



My Health Cash Plan from Aviva

Peace of mind to help with life's everyday health costs

| Retirement | Investments | Insurance | **Health** |



My Health Cash Plan

Thank you for enquiring about My Health Cash Plan. This simple guide is designed to tell you everything you need to know about the options that are available to you and aims to answer any questions you might have.

The next page is a snapshot of your My Health Cash Plan. It shows you how you can increase your cover, or reduce your monthly costs. The options shown are then explained further in the summary of cover part of this brochure.

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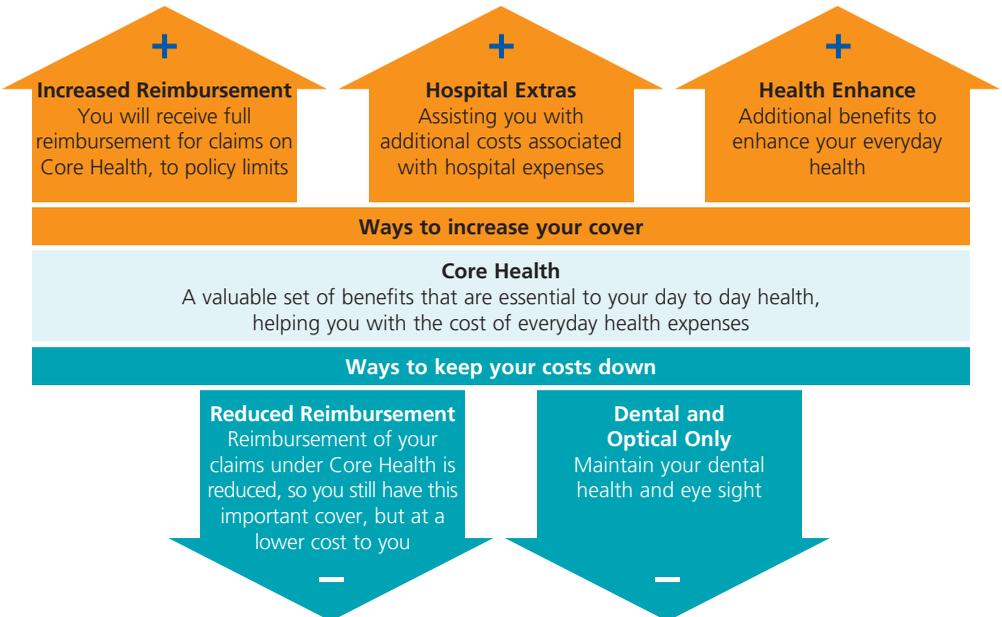
Introduction to My Health Cash Plan

My Health Cash Plan is a way of managing your everyday healthcare costs. It's simple to use – you use the benefits under the plan and we will reimburse you for the cost of them, up to the benefit limits. There's a wide range of benefits to help to maintain your health and we can reimburse you for up to 80% of the cost (and in some cases up to 100%).

Our product really does offer benefits that you can use on a regular basis and allows you to choose the level of cover that suits you.

Your Cover

The diagram below gives you a summary of the options available to increase your cover or keep your costs down. You will find more detail on these options in the summary of cover section of this brochure. The plan starts with our Core Health cover. You then have the choice to increase your cover by adding extra benefits, or reduce your cover which will lower your monthly premiums. If you do add extra benefits, your monthly premiums will increase.



What does My Health Cash Plan cover?

This insurance is a Cash Plan policy which provides reimbursement of a proportion of certain health costs. The policy is arranged and administered by Aviva Health UK Limited.

This summary has been designed to provide you with the key information about the product. Therefore, it's really important that you take the time to read it. The summary doesn't contain the full standard terms and conditions that apply to the product. These are contained in the terms and conditions booklet. You may request this booklet at any time. Non-standard terms may apply.

Please note that applicants must be 18 years of age or above to qualify for this policy. There is no upper age limit. Premiums can be paid on a monthly or annual basis.

What do you get once you say yes?

■ Lots of choice

My Health Cash Plan is flexible, so you can choose options to increase your cover, such as full reimbursement, or reduce your cover, such as dental and

optical only. By adding extra options you increase your premiums and by reducing your cover, you will lower them.

■ Cover for you and your family

It's easy to cover your family too. For an extra cost, you can add your spouse/partner/civil partner and/or your child/children. The only difference is that as a child's health costs tend to be lower, they get half the benefit. For example, an adult will be covered up to £250 on dental and optical costs whereas a child will be covered up to £125.

■ Extra benefits

As an Aviva policyholder, you will benefit from additional benefits such as:

- 24 hour GP helpline
- stress counselling helpline (available to members aged 16 and over)
- gym discounts of up to 25% with selected gyms. Terms & conditions apply.

What's covered – summary

You start with our Core Health cover. You don't have to increase or reduce your cover. However, there are options to do so if you'd like to. Please see the tables on the following pages for details. The columns show the benefit available, reimbursement amounts each person every policy year, and the percentage we'll reimburse you.

A one month qualifying period applies to all benefits unless otherwise stated.

Core Health

Benefits	Adult	Child
Dental and optical	100% reimbursement Up to £250	100% reimbursement Up to £125
Therapies: <ul style="list-style-type: none"> ■ Physiotherapy ■ Osteopathy ■ Chiropractic ■ Homeopathy ■ Acupuncture 	80% reimbursement Up to £150	80% reimbursement Up to £75
Prescriptions and GP charges	80% reimbursement Up to £50	80% reimbursement Up to £25
Health screens (12 month qualifying period)	80% reimbursement Up to £100 Available for one screen every two policy years	80% reimbursement Up to £50 Available for one screen every two policy years
Baby cash payment (10 month qualifying period)	£200 for each baby	Not available
GP helpline (no qualifying period applies)	Unlimited number of calls	Unlimited number of calls
Stress counselling helpline (available to members aged 16 and over) (no qualifying period applies)	Unlimited number of calls	Unlimited number of calls
Gym discounts (no qualifying period applies)	Discounts at a nationwide network of health and fitness clubs	Not available

This is a summary of the policy benefits. Full details of standard cover and exclusions are given in the terms and conditions booklet. A copy of this is available on request. Non-standard terms may apply. Applications are required.

+Ways to increase your cover

You're able to add one or more of the increased cover options to your core cover. Details of these options are shown in the tables below. Please note that choosing any of these options will increase your monthly premium. The columns show the money available to you and the percentage reimbursement.

Option 1

Increased Reimbursement	
100% reimbursement on all Core Health benefits (instead of 80%)	

Option 2

Hospital Extras		
Benefits	Adult £250 combined total every policy year	Child £125 combined total every policy year
In-patient cash benefit	£15 each night	£7.50 each night
Day-patient cash benefit	£15 each day	£7.50 each day
X-rays and scans as a private patient	80% reimbursement	80% reimbursement
Specialist second opinion as a private patient	80% reimbursement	80% reimbursement
Child support cash benefit	£15 each night	Not available

Option 3

Health Enhance		
Benefits	Adult £200 combined total every policy year	Child £100 combined total every policy year
Chiropody Podiatry Dietician Allergy testing	80% reimbursement	80% reimbursement

Full details of standard cover and exclusions are given in the terms and conditions booklet. A copy of this is available on request.

-Ways to reduce your cover

You can choose **one** of the options shown in the table below, to reduce your cover and your cost. If you choose one of these reduction options, you can't choose one of the increased cover options. The columns show the money available to you and the percentage reimbursement.

Option 1

Reduced Reimbursement
60% reimbursement of Core Health benefits. Dental and optical remains at 100% reimbursement.

Option 2

Dental and Optical Only		
Benefits	Adult	Child
Dental and optical	100% reimbursement Up to £250	100% reimbursement Up to £125

Full details of standard cover and exclusions are given in the terms and conditions booklet. A copy of this is available on request.

Please note that with reduced cover, you still have access to:

- the GP helpline
- the stress counselling helpline (available to members aged 16 and over)
- gym discounts.

What's not covered – summary

The following exclusions apply to the whole policy:

- any treatment received by a member in the first month after they join the policy
- any benefit where we haven't received a fully completed claim form and original receipts where required
- any charges for the completion of a claim form, or for proof of GP referral
- any benefits where a claim has already been paid under another cash plan or insurance policy of any kind
- treatment or tests received outside the UK (other than provided under the dental cover)
- treatment of an injury sustained whilst a member is training for or taking part in a sport for which they're paid or sponsored (unless they receive travel costs only), or
- treatment or tests required as a direct or indirect result of:
 - war (declared or not), military, paramilitary or terrorist activity (such as the effects of radiological, biological or chemical agents), or

- use, misuse, escape or the explosion of any gas or hazardous substance (such as explosives, radiological, biological or chemical agents).

In addition, we don't cover in-patient or day-patient cash benefit for admissions:

- for a pre-existing condition
- for psychiatric, psycho-geriatric or mental illnesses or conditions of any kind
- relating to addictions or substance abuse, or
- relating to pregnancy or childbirth.

Other exclusions apply to certain benefits and options. Please see the terms and conditions booklet for full details.

This is a summary of the policy exclusions. Full details of standard cover and exclusions are given in the terms and conditions booklet. A copy of this is available on request. Non-standard terms may apply. Applications are required.

Any questions?

Making a claim

You can claim in line with your policy benefits. To claim on these benefits you must send us a completed claim form along with itemised receipts or other supporting evidence as requested. You can also call our customer claims department on **0800 158 5191**.

Calls to and from Aviva may be monitored and/or recorded.

Can the policy be cancelled?

After your application is received and accepted by us, you'll receive policy documents and notice of the right to cancel. You will then have 14 days in which to change your mind and cancel the policy.

After your policy has renewed you'll have 14 days in which to change your mind and cancel the policy, running from the first day of your new policy year.

If you decide to cancel the policy, any money you've already paid during the 14 day 'cooling off' period will be refunded.

Your cancellation rights after the 14 day cooling off period are contained within the policy terms and conditions.

Please be aware that you may need to review and update cover periodically to ensure it remains adequate.

If you decide to cancel the policy, you must notify our Customer Service Team at:

My Health Cash Plan
Aviva Health UK Limited
Jewry House
Jewry Street
Winchester
SO23 8RZ

If you don't cancel the policy your cover for eligible treatment will continue until the renewal date and we will continue to collect any applicable premium.

What is the duration of my policy?

Your My Health Cash Plan policy is a one year contract.

You should review your cover periodically to ensure it remains appropriate for your needs, as we'll automatically renew your policy unless you notify us that you want it to stop.

Any questions?

How can I pay?

Premiums are always paid in advance. You have a choice of payment method:

- monthly or annually by Direct Debit
- monthly or annually by credit card.

What about tax?

Insurance Premium Tax is included in the premium at the appropriate rate.

Except where specified, this document reflects our understanding of the relevant law (and regulatory guidance) as at April 2018, which is subject to change.

Law

The law of England will apply in legal disputes and your contract will be written in English. We'll always write and speak to you in English.

Further information

The Financial Services Compensation Scheme (FSCS)

We're covered by the FSCS. You may be entitled to compensation from the scheme if we can't meet our obligations. This depends on the type of business and the circumstances of the claim.

When you're entitled to claim, insurance advising and arranging is covered for 90% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from:

**Financial Services
Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU**

Website:
fscs.org.uk

Telephone:
020 7741 4100 or 0800 678 1100

If you've any cause for complaint

Our aim is to provide a first class standard of service to our customers, and to do everything we can to ensure you're satisfied. However, if you ever feel we've fallen short of this standard and you've cause to make a complaint, please let us know. Our contact details are:

**Aviva Health UK Ltd
Complaints Department
PO Box 540
Eastleigh
SO50 0ET**

Telephone:
0800 051 7501

Email:
hcqs@aviva.com

We've every reason to believe that you'll be totally satisfied with your Aviva policy, and with our service. It's very rare that matters can't be resolved amicably. However, if you're still unhappy with the outcome after we've investigated it for you and you feel that there is additional information that should be considered, you should let us have that information as soon as possible so that we can review it. If you disagree with

Further information

our response or if we've not replied within eight weeks, you may be able to take your case to the Financial Ombudsman Service to investigate. Their contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:
0300 123 9123 or 0800 023 4567

Email:
complaint.info@
financial-ombudsman.org.uk

Website:
financial-ombudsman.org.uk

Please note that the Financial Ombudsman Service will only consider your complaint if you've given us the opportunity to resolve the matter first. Making a complaint to the Ombudsman won't affect your legal rights.

Our regulators

We're regulated by the Financial Conduct Authority:

The Financial Conduct Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS

The Financial Conduct Authority is an independent watchdog that regulates financial services.

Aviva Health UK Limited, Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, S053 3RY. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139. A wholly owned subsidiary of Aviva Insurance Limited.

Our permitted business is advising on, arranging and administering general insurance and pure protection contracts.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority's website [fca.org.uk/register](https://www.fca.org.uk/register)

Aviva offers a range of products. You may have your own insurance intermediary who'll provide you with information about their permitted business and the range of products they offer.

You only need pay the premium; you do not otherwise have to pay us for our services to you.

Personal information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy) or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

The data controller(s) responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include Aviva UK Digital Limited and Aviva Health UK Limited, who are responsible for the sale and distribution of the product and any applicable reinsurers.

Personal information we collect and how we use it

We will use personal information collected from you and obtained from other sources:-

- to provide you with insurance : we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal;
- to support legitimate interests that we have as a business:
 - we need this to manage arrangements we have with reinsurers and for the detection and prevention of fraud
 - we also use personal information about you to help us better understand our customers and improve our customer engagement. This includes profiling and customer analytics which allows us to make certain predictions and assumptions about your interests, make correlations about our customers to improve our products and to suggest other products which may be relevant or of interest to customers, which includes marketing products and services to you
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims; and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

Personal information

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. **If you are providing information about another person we expect you to ensure that they know you are doing so and are happy to have their information shared with us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.**

The personal information we collect and use will include name, address, date of birth, current state of health and any existing conditions of each person included in the application. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need consent to use personal information for a specific reason, we will make this clear to you when you

complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the “Contacting us” details below. Please note that if consent to use this information is withdrawn we will not be able to continue to process the information you gave us for this/these purpose(s). This would not affect our use of the information where consent is not required.

Of course, you don’t have to provide us with any personal information, but if you don’t provide the information we need we may not be able to proceed with your application or any claim you make.

Some of the information we use as part of this application may be provided to us by a third party. This may include information already held about you within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit searches

To ensure we have the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and

provide you with our best premium and payment options, we may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. We may undertake checks against publicly available information (such as electoral roll, country court judgments, bankruptcy orders or repossession(s)). Similar checks may be made when assessing claims.

Automated decision making

We carry out automated decision making and customer profiling to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide a quote for this product, using the information we have collected.

On-line information

When you visit one of our websites, we may record your device information including hardware and software used, general location, when and how you interact with our websites. This information is retained and used to note your interest in our websites, improve customer journeys, determine pricing and/or offer you available discounts.

How we share your personal information with others

We may share your personal information:-

- with the Aviva group, our agents and third parties who provide services to us, and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services;
- with clinicians, including hospitals, and third party case managers from whom you and others covered under your policy receive insured treatment or who manage your care or treatment pathway;
- With regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation;
- With other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes;
- With reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide

Personal information

reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies

Some of the organisations we share information with may be located outside of the European Economic Area (“EEA”). We’ll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

Marketing

We may use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will do this in accordance with any marketing preferences you have provided to us. We may continue to do this after your policy has ended.

If you wish to amend your marketing preferences please contact us:

By phone: 01603 622200 or +44 1603 604999 (from abroad)

By email: helpdesk@aviva.co.uk

By post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full Privacy Policy at aviva.co.uk/privacypolicy

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the “Contacting us” section below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 9NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

**This brochure is also available in braille,
large print and audio format.**

If required, please contact us on **0800 051 7501** to request a version in a format more suitable for you.

Aviva Health UK Limited. Registered in England Number 2464270.

Registered Office: 8 Surrey Street, Norwich, NR1 3NG. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139. A wholly owned subsidiary of Aviva Insurance Limited.

This insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116.

Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

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aviva.co.uk/health

