



Up to  
**69% off**  
your first year's  
premium

See page 4 for details

Pay for  
your first  
child – others  
are then covered  
**FREE**

## Extra peace of mind with **Healthier Solutions**

Our flexible and affordable private health insurance, designed for individuals and their families. With a range of options that you can pick and choose from, it isn't difficult to find cover that's right for you, your family and your budget.

### Extensive cancer cover

Ask us about our PMI cancer pledge



# Why choose Healthier Solutions, private medical insurance?

## Award winning cover

We were voted Health Insurance Company of the Year for the seventh year running at the 2016 Health Insurance Awards

## Our cancer pledge

We provide extensive cancer cover and support at every stage of treatment. To find out more visit [aviva.co.uk/health/ourcancerpledge](http://aviva.co.uk/health/ourcancerpledge)

## No claim discount

Our no claim discounts are applied to each member, rather than each policy. Get up to 69% discount on your first year, plus the option to protect your no claim discount

## Free cover for second and subsequent children

Free cover for younger children when taking cover for yourself and your eldest child under 20

## A range of upgrade and downgrade options

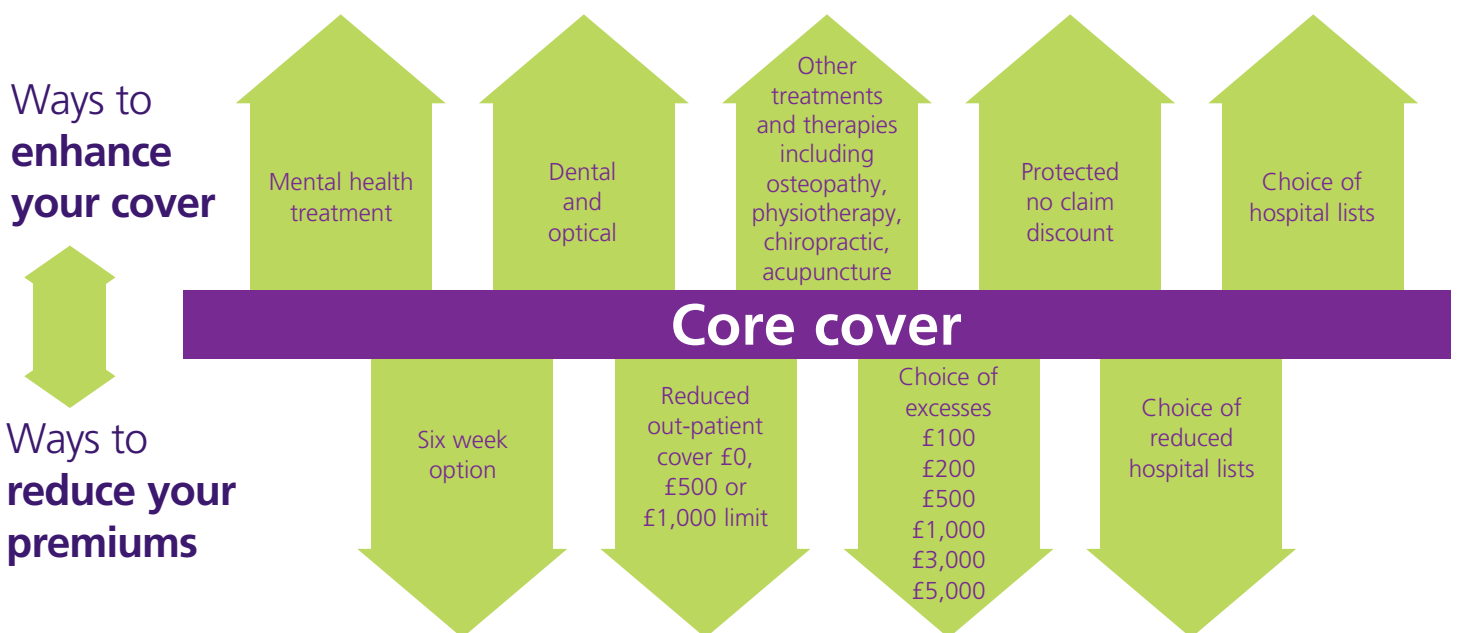
You have the option to choose from a number of cover enhancing or premium reducing options. Please ask for more information.

## Specialist claims teams

We have teams specialising in fields such as oncology and mental health, so that when you need to make a claim, we can provide you with the best service possible.

## Healthier Solutions explained

Simply start with core cover and then choose the options you want to enhance or reduce cover. By choosing to enhance your cover your premiums will increase.



## What is covered

The table on the next page is designed to show at-a-glance what's in Healthier Solutions' core cover. Remember, you can also choose options to upgrade or downgrade your cover.

## Networks

These are the specified group of facilities, specialists or other practitioners that we recognise to provide the treatment for particular conditions or suspected conditions. If we have a network for your condition or suspected condition, we'll tell you where you can have your treatment - which may not be at a hospital on your chosen list. We will only pay for that treatment if it is carried out within our networks.

A list of the conditions or suspected conditions for which we have networks in place can be found at [aviva.co.uk/health-network](http://aviva.co.uk/health-network)

Benefits		Notes
<b>In-patient or day-patient treatment of acute conditions at a hospital on the Key hospital list, facility recognised by us as part of a network, or an NHS hospital recognised by us.</b>		
Hospital charges		Including accommodation, meals, nursing care, drugs and surgical dressings, theatre fees
Specialists' fees		Up to the limits in our specialist fee schedule
Diagnostic tests		Including blood tests, X-rays, scans, ECGs
Radiotherapy/chemotherapy		
NHS cash benefit	£100 each night	Up to 30 nights each person every policy year
<b>Additional benefits</b>		
Home nursing		Immediately following treatment as an in-patient or day-patient that is covered by the policy; on specialist recommendation
Private ambulance		If medically necessary
Parent accommodation when staying with a child covered by the policy		Child of 15 or under receiving treatment that is covered by the policy. One parent only
GP referred speech therapy for children	Two sessions	Each child
Hospice donation	£70 each day	Donation to the hospice; up to 10 days' maximum
Baby bonus	£100 each baby	For each baby born to or adopted (within a year of birth) by a member, subject to a 10 month qualifying period
Treatment for complications of pregnancy and childbirth		For the conditions specified in the terms and conditions, subject to a 10 month qualifying period
Surgical procedures on the teeth performed in a hospital		Specialists' fees are covered up to the limits in our fee schedule to a 10 month qualifying period
Limited emergency overseas cover		Limited emergency treatment when temporarily abroad for a period of up to 90 days
Specialist referred physiotherapy, osteopathy and chiropractic treatment		
Psychiatric treatment as an out-patient	Up to £2,000	On GP referral to a psychiatric therapist or psychiatric specialist
GP helpline		Unlimited number of calls
Stress counselling helpline		Unlimited number of calls, over 16s only
<b>Out-patient treatment of acute conditions</b>		
Consultations with a fee approved specialist		If you have a consultation with a specialist who is not fee approved we will only pay up to the limits we pay our fee approved providers
Treatment by a specialist as an out-patient		Specialists' fees are covered up to the limits in our fee schedule
Diagnostic tests		Out-patient CT, MRI or PET scans will only be covered at a diagnostic centre
Radiotherapy/chemotherapy		
Pre-admission tests		

## Main exclusions

- Pre-existing conditions (unless we have expressly included treatment relating to them)
- Treatment for chronic conditions. Private Medical Insurance is designed to cover treatment for curable, short-term illness or injury (commonly known as acute conditions), rather than long-term illnesses which cannot be cured (commonly known as chronic). This exclusion does not apply to treatment for cancer
- Any follow-up consultations or tests when the disease, illness or injury is no longer considered to be an acute condition. This exclusion does not apply to treatment for cancer
- Normal pregnancy and childbirth (some complications are covered as detailed in the policy wording)
- Cosmetic treatment
- Treatment of alcoholism, alcohol abuse, drug abuse and solvent abuse
- Treatment outside a network for any condition or suspected condition where we have a network.

This is a brief summary of benefits and exclusions. Full details of standard cover and exclusions are given in the cover and benefits section of the Healthier Solutions terms and conditions. Non-standard terms may apply.

## Hospital list choices

As part of the core cover you are entitled to treatment at a hospital on the Key hospital list or an NHS pay-bed that is recognised by us. Other hospital lists can be chosen. Remember, if we have a network for your condition or suspected condition you'll still need to use our network facility for your treatment rather than a hospital on your list.

### Trust

Cost saving option that uses the excellent private patient units of NHS Trusts and partnerships

### Signature

Cost saving option if you live in Scotland or Northern Ireland

### Extended

An upgrade which gives access to more hospitals

## No claim discount explained

Affordable cover with up to 69% no claim discount for your first year's premium. 82% of new customers currently receive 69% no claim discount.

Included within Healthier Solutions is a member level no claim discount – so if you don't claim, your no claim discount (NCD) will increase, even if another member on the same policy does claim.

If you make any new claims and they total £250 or less, your NCD won't reduce and will stay the same.

Level	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
% discount off level 0 premium	0	9	18	25	32	39	45	50	54	59	63	66	69	72	75

For each year that you don't claim your NCD will go up one level to a maximum of 75% discount.

For each year that you make any new claims that total more than £250, your NCD will drop by 3 levels.

This only applies once, every policy year.

You can choose to protect your NCD and if you then make a new claim that is more than £250, you won't move down the NCD scale at renewal but your protection will be lost. That means if you make another claim for a new condition during the next policy year the usual NCD rules will apply.

Claims for the following benefits will not affect your no claim discount:

- NHS cancer cash benefit
- NHS cash benefit
- baby bonus
- other treatments and therapies
- dental and optical benefits
- GP referred speech therapy for children
- hospice donation
- if we do not pay a claim because the amount is less than the excess (if applicable).

## Added value benefits

As well the extensive cover that Healthier Solutions provides the following added-value benefits are also provided as standard.

### MyHealthCounts

Find out how healthy you are and receive up to 15% discount on next year's premium

### GP and Stress helplines

Available 24 hours a day, 7 days a week to assist with healthcare queries. The stress helpline is available to members aged 16 and over

### Aviva Get Active

Receive up to 25% off a range of health and fitness clubs across the UK

### MyAviva

Your own personal site to view all your current Aviva products, get discounts on new ones and much more – all in one place

**Speak to your financial adviser or insurance intermediary for more information**

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