

Aviva is one of the largest providers of private healthcare and income protection policies in the UK, covering over 2 million people. This size and strength in the market means you can have peace-of-mind that a private health insurance policy should bring.

Our Medios product range of healthcare products have been developed to provide extensive private medical treatment for

individuals and their families, whilst offering additional benefits that you may not find on other private healthcare policies. The Medios product range includes Healthcare, Executive Plus and Optional.

This Medios at-a-glance guide provides you with an overview as to the benefits of the policies and should be used in conjunction with advice from your insurance intermediary.

### What makes Medios different?

The key benefits of all Medios products include:

- Treatment in any private facility in the UK - no restrictive list of hospitals (unless selected)
- No overall limit on the amount you can claim. Some individual benefits do have limits
- In-patient and Day-patient Psychiatric treatment – up to 100 days per year
- Home nursing
- Discount for families and multiple policyholders
- 24-hour GP and Stress Counselling telephone helplines
- Access to Personal Health Manager – our online health tool.

| Additional benefits of Medios Healthcare  | Additional benefits of Medios Executive Plus   | Additional benefits of Medios Optional  |
|---|--|---|
| <ul style="list-style-type: none"> <li>■ GP referred physiotherapy</li> <li>■ Complementary therapy/treatments including acupuncture, homeopathy, osteopathy and chiropractic</li> <li>■ Overseas emergency treatment up to £20,000 per year</li> <li>■ Only one age-related premium increase over the life of the policy</li> <li>■ Choice of excess – the larger the excess the smaller the premium.</li> </ul> | <ul style="list-style-type: none"> <li>■ GP referred physiotherapy</li> <li>■ Complementary therapy/treatments including acupuncture, homeopathy, osteopathy and chiropractic</li> <li>■ No age related increase – the age you take out the policy is the premium age band you stay in, for the life of the policy</li> <li>■ Choice of excess – the larger the excess the smaller the premium</li> <li>■ Reducing excess – for every year that no claim is made the excess reduces by a third</li> <li>■ Day-patient cash benefit.</li> </ul> | <ul style="list-style-type: none"> <li>■ In-patient and Day-patient Psychiatric treatment – up to 100 days per year</li> <li>■ No age related increase – the age you take out the policy is the premium age band you stay in, for the life of the policy</li> <li>■ Day-patient cash benefit</li> <li>■ Modular Policy, choose from two levels of benefit to suit you</li> <li>■ NHS Cash benefit.</li> </ul> |

As with all private healthcare policies there are some exclusions to what is covered. This includes pre-existing medical conditions and chronic conditions.

The benefits and exclusions listed above does not form a policy summary. For more information refer to the relevant policy wording.

## Medios Claims Team – dedicated to Medios policyholders

As well as the policy benefits, some of which are listed above, each Medios policyholder has access to a dedicated claims team within Aviva.

What's more, we endeavour to assess many claims over the telephone removing the need for filling in a claim form.

**For more information on any Medios product please speak to your insurance intermediary.**