range of subjects.

This service provides general guidance and information only and is not intended to detract from or substitute normal primary healthcare. This is not an emergency service and will not provide a diagnosis or prescribe treatment.



What Isn't Covered

Our cover has a number of exclusions and limitations that vary depending on the cover you choose and the underwriting option that applies to your cover. The exclusions and limitations on our schemes are summarised below. For full details please refer to your relevant Policy Documents.

Significant Limitations

- a) The services of a general practitioner or general dental practitioner.
- b) Sight testing, routine medical examinations, chiropody/podiatry.
- c) Pregnancy or childbirth including preventative care, complications, miscarriage or termination.
- d) Any dental condition not involving in-patient oro-surgical operations/procedures.
- e) Out-patient treatment, in-patient treatment or day care treatment of any psychiatric illness or disorder.
- f) Health screening, routine monitoring, allergy testing or treatment.
- g) Rehabilitation or convalescence including bed rest without active treatment.
- h) Treatment received outside the UK or Channel Islands.

Significant Exclusions

- a) Alcoholism or drug dependence (licit or illicit).
- b) Accident or emergency admission and/or unplanned admissions, their routine follow-up or any complications.
- c) Treatment of congenital defects or conditions which are a natural part of the ageing process.
- d) Treatment of chronic conditions.
- e) Birth control, conception, sexual problems and gender reassignment.
- f) Regular or long term renal dialysis in chronic or end stage renal failure.
- g) Any undisclosed pre-existing condition.
- h) Suicide or treatment of self inflicted injury or injury sustained whilst participating in any form of illegal activity or under the influence of drugs or alcohol.
- i) Sleep disorders/sleep studies/sleep apnoea.
- j) HIV/AIDS and any related condition or test.
- k) Organ transplants or replacements.
- l) Treatment arising from nuclear, chemical or biological contamination, war, civil disorders or riots.
- m) Referral by, or charges for, care or treatment by a family member or anyone living or working with the covered person.

Non-UK Travel Medical General Exclusions

- a) Any trip exceeding 120 days duration.
- b) Any trip booked or commenced during convalescence following serious injury or illness.
- c) Any trip expected to involve hazardous or non-conventional holiday or manual work.
- d) Any trip made by insured persons under age 16, unless accompanied by an adult covered and aged over 18.
- e) Cover only available up to a persons 75th birthday.
- f) There is a £100 excess per claim.

Your Questions Answered

If after reading these frequently asked questions you need more information, or have any unanswered questions, please contact us on 0800 145 5838. We will be happy to help.

Who provides the policy?

Where the benefits of your policy are insured, different insurers may underwrite them. For clarity we have detailed which insurers underwrite the benefits you may have, in the table below.

	Healthcare	Non-UK Medical Cover	Multi-Trip Travel Insurance	Life Cover	Personal Accident	Critical Illness	Temporary Disablement
General & Medical Insurance Ltd	♦			♦	♦	♦	♦
Certain Underwriters at Lloyds of London		♦	♦				

♦ Underwriter

General & Medical Insurance Ltd is authorised and regulated by the Guernsey Financial Services Commission (GFSC)
 General & Medical Finance Ltd is authorised and regulated by the Financial Conduct Authority (FCA)

Are there any age limits?

You may join a General & Medical scheme as an individual from the age of 16 up to your 75th birthday. Once covered there is no upper age limit.

Children under the age of 16 must be added to an adults policy. Children are classed as a child up to their 21st birthday, or their 26th birthday if they remain in full time education. Proof of full time education must be provided.

Will my premium go up at renewal?

We review your premiums annually to reflect the overall cost of claims and medical inflation. Our schemes are priced using age bands, reflecting that people are more likely to claim as they get older. This means that you could see an age-related increase in your premium in addition to our general review.

Your premium can be influenced by other factors such as the availability of new treatments, medical technologies and any claims made on your scheme.

How do I make a claim on my Private Health Insurance policy?

You should contact your Health & Care Support Specialist before you see your consultant so that we can confirm your cover. Your Health & Care Support Specialist will be able to guide you through the process of claiming and let you know what is and is not covered. The full claims procedure is detailed in your relevant policy documents.

How do I make a claim on my Non-UK Travel Medical Policy?

To make a claim for emergency medical treatment whilst outside the UK please use the telephone numbers provided within your Schedule of Cover.

How do I make a claim on my Multi-Trip Travel Policy?

To make a claim for Multi-Trip Travel please use the telephone numbers provided within your Schedule of Cover.

Can I cancel my policy?

You may cancel your policy by telephoning us, by email or in writing (see contact us for details).

You may cancel your policy during the 14 day cooling off period. This period commences on the day your cover starts or when you receive your policy documentation, whichever is the later. We will refund any premium paid at the date of cancellation, providing you have not used any of the services available on your cover and no claims have been made.

If you decide to cancel your cover before your renewal date and outside of the cooling off period, providing you have not used any of the services available on your cover or attempted to make any claims you can do this by giving us at least 30 days notice before the date on which you want your cover to cease. If you have incurred any claims costs, attempted to make a claim, used any of the services provided by your cover, or an incident has occurred which has led to a claim, or may yet lead to a claim against your policy, we will require you to pay any remaining unpaid balance of the full annual premium as shown on your most recent Schedule of Cover document. You will receive written confirmation from us that your cover has ceased and your cover will not continue beyond your cancellation date.

If you wish to cancel your cover at your renewal date you should tell us as soon as possible before your renewal date. Your cover will cease the day immediately prior to your policy renewal date. A 14 day cooling off period also applies at renewal, commencement of which is from your renewal date.

Reasonable and Customary Charges

We look to contain claims costs wherever possible, to minimize the impact on your premiums. Medical diagnostics, technology and equipment are becoming more advanced day by day, and so more claims are being made each year. We aim to manage the costs arising from these claims according to a frequently reviewed fee schedule. We believe this schedule reflects reasonable and customary rates of remuneration for the procedures listed. The schedule shows the maximum amount payable towards each procedure. These fee schedules are issued to all affiliated medical specialists.

What do I do if I have a complaint?

To avoid misunderstandings, you must read the information supplied when taking out your cover. If you are unsure about any aspect of cover, you should contact your personal Health & Care Support Specialist. We're here to help.

We are committed to providing a high level of service to all our clients but occasionally things can go wrong. If this happens, we will do what we can to put things right.





Want to know more?

 **Please contact us on:**
0800 145 5838 or 01223 881779

 **You can email us at:**
ciphe@mlhs.co.uk

 **Visit us online at:** www.mlhs.co.uk

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