



Notice to Agents

Medios product and rate review (Healthcare, Optional and Executive Plus)

Effective from 1 January 2024

As 2024 is fast approaching, your clients will be receiving their Medios renewal packs shortly. They should start to receive them from week commencing 14 November 2023. In addition some Medios clients will also receive an additional communication, letting them know that they could save money on their premium by switching to our Healthier Solutions product, on a comparable level of cover. If you have clients affected by this, we will be in touch with you soon to let you know who they are. In the meantime, if you have any questions you can speak to our dedicated Medios renewal team by calling **0345 030 8049**.

To ensure our products meet the needs of the market, we carry out regular product and rate reviews. Any changes will take effect from **1 January 2024**.

Rate change by product

For your clients' 2024 renewals we remain committed to ensuring that the cover provided continues to meet their needs and reflects modern clinical pathways. With medical inflation we continue to see an impact on the healthcare market by increasing costs. Although we haven't increased our rates in line with medical inflation, there will still be a small rate increase to ensure we can facilitate excellent customer outcomes.

Please note these increases do not include membership or age band changes.

Product	% increase inc. IPT
Medios Healthcare	7.0%
Medios Executive Plus	0.0%
Medios Optional	12.0%

Key updates for your clients' renewals

We're constantly reviewing our products to ensure they continue to meet your clients' needs and remain competitive. We are making a small number of changes to their policy that will apply from their renewal date, so please read the key updates carefully.

Clarification of a benefit

Complications of pregnancy and childbirth

We have added wording to clarify that we don't cover treatment to prevent miscarriage.

Changes to exclusions

Treatment related to AIDS/HIV

We have removed the wording from the policy documents that state we don't cover treatment relating directly or indirectly to AIDS and/or HIV. These conditions would still be excluded on the policy as these are chronic conditions, but we have removed the wording that highlight these specific conditions.

Drugs and dressings

We currently exclude any drugs or dressings that are given to you to take home from a hospital. For clarity we have added additional wording to explain that we don't cover prescription charges as part of this exclusion.

Treatment for weight loss

We currently exclude any treatment that is directly or indirectly related to weight loss surgery. For clarity we have added additional wording to clarify further treatments for weight loss that we don't cover.

Additional explanation

What happens in an emergency

We have added an explanation stating what will happen if your clients' need an emergency admission to a hospital and should they need any further care privately how this needs to be arranged.

Premium review

Last year, we increased the length of time that we cover targeted drug therapies for cancer to 24 months. This led to an additional increase in your clients' premium. In order to make the price increase more manageable, we didn't apply the full increase last year but advised that we would apply the remainder of the premium impact at future renewals. We're pleased to advise that the planned increase for the cancer enhancement hasn't been added this year due to the current financial climate, however, it will be considered as part of future rate reviews and applied as required.

We're here to help

We believe our range of Health insurance products provides excellent cover at a competitive price. This year we have enhanced the no claims discount entry point on switches to our Healthier Solutions product and members with no claims in the past 5 years can benefit from entering at the top of the NCD scale and having their NCD frozen for at least the first policy year. If you have any questions or would like an alternative illustration for your client, please get in touch.

Please call our dedicated Medios intermediary renewal support team to help with your enquiries.

You can contact them on: **0345 030 8049** or email **hcmédios@aviva.com**

Calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.



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How to contact us

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