

Healthier Solutions for a healthier you

Flexible private medical insurance for
individuals and their families

With the freedom to choose cover specific to your needs, it's easy
to find affordable, quality healthcare to suit you and your family.





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Take care of the most important people

Health is wealth, as the saying goes. And there's nothing more important than the health and wellbeing of yourself and your family. That's why it makes sense to protect it like you would your home or your pet.

Get the help you need when you need it

Healthier Solutions can offer a quicker route to diagnosis and treatment. Giving peace of mind that if you or your family are ever unwell and need professional medical help, you'll get access to the care you need.

Faster access to treatment can also mean less time off work due to sickness. And more time getting on with your day to day life with as little disruption as possible.

It takes Aviva to help you and your family live your best lives, knowing you have the support you need when you need it.



Customer testimonial

“ When my wife noticed that a mole on my back had changed in size and colour, my GP referred me to my local NHS dermatology department for a closer look.

Following a biopsy, five weeks later we got the dreaded news that I had Stage 3 skin cancer and that it would take around four weeks to see an NHS consultant. Stage 3 is an advanced form of skin cancer and it had spread from the skin cells to my lymph nodes. My thoughts turned to our two children, aged six and one, then to my private medical insurance with Aviva.

Every single person that I spoke to in the Aviva Oncology Team couldn't have been any more helpful – they were extremely patient, understanding, empathetic but most importantly, they outlined everything that I needed to do.

My private treatment was covered in full, and I had the choice of several consultants. Next, I saw my chosen specialist three times over the next three weeks and was soon

booked in for an operation on my 45th birthday. This consisted of surgery on my back and the removal of lymph nodes under each arm. A little later, I got the news I wanted to hear – that the procedure was successful, the cancer had been removed, and that I wouldn't require chemotherapy or radiotherapy.

I will still be under the care of the hospital for the next five years but as long as I stay insured, Aviva will cover every appointment and scan up to 10 years, which is incredible. Waiting was my biggest worry and had I not been incredibly fortunate to have Aviva private health insurance, I would still be waiting for surgery on the NHS.

I'm a big believer in the NHS and we are lucky to have the option of both this and private healthcare; but I cannot put into words how incredibly grateful that I am for Aviva's help, support and the guidance that they provided to me and my growing family every step of the way. ”

Steve Morris



Why choose Healthier Solutions private medical insurance?



Expert Select

Using our breadth and depth of clinical knowledge we'll find a suitable specialist and hospital for your condition, giving you a range to choose from.



Our cancer pledge

Our cancer benefits provide employees with support and assistance from diagnostics through to every stage of treatment and care. Recognising that the needs of each person will be different, our benefits are designed to meet individual circumstances. To find out more visit

aviva.co.uk/cancer-pledge



Quality providers

We only work with providers who meet our criteria. All our providers sign up to collect and share quality metrics with us.



Specialist claims teams

We have dedicated teams for specialist conditions such as cancer and mental health. So, you will get our best possible service, should you need it.



Enhance and reduce options

There's the flexibility to choose from a number of cover-enhancing or premium-reducing options.



A range of added value benefits

We provide services that help keep you healthy and happy. So you and your family can keep living your best lives.



You're in control

It's important you find the right product for you and your family.

To help you do this, the Financial Conduct Authority has made it a requirement for every insurer to produce an Insurance Product Information Document (IPID) for certain products.

An IPID provides a short summary of the key product information in a standardised format to make it easier for you to compare similar products from across the market and to help you make an informed decision. It must be read in conjunction with this brochure and the terms and conditions which expands on this and provides full product details, including the benefits and exclusions. These can be found at aviva.co.uk/health or please speak to your usual adviser for a copy.

Healthier Solutions explained

Healthier Solutions is designed to pay for treatment of acute (short-term) conditions, that occur after you've taken out the policy.

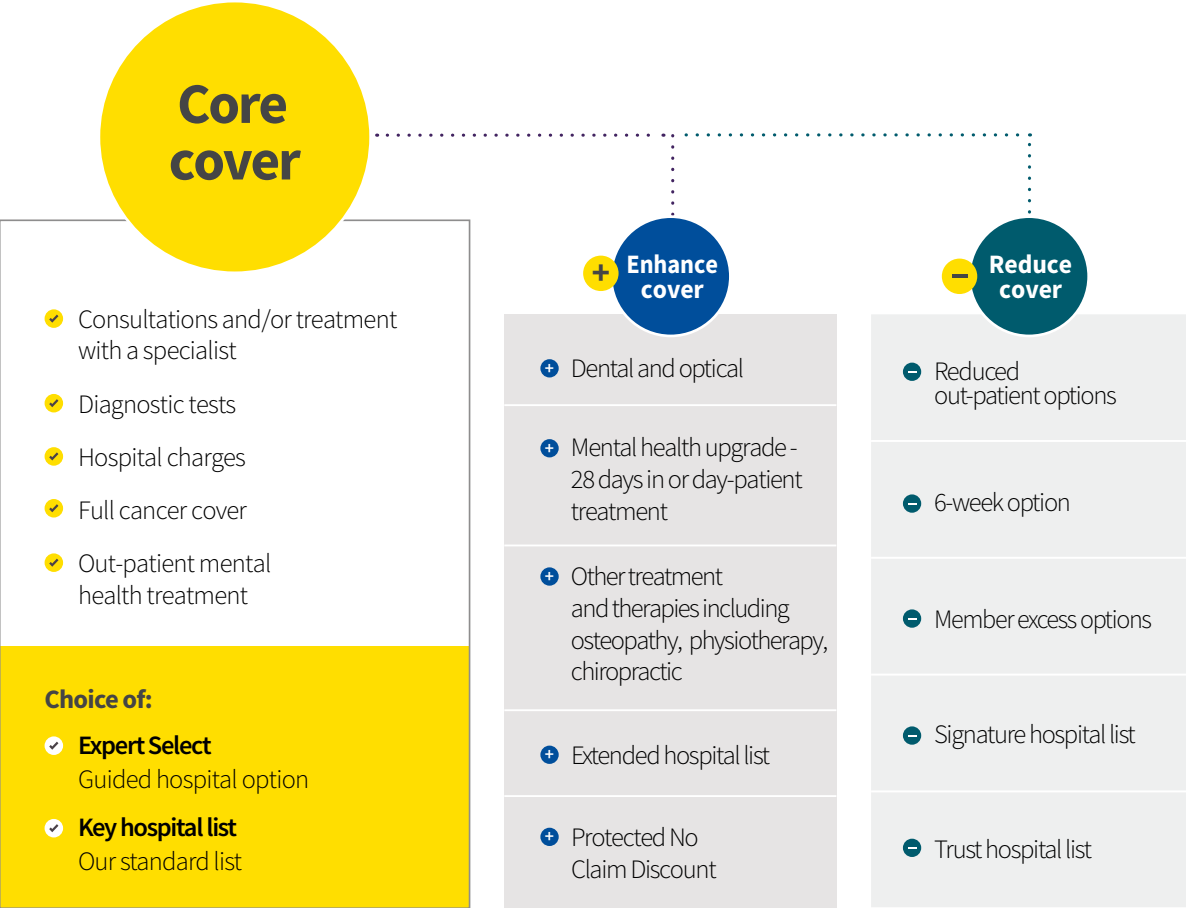
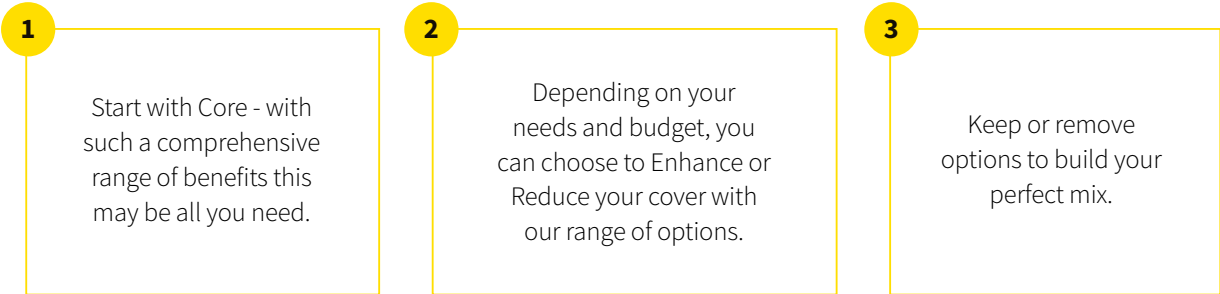
It isn't designed to cover treatment of pre-existing or chronic conditions.

The following pages explain the options you can choose to enhance the cover or reduce it. Choosing these options means that your premium can increase or reduce depending on what you've selected.

Healthier Solutions has a number of exclusions which may vary depending on the options you choose. A summary of the standard exclusions is given in your IPID, with full details in the terms and conditions.

How it works...

We'll take you through the core cover and show how you can build your PMI policy to suit in 3 simple steps:



Quality treatment and extensive benefits with core cover

Expert Select

Our core route to treatment

- Expert Select is a simple, guided and open referral approach to accessing quality treatment.
- If you choose the Expert Select approach, you won't have to decide which hospital list to use when you take out your policy.
- When you make a claim, We usually aim to provide a choice of treatment facilities, with multiple specialists available in each.
- All hospitals will be local to you, offering you access to a number of specialists.
- We base our recommendations on your diagnostic or treatment needs to make sure you get appropriate treatment options every time.

Once you've had your treatment, we'll settle your eligible bills in full with the treatment provider which means we can guarantee no shortfalls on any eligible hospital or specialist charges for consultations, tests or treatment.

Alternative hospital options

Hospital lists

This is an alternative approach to Expert Select. With this option, you can pick from specialists working in a specific hospital on your chosen hospital list. They are a good option if you would prefer to choose a specific hospital from one of our lists.

We have four hospital lists:

- **Key hospital list** - Our standard hospital list option
- **Extended hospital list** - You can upgrade to this list, which gives access to more hospitals, predominantly in the Greater London area
- **Signature list** - An option if you live in Scotland or Northern Ireland as this list excludes all hospitals in England and Wales
- **Trust list** - Uses the private patient units of NHS Trust and partnership hospitals.

Additional support

Networks

- For some conditions, such as cataracts, we offer another level of quality assurance – a network of treatment units specialising in providing treatment for specific conditions. Networks are a way of clinically selecting providers who meet our high standards in delivering care.
- With networks you can benefit from our expertise - we'll do the background checks for you and help steer you through complex healthcare choices.
- We only work with providers who meet our criteria. All our providers sign up to collecting and sharing quality metrics with us.

More information on networks can be found at aviva.co.uk/health-network

Extensive core cover that can make such a difference

No claim discount	
	Your policy includes a no claim discount (NCD) which is reviewed at each renewal date.
A. In-patient or day-patient treatment of acute conditions at a facility covered under your hospital option	
Hospital charges	✓
Specialists' fees	✓
Diagnostic tests	✓
Radiotherapy / chemotherapy	✓
NHS cash benefit - cash payment for eligible NHS stays	£100 per night up to 30 nights
B. Additional benefits	
Home nursing	✓
Private ambulance	✓
Parent accommodation when staying with a child of 15 or under who is covered by the policy	✓
Hospice donation*	£70 per day, up to 10 days
GP referred treatment by a speech therapist for children*	Up to 2 speech therapy sessions
Baby bonus*	£100 per baby
Stress Counselling helpline*	✓
C1. Out-patient treatment of acute conditions at a facility covered under your hospital option	
Consultations with a specialist	✓
Treatment by a specialist	✓
Diagnostic tests (blood tests, X-rays, ECGs etc.)	✓
Pre-admission tests	✓
Radiotherapy / chemotherapy	✓
GP referred mental health treatment as an out-patient	Up to £2,000
Specialist referred treatment by: • a physiotherapist • a chiropractor • an osteopath	✓
Other benefits - for members with C1 only	
Treatment for the complications of pregnancy and childbirth	✓
Surgical procedures on the teeth performed in a hospital	✓

* Claims for these benefits will not affect the no claim discount



Cancer cover	
Hospital charges for surgery and medical admissions	✓
Specialists' fees	✓
NHS cancer cash benefit	£100 each day
Post surgery services	✓
Radiotherapy and chemotherapy	✓
Bone strengthening drugs (such as bisphosphonates)	✓
Treatment by a specialist for side effects of chemotherapy or radiotherapy	✓
Wig	£100 once per member
External prostheses	Up to £5,000 towards first prosthesis
Genetic testing to support treatment	✓
Molecular profiling	✓
Stem cell and bone marrow transplants (including collection, storage and implantation)	✓
Monitoring	✓
Ongoing medical needs (such as replacement of tubes or drains)	Up to 5 years
Preventative treatment for cancer – after treatment for cancer that we have paid for	✓
End of life care: <ul style="list-style-type: none"> • In a hospital if it's medically necessary • Donation to a hospice • Donation to a registered charity 	✓ £100 per night £50 per day Combined limit of up to £10,000

This summary doesn't contain the full standard terms, conditions and exclusions that apply to the product. These can be found in the Healthier Solutions terms and conditions. Non-standard terms may apply.

Annual No Claim Discount (NCD) available

Healthier Solutions includes a no claim discount which is reviewed each year.

Each person covered on the policy has their own no claim discount. There are 15 levels and each person's discount increases by one level each year if they don't claim, up to a maximum of 75%.

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

The NCD will stay at the same level if the total we pay towards new claims in a year is £250 or less.

If the total we pay towards new claims is more than £250 in a year, the NCD discount will reduce by three levels.

The NCD won't ever reduce by more than three levels in any one year.

You can get cover with 69% no claim discount for your first year's premium if you take out a PMI policy with Full Medical Underwriting or New Moratorium underwriting terms. In 2022, 99.9% of new customers achieved this level of discount.

NCD protection is available for an additional premium, subject to eligibility.

NCD is not applicable to all elements of the premium, please refer to your policy's Terms and Conditions.

Claims for the following benefits won't affect your no claim discount:

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

Creating your PMI plan

Options to enhance cover

You can choose to enhance your cover by adding any of the following options. If you do choose any of these options your premium will increase.

Mental health upgrade

- Whilst out-patient mental health treatment is included in core cover, you can add treatment as an in-patient or day-patient for a maximum of 28 days for each member every policy year
- Specialist fees for in-patient treatment up to our published fee guidelines.

Other treatment and therapies

- Healthier Solutions will cover you for GP referred treatment by an osteopath, acupuncturist, physiotherapist or a chiropractor. The fees for these practitioners are paid up to our recommended fee guidelines.
- You can claim for up to 10 sessions in combined total, per condition, each member, every policy year.
- GP minor surgery – up to £100 per procedure (payable to the GP).

Dental and optical

- £250 for routine dental treatment.
- £600 for accidental dental injury.
- £150 optical benefit.

Please note, a £50 member excess applies separately to both the routine dental and optical benefits.

Hospital lists

Expert Select, our guided hospital benefit is included as part of core cover. However, if you would prefer to choose your own hospital, then we have a choice of hospital lists. These allow you to include more or fewer hospitals in order to suit your needs.

You can choose from:

- Key • Extended • Signature • Trust

For an extra cost, you can upgrade to the Extended hospital list, which gives access to more hospitals, predominantly in the Greater London area.

Protect your no claim discount (NCD)

- Each person covered on the policy has their own no claim discount. There are 15 levels and each person's level increases by one level each year if they don't claim, up to a maximum of 75%.
- The NCD will stay at the same level for any new claims made, if the total we pay in a year is £250 or less.
- If the total we pay is more than £250 in a year, the NCD discount will reduce by three levels.
- The NCD will never reduce by more than three levels in any one year.
- NCD protection is available for a small additional premium.
- NCD protection means your premium will not increase because you make a claim, it will just be your NCD protection that is lost. The NCD will apply in the usual way at your next renewal.
- Once you've been claim-free for a year, you can ask us to protect your NCD again.

The summaries on these pages do not contain the full standard terms and conditions that apply to the product. These can be found in the Healthier Solutions terms and conditions. If you don't have a copy, please speak to your usual adviser or contact us directly. Non-standard terms may apply.

Options to reduce cover

Perhaps you feel that while you would benefit from the advantages of Healthier Solutions, you may prefer a lower cost option. If you want to reduce your premium you can do this by choosing from the following cost containment options.

Six-week option

If you choose the six-week option, you will still have the benefit of prompt cover should a GP refer you to a specialist for diagnostic tests and consultations and any subsequent eligible out-patient treatment. However you will only be covered for in-patient or day-patient treatment if the wait for that treatment is longer than six weeks on the NHS.

If it's less than six weeks you'll need to use NHS facilities as a non paying patient or self-fund any private treatment. If it's found that you require emergency treatment, you'll be admitted on the NHS immediately, therefore treatment won't be covered by the policy.

This option isn't available to residents of the Channel Islands or the Isle of Man.

Member excess

You can choose the level of excess you'd like to set, from £100, £200, £500, £1,000, £3,000 or £5,000. You will need to pay the excess each policy year that you claim.

Hospital lists

You can reduce your costs by choosing these lists with fewer hospitals:

- Signature - An option if you are based mainly in Scotland or Northern Ireland as this list excludes all hospitals in England and Wales.
- Trust - This uses the private patient units of NHS Trust and partnership hospitals.

Reduced out-patient cover

You can also choose to reduce your out-patient cover. This option limits out-patient diagnostics and treatment to £0, £500 or £1,000 for each member, every policy year.

Even with reduced cover, we still offer a considerable level of insurance. You can rest assured you still get full out-patient cover for:

- surgical procedures by a specialist in a clinical setting, for example, guided injections, surgical treatment and complex diagnostics
- CT, MRI and PET scans at a diagnostic centre recognised by us
- pre-admission tests required within 14 days of admission to check that you are fit to undergo surgery and anaesthesia
- radiotherapy and chemotherapy.

Out-patient consultations, other diagnostic tests, non-surgical treatment, mental health treatment and specialist referred treatment by a physiotherapist, chiropractor or osteopath are subject to these limits.

If you choose any of the reduced out-patient cover options, this also removes the cover for treatment for complications of pregnancy and childbirth, and surgical procedures on the teeth performed in a hospital or any related treatment.

The monetary limit doesn't apply to out-patient cancer treatment received after a member has been diagnosed with cancer.

Cancer cover to help at a difficult time

We've made cancer cover an integral part of Healthier Solutions to help make sure you get the help you need.

Right from the start, our dedicated oncology team will support you through the process and help you get the right treatment - whether in-patient or out-patient - and a high level of aftercare.

Here's what we offer:

- Cover for chemotherapy, radiotherapy and targeted therapy is covered in full.
- Dedicated ongoing care through unlimited monitoring after cancer treatment.
- Treatment at home wherever possible, for example chemotherapy or drugs provided by a nurse.
- £100 for eligible out-, in- and day-patient treatment on the NHS, with no overall limit - this can help towards everyday costs such as parking and childcare.
- The latest diagnostics to help determine the best route of treatment, such as molecular profiling, which aids clinicians to prescribe the most effective treatment.
- Treatments that help control the spread of certain cancers, such as preventative bisphosphonates.
- Where treatment is outside of standard medical guidelines, we will thoroughly review the clinical evidence to determine what cover is available.
- We provide treatments and tests which are proven to help the patient, but which may not be available from the NHS.



Our cancer pledge

We understand the importance of providing extensive cover and support at every stage of cancer treatment.

Our cancer pledge means we'll cover the cancer treatment and palliative care you need, as recommended by your specialist. We want to make things as comfortable as possible following your cancer treatment, so we'll provide extensive cover for aftercare, including consultations with a dietician, as well as money towards prostheses and a wig.



Looking after your wellbeing

We're dedicated to help you live your best life. That means encouraging you to consider your wellbeing in terms of everything you do - what you eat, how active you are, your mental health and how you manage stress. By promoting healthier habits and incremental shifts in attitudes and actions we help people make informed, balanced and positive lifestyle choices.

Whether it's through MyHealthCounts, Aviva Digital GP, Get Active or the Stress Counselling helpline there's a service to support you.

Healthier Solutions offers you the services on the following pages at no additional cost to your policy.

MyHealthCounts

MyHealthCounts is an online health and wellbeing tool. It is designed to give you a better understanding of your current state of health and the lifestyle choices that impact it.

Your Q Score is influenced significantly by your health and lifestyle choices – things like what you eat and how much exercise you do. Knowing your Q Score helps you to see how your health compares to other people like you. But that's not all, it could also save you money when you renew your cover.



Here's how it works:

Once you buy a Healthier Solutions policy, you can register for MyHealthCounts at myhealthcounts.aviva.co.uk

Complete the online health questionnaire about your health and lifestyle choices. Based on this information your Q Score will be calculated and your risks identified.

Sign up to a 12-week programme to improve your Q Score and reach your goals. There are five key areas you can choose to get help with – smoking, diet, exercise, weight loss and alcohol.

To help keep you motivated and on track, you'll receive weekly emails from experts as well as exclusive access to a wealth of information in the resources library.

By improving your Q Score and ultimately your health, you could receive a discount of up to 15% on your renewal premium. In 2022, 74.8% of customers that completed the MyHealthCounts online questionnaire in the required time period received the full 15% discount at renewal.

Terms and conditions apply. Please go to myhealthcounts.aviva.co.uk for more information.

Aviva Digital GP*

Ever wanted to consult a doctor at short notice?

Aviva Digital GP could help minimise downtime when you need to seek a GP consultation or are seeking medical advice, giving you swift and convenient access to up to five GP video consultations per member over 16, per policy year and repeat NHS prescriptions. Dependants under 16 can be added to adult member accounts.

GP choice

You will be offered both male and female GPs to choose from. You can also select to search for a GP who you have seen previously, via the app, within the last 6 months. Additionally, you can review GPs' bios and select a GP based on who best suits your needs.

Please note, Aviva Digital GP is provided by Square Health and is available to residents of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man at home or abroad.

Terms and conditions and the privacy policy for Aviva Digital GP can be viewed in-app before signing up. Mobile data charges may apply.

Repeat NHS prescriptions

You can order prescribed repeat medication within the app (all NHS England exemptions accepted) and get free UK delivery.

Mental health support*

Your mental health is important and we want to help you when things become too much. If you're experiencing stress, anxiety or poor mental health, it can be difficult to get back on track.

Our aim is to help you to manage and improve your mental health by providing useful information, videos and advice.

Stress Counselling helpline

Stress can develop when you feel that you are having difficulty with the demands and expectations you face. This is where the Stress counselling helpline can offer support.

Talk to trained counsellors in confidence about the issues that are troubling you.

The service is available to members aged 16 or over.

*This service is a non-contractual benefit Aviva can withdraw at any time.

Get Active, feel the benefits*

Get physical without straining your finances - at home or at the gym!

Inside or outside the home, looking after your health and fitness is important. With Get Active, you can access discounts at over 3,000 health & fitness clubs across the UK, as well as at-home fitness products and online workouts - so you can enjoy some great savings on keeping fit and active. You'll also benefit from a variety of other offers to help you and your family stay healthy and happy.

For more information on Get Active please visit aviva.co.uk/wellbeing-healthier-solutions. Terms and conditions and the privacy policy can be viewed before signing up.

Please note: The sign up process for some offers, such as health and fitness clubs, may result in you entering a binding contract which may include conditions such as minimum term and monthly fees. Please read the terms and conditions relating to your chosen offers carefully.

Cancer Care with Get Active*

Benefit from savings on products and services that can help make a small difference if you or someone close to you is living with cancer.

Cancer Care with Get Active provides you with access to discounted products and services that can help with the daily living adjustments a cancer diagnosis and treatment can bring, as well as offers on services and experiences that may enhance quality time spent with family and close friends.

So, whether you're looking to improve your current health and wellbeing, show someone your support, or you just want to feel more like yourself, there's a choice of specially arranged products and services to help.

For more information on the wellbeing services available to you, visit: aviva.co.uk/wellbeing-healthier-solutions

*** This service is a non-contractual benefit Aviva can withdraw at any time.**

MyAviva

The easy way to manage Aviva policies online

Our online portal will help you to manage your Aviva policies and schemes in one secure and easy-to-use place.

With a whole host of benefits you can:

- check your policy or scheme information, including cover and benefit details
- start a new claim or update us on an existing one
- view the claims summary, update us on what's next and track bills paid against your claim
- keep track of excess and out-patient benefits (if applicable), helping you to stay in control
- Chat to our Online Assistant where you can get help and support 24/7


MyAviva is also available to download from the App Store or Google Play. Mobile data charges may apply.

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

Need this in a different format?

Please get in touch if you'd prefer this brochure (**GEN4707**), in large print, braille, or as audio.

How to contact us

 0800 092 4590

 contactus@aviva.com

 [aviva.co.uk](https://www.aviva.co.uk)

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

Defaqto 5 Star Rating

Healthier Solutions provides one of the highest quality offerings on the market.

Defaqto is a leading financial information, ratings and fintech business. Its unbiased product information, provided as Star Ratings, helps consumers, financial institutions and financial advisers make better informed decisions.



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Aviva Health UK Limited acts as agent of Aviva Insurance Limited for the purposes of: (i) receiving premium from our clients; and (ii) receiving and holding claims money and premium refunds prior to transmission to our client making the claim or entitled to the premium refund.

[aviva.co.uk/health](https://www.aviva.co.uk/health)

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