



Business Healthcare

Brochure for Companies and Groups

Contents



This brochure explains the different schemes and levels of cover we offer. If you have any further questions about our Corporate Healthcare Schemes, please contact us on **0800 980 4601 / 01733 362872** or email us at **sales@generalandmedical.com**

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Why choose us?

General & Medical Healthcare specialise in providing quality Private Health Insurance to businesses and other organisations or associations, including sports clubs. 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.

General & Medical was established during the 1980's initially providing finance and insurance services to the professions within the UK. We have continued to evolve at an impressive rate and today provide private health insurance schemes to both UK and international clients. We have our main office in Peterborough, Cambridgeshire, with further administrative offices in London and Guernsey.

General & Medical maintain close links to the medical profession. We are the preferred provider of private medical insurance for the Association of Surgeons of Great Britain and Ireland. In addition, we retain a Medical Advisory Panel of fully independent surgeons and medical practitioners who work with us to advise us and help us to evolve.

With our dedication to providing a personal level of service to all clients, telephone calls are never routed through a call centre or held in a queuing system.

General & Medical clients are assigned a named Health & Care Support Specialist trained in medical terminology and claims handling. Health & Care Support Specialists are always on hand to help and advise the administrators and members of the scheme.

As a health insurance specialist our attention is focused on providing compelling healthcare solutions and by building on solid foundations, we continue to grow steadily. Our customers have the reassurance that we will be there when they need us.

This brochure describes the schemes and options generally available to businesses in the UK but we have the flexibility to provide schemes with a mix of benefits, tailored to each company's particular needs. For example, if some or all of your employees work overseas, please ask about our range of international healthcare schemes.

Similarly, for the sports industry, our unique range of sports healthcare schemes provides cover for sports related injuries, sometimes not normally covered by most UK insurers. Please ask for a brochure.



A dedicated first-class claims service



Health and wellbeing support & EAP



Flexibility with your premium



Multiple cover options



Access to a 24 hour GP advice line



Over 1,000 hospitals to choose from



Quality Care



Exclusive discounts

Health Insurance - the business case

Your success depends on you and your employees so it is an investment to look after your health and theirs. Private Health Insurance is highly valued by employees as one of the most important benefits an employer can provide to their staff.

The Business Benefits

Private health insurance provides a sense of security and reassurance so businesses can enjoy the benefits of a happier, healthier, more satisfied workforce. It is at the top of the list for employers who want to demonstrate their concern for the well-being of their staff and there are real benefits to businesses that can easily outweigh the costs involved.

Employee turnover can be lowered significantly, especially if the benefit is extended to their family members. This is a genuine benefit which the whole family values. This helps businesses to retain their staff and in return, lowers recruitment and re-training costs.

As part of an overall employee benefit package, private health insurance will help your business attract and retain quality staff. Often, prospective employees will place a value on it above the equivalent monetary amount in salary.

Of course, employees will themselves benefit from fast diagnosis, with immediate access to consultants and the highest quality treatment, should they need it. The employee is seen and treated promptly and for the business this means that they return to work sooner, minimising any adverse effect on their productivity.

It is also worth remembering that health insurance premiums can usually be treated as a tax-deductible business expense, reducing a company's tax liability and so improving its bottom line.



Health Insurance - get well sooner

If one of your employees were to experience worrying symptoms, Private Health Insurance can give some control over the situation. Diagnosis can be almost immediate and treatment available promptly thereafter.

Choice and Convenience

When a General Practitioner says tests or treatment are needed there are no NHS waiting lists to worry about. Appointments can be made at a chosen hospital within days. If further investigations or surgery is needed, there is further choice available regarding the hospital to attend and the consultant who will perform the procedure. Treatment can also be arranged on a date and at a time that best fits around work or family commitments.

Quality Care

Patients at any one of our selected private hospitals or medical facilities will usually have their own room with en-suite facilities. They will normally have the same consultant throughout their treatment and benefit from nursing staff who have time to dedicate to personal care. Excellent food and unrestricted visiting hours is another benefit.

First Class Claims Service

General & Medical employ a team of Health & Care Support Specialists who deal with all aspects of client care. Our corporate clients are assigned to one or more Health & Care Support Specialist(s). The Health & Care Support Specialists assigned to the client will assist employees with the claims process and the scheme administrator at the company with any amendments such as leavers and joiners. We have found that consistency of dealing with the same people has been welcomed by corporate clients because it eases administration and is preferred by employees should they need to make a claim.

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 treatment, we make the payments direct to the hospital. With one less thing to worry about, you and or your employees can concentrate on getting well.



Business Flex

The success of your business depends on you and your employees so it pays to look after your health and theirs. Our Business Flex corporate health insurance has been broken down into four key covers, giving you the flexibility to choose the right option for your employees.



Business Prime

Designed to provide quick and essential access to hospital in-patient and day-patient surgery and treatment following an initial diagnosis. In addition this cover provides access to treatment for cancer both as an in-patient and out-patient.



Module 1

Including all of the benefits of Business Prime, as well as the benefits of in-patient, and day-patient surgery and cancer treatment this module offers additional cover for out-patient treatment including initial consultations and diagnostic tests.



Module 2

This module offers enhancements to the benefit levels of Module 1 along with extended cancer care, additional maternity and accident and illness cash benefits. Cover is also included for emergency medical treatment outside the UK.



Business Elite

The Elite module includes all of the benefits of Module 2 many of which attract enhanced levels of cover. In addition benefits are included for routine dental, optical, private GP and maternity services and extend to include cover for prescription costs.

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 discounts to Health and Wellbeing Support Services and an Employee Assistance Programme.

Lifestyle Rewards

Members 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

Employee Support Services

A happier and healthier employee is a more productive employee. Our Health & Wellbeing and Employee Assistance Programme support services offer a great range of benefits for you and your employees, providing convenient access to help to deal with personal and professional issues on a broad range of subjects, all for no additional cost to your scheme.

Telephone Counselling

This service is available 24 hours a day, 7 days a week and gives members access to confidential telephone counselling and support. Members can continue to work 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.

Face to Face Counselling

This additional service provides members with up to 6 Face to Face Counselling sessions per problem, through a nationwide network of associate counsellors, so sessions can be organised close to the member's home or place of work. Face to Face Counselling will normally be arranged where, in the professional opinion of the counsellor, it would benefit the member.

Health & Wellbeing advice

The Health & Wellbeing advice service gives members access to a team of doctors, nurses and specialists who are on hand to provide confidential and easy to understand help and guidance. Members 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.

Health & Wellbeing 'online'

The online Health & Wellbeing site gives your employees 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.



HR and Line Manager Support

This service provides 24 hour access to telephone helpline services, for guidance and support on workplace issues.

Whether through counselling to deal with the emotional aspects of managing people or legal information to supply vital support, the service can help managers and HR teams with a wide range of issues such as:

- Workplace bullying
- Work related stress
- Workplace conflict
- Communicating change
- Alcohol & drugs
- Work/life balance

Critical Incident Support

Critical Incident Support provides affected employees, managers and proprietors with 24 hour telephone helpline services for a comprehensive and timely response to any critical incident. Typically this could include physical violence, serious workplace injury or fatality, robbery, assault, fire, explosion or terrorist activity.

Dependent upon the nature of the incident, for an additional agreed cost, trained and experienced critical incident support workers, counsellors and/or psychologists would be made available for on-site debriefing and counselling. The timing of their attendance on-site would be by agreement with the business having regard to the nature of the incident and the needs of those involved. Ongoing support would then be available by telephone and/or face to face counselling as appropriate.

24 Hour GP Advice Line

Our convenient 24 Hour GP service allows your employees and members to speak to a qualified GP either over the telephone or via an online virtual consultation service. This complimentary service can help to increase the health & wellbeing of your staff and reduce levels of absenteeism, boosting productivity.



Unlimited access to Private GP telephone consultations



Women's Health



Men's Health



Junior Health



Elderly Health and Care



Lifestyle and Diet

Benefits At A Glance - Business Healthcare

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

In-Patient Benefits	Business Prime*	Module 1	Module 2	Business Elite
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	✓	✓	✓	✓
External prosthesis and wigs relating to a claim for cancer		✓	✓	✓
Experimental Drugs as part of an ethics committee approved randomised clinical trial pre agreed with us			✓	✓
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	(Relating to an in-patient admission only)	£1,500	✓	✓
Subsequent diagnostics inc MRI & CT Scans				
Physiotherapy & Complementary medicine	£500 (Relating to an in-patient admission only)	£500	£1,000	£1,500
Treatment for Cardiovascular conditions	✓	✓	✓	✓
Out-patient Mental Health		£1,000	£1,000	£2,000
Maternity				
Complications of Pregnancy (defined conditions only)		✓	✓	✓
Maternity Benefit			£150	£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		£1,000	£1,000	£2,000
Personal Accident Cash Benefit			£1,000	£2,000
Temporary Disablement Cash Benefit			£100 per month for up to 6 months	
Critical Illness Cash Benefit		£1,000	£1,000	£1,000
Cover for Boarding Pets Cash Benefit				£250
Other Benefits				
Health & Wellbeing/Employee Assistance Services and Stress Counselling	✓	✓	✓	✓
Home Nursing		✓	✓	✓
Private Ambulance		✓	✓	✓
24 hr GP advice line	✓	✓	✓	✓
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	✓	✓	✓	✓

✓ Full refund subject to any limits or eligibility criteria as detailed in the Policy Document Part 1 – Your Policy General Terms and Conditions and Policy Document Part 2 A – Your Private Health Insurance.

* Business Prime has an annual overall maximum benefit limit of £50,000 per person. **Note:** Unless stated otherwise, any limits shown are per membership year.

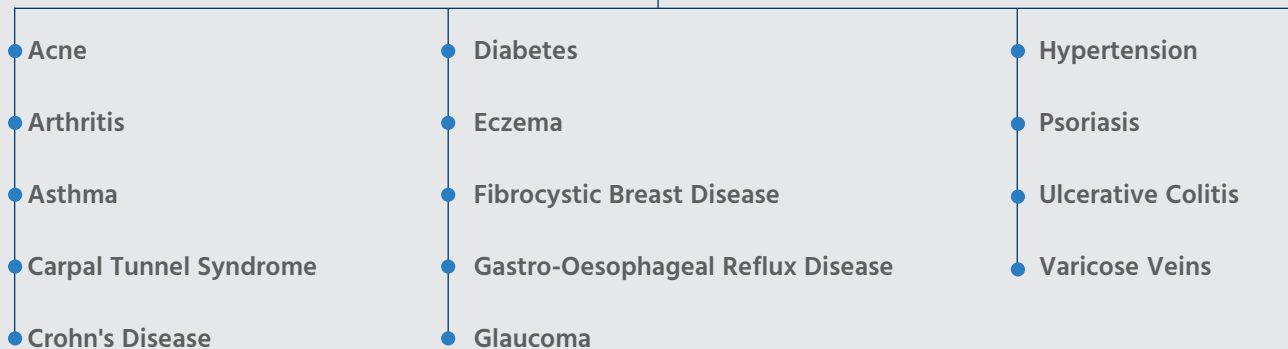
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Ways to Enhance your Scheme

You can enhance your scheme by, for example, choosing Module 1 instead of Business Prime or Freedom Hospitals instead of First Choice Hospitals. You should select the level of cover and hospital choice that best suits your needs and budget, but you can also choose to add any of the following options to enhance the benefits available from your healthcare scheme.

Cover for pre-existing conditions

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



For an additional premium, you can extend any members' cover for up to two of the pre-defined conditions. The cover is subject to an annual limit of £1,000 which rolls up year on year to a maximum of £10,000 after 10 years, provided cover has been continuous and there have been no claims relating to the pre-existing condition.

This option has helped some people to consider Private Health Insurance for the first time and has caused others with cover elsewhere, to switch to General & Medical.

Cover for In-patient Mental Health

This option gives members cover for both in-patient and day-patient treatment if they are diagnosed with a mental health condition. Full cover is given for up to 28 days followed by up to an additional 12 days on a 50% co-share basis. A 12 month qualifying period may apply and full terms and conditions are given in your relevant policy documents.

Channel Islands Cover

Residence of the Channel Islands can choose this upgrade specifically designed to offer additional benefit to supplement the treatment available to them.

For an additional premium we will cover the services provided by their 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 the Schedule of Cover if this upgrade has been selected.

Enhanced Benefit Option

This is available to schemes with more than 100 adults on cover. This option is useful where you feel the standard limits on our schemes should be extended or relaxed to better suit your requirements.

Benefits associated with this option are:

- 50% increase in limit on Therapies benefit where applicable to the cover chosen.
- We will allow charges from Consultants and Anaesthetists to exceed our published limits for treatment costs from Consultants and Anaesthetists by up to 20%, where necessary.
- We will extend our standard 90 day limit for receipt of invoices after treatment to 120 days.
- We will allow self referral to a consultant for a consultation without the need to see a GP first.

Claim 24-7 - For groups of 100 or more members

There may be times when a claim needs to be authorised for a diagnosis to be undertaken almost immediately. As a standard offering for groups of 100 or more members, Claims 24-7 gives you the ability to pre-authorise one claim. You must then complete and follow the normal claims process. We will confirm the claim has been fully authorised by our underwriters and we will "reset the clock" enabling you to pre-authorise another claim.

Multi-Trip Travel Insurance Upgrade

This special Multi-Trip Travel Insurance can only be included in conjunction with our Business Health Insurance. You can also enhance this upgrade to include cover for your employees who are required to travel on business.

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)

Travel Policy Summary

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

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.

Participating Hospitals - more choice

A vital part of any Private Health Insurance scheme is the availability of the private hospitals and 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 visiting 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 members 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 members timely access, privacy and the dedicated care and comfort they 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 a close association. These include Spire Healthcare, Ramsay Healthcare, BMI and Nuffield facilities. If you choose our First Choice Hospitals, you will benefit from our lowest monthly payments.

Freedom

Freedom hospitals include all First Choice facilities and also give members access to additional facilities throughout the UK, including NHS hospitals with private facilities attached, plus a number of central London facilities.

Premium

Premium hospitals are specialist facilities, normally found in central London that due to their reputation and location are able to charge substantially more for their medical services.

For full details of our hospital list, please ask for our Participating Hospitals brochure or please visit www.generalandmedical.com/hospitals



Ways to Control your Costs

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 Module 1 instead of Module 2 or by restricting your hospital choice to First Choice only. You can also significantly reduce your premiums by adding an excess to your scheme.

Policy Excess

An excess is an amount agreed in advance that each member on your scheme pays towards the cost of a claim. For example, if you choose a £250 excess per claim and treatment for one eligible claim costs £5,000, the member 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 scheme, you choose whether the excess applies once per policy year or to each claim. If you choose an excess per policy year and 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 is both affordable for members and which helps you control the cost of the scheme to meet your budget.



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 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.

Multi-Trip Travel Exclusions & Limitations

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

Your Questions Answered

If after reading these frequently asked questions you need more information, or have any unanswered questions, please contact one of our sales advisors. 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

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 policy document.

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.



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 will be excluded unless we agree to accept them. These exclusions will be shown on your Schedule of Cover.

Moratorium

For Moratorium underwriting, we do not need a medical declaration completed. Instead, we will not cover treatment of any pre-existing condition or any related conditions if there have been symptoms (even if a medical opinion has not been sought), medication, treatment, diagnostic tests or advice relating to that condition or any related condition 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, medication, diagnostic tests, treatment 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.

Medical History Disregarded

Means that any pre-existing medical conditions will be covered providing they fall within the terms and conditions of the policy. Further detail is available on application.

Continued Underwriting Options

For all continued underwriting options proof of previous insured terms will be required and you may need to state whether anyone on the scheme has suffered from cancer, heart, psychiatric or orthopaedic joint conditions in the past, depending on the size of the scheme as additional terms may apply.

Medical Records

A copy of your medical history or a medical report may be requested at the start of any claim.

What's next?

Business Health Insurance is a great benefit in the workplace. At General & Medical we have a wide range of options and rewards available for your business from flexibility in your premium to access to our Health and Wellbeing services.

How to apply

To apply for a quote you can visit our website www.generalandmedical.com and:

- Complete a 'Quick Quote' form to get an indicative price and one of our team will call you back to discuss your requirements.
- Request a call back by completing our online contact form and a member of our team will call you back.

Application Details

In order to complete the application form we will need:

- Details of the members to be included in the policy (including contact details and dates of birth).
- Completion of our Business Healthcare Application

If you have any queries or would like one of our sales team to contact you directly please contact us directly.

 **Please call us on:**

0800 980 4601

01733 362872

08:45 - 17:15 Monday to Friday

 **Write to us at :**

General & Medical Healthcare
General & Medical House
Napier Place
Peterborough, PE2 6XN

 **You can email us at:**

sales@generalandmedical.com

 **Visit us online at:**

www.generalandmedical.com



Group companies include:



Contact Us

To find out more about how we can help you then give us a call and a member of our friendly team will be on hand to help out.



Please call us on:

0800 980 4601 or 01733 362872



You can email us at:

sales@generalandmedical.com



Visit us online at: www.generalandmedical.com

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