

For employer use only



Quality healthcare for every body

Optimum Referral

Private medical insurance for companies covering 250 or more employees

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

Optimum Referral

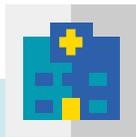


Quality healthcare for every body

Optimum Referral is an innovative healthcare product that draws upon our breadth of clinical and customer service expertise to deliver quality, sustainable healthcare tailored to you and your members' needs. Its open referral approach gives us the opportunity to add real value to your members. We'll use our clinical knowledge and independent quality data to signpost them to an appropriate treatment provider. And, we'll help to keep private medical insurance sustainable by ensuring that your healthcare is procured effectively and efficiently.

Offering a perfect balance between choice and support, there's flexibility every step of the way. From how your members get an open referral through to how they manage their claim. We provide support every step of their journey. Enabling a seamless handover to their chosen treatment provider. It's this truly managed approach and careful consideration to the things that really count that make all the difference.

Optimum Referral is an option on our Optimum product. For full details of cover, please refer to the relevant policy documents.



Quality

The guarantee of proven quality specialists, hospitals, drugs and treatments.



Choice

From treatment provider to how your members start and manage their claim.



Simplicity

The assurance of certainty, ease and speed for every member.



Sustainability

The promise of managed healthcare costs without compromising on quality.

Optimum Referral - Delivering quality healthcare at the right time, in the right place



Quality

An extensive choice of quality providers

Optimum Referral is designed to deliver a high standard of medical care for your members – at the right time, in the right place.

- Treatment providers are hand-picked based on Care Quality Commission and Health Improvement Scotland ratings
- Specialist quality standards are based on GMC registration and our internal quality controls
- We commission healthcare that is safe, evidence-based and effective
- We only work with suppliers aligned to our values and deliver care in a safe, supportive environment

Members can access a choice of hospitals nationwide, many independently rated as 'good' or 'outstanding'. Once the member has obtained an open referral from a GP; care is tailored to the needs of the individual, depending on their symptoms or condition, and the type of clinical referral that they've been given. They'll receive the most clinically appropriate care plan, undertaken in quality facilities. This includes the most up to date treatment - together with tests and drugs not funded by the NHS.

Quality assured

Our facility choices are underpinned by industry quality standards with the majority of hospitals having been hand picked based on Care Quality Commission and Health Improvement Scotland ratings. Patient safety is our key concern, which is why we'll never actively guide to a hospital that is rated as inadequate, weak or unsatisfactory.

We'll also only recommend specialists who meet the professional standards of the relevant governing bodies, including, but not limited to, the General Medical Council. Rest assured, we'll only work with specialists who are trusted from a clinical perspective and whose charges are fair and reasonable.

Optimum Referral - The guarantee of proven quality drugs, treatments, specialists and hospitals

Choice

Customer service that **empowers your members**

From choosing how they start their claim, to selecting their treatment provider, with Optimum Referral, your members manage their claim, their way, in their time.

- Open referral from your members' own GP or, for additional ease, via Aviva Digital GP (if selected)
- Start claims online via MyAviva, with the support of Live Chat or call us direct
- Wide choice of treatment providers, nationwide

Once they have an open referral your members can either contact us online via MyAviva or over the phone. If they start their claim online, they simply log the details and request a call back at a time and date to suit them. If they'd prefer, they can call one of our claims consultants who'll discuss a choice of specialists and hospitals - all of whom meet our quality criteria.

One of our claims team will discuss your member's options and provide them with the information they need to make an informed decision about who they want to see and where. This includes a wealth of hospitals and specialists; usually with multiple options for both in any one local area.



Optimum Referral - A healthcare service tailored to your members' wants and needs

Simplicity

A speedy, streamlined process members can navigate their way

With Optimum Referral, we'll do all the hard work for you and your members. There's no need for members to repeat information supplied online or chase around making contact with a treatment provider they've never met. Our hospital bookings line means that your members can speak to the right person from the outset.

- Seamless transfer of information from online environments to our claims consultants
- Guidance and support every step of the way
- Warm handover to key hospital groups - from initial call
- Eligible bills paid in full and direct with treatment providers

We'll discuss the member's needs on every call, so that we can tailor our advice and support with that individual in mind. And, rest assured, we won't interrupt the flow of a claim where the member is already following a treatment plan.



Optimum Referral - The assurance of certainty, ease and speed for every member

Sustainability

We believe that Optimum Referral delivers just the right balance between quality and affordability. We've listened to customer feedback, conducted research and used our clinical expertise to develop a proposition that makes it easier for your members to access the most effective treatment for them, while driving tangible value from your healthcare spend.



Cost control and management

Our pricing approach reflects the value of long-term relationships. And, we challenge the doctors, evaluate supplier fees and embrace medical advances to maintain quality and value.



Pricing guarantees at renewal

Our commitment to sustainable pricing is reflected in our 2 year pricing arrangements.



Helping you tackle the leading causes of absence

Dedicated case management of conditions such as mental health, musculoskeletal and cancer, to help aid your employee's recovery and return to work. Helping to prevent long-term sickness absence and the effect it has on your bottom line.

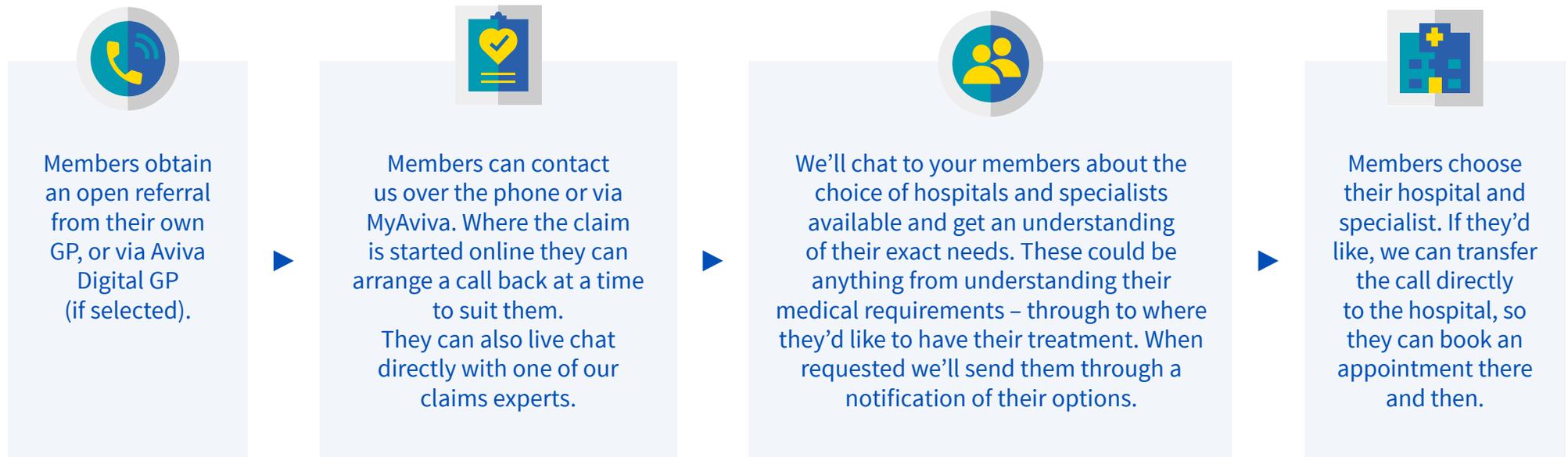
...and what's more

You'll receive regular reports to show how the scheme is running in terms of cost and performance.

Optimum Referral - The promise of managed healthcare costs without compromising on quality

Speed

Optimum Referral step by step guide to claiming



The **open referral process** ensures members can access the treatments they need easily and without delay

Case Management

Optimum Referral offers prompt access to dedicated case-management for conditions which require more specialised support.

Mental health

Our **mental health pathway** is a clinical, results-driven approach to managing mental health treatment, available as an option for Optimum clients. An additional cost may apply.

Cancer

We recognise that cancer claims need to be expertly managed sensitively and compassionately. All cancer claims are managed by **our specialist oncology team**, which includes trained clinicians.

Musculoskeletal

Musculoskeletal (MSK) conditions are one of the biggest causes of long-term absence¹. **BacktoBetter offers prompt access to clinical support**, so members who have MSK symptoms can get the help they need to get back to health and back to work as quickly as possible.

¹ Work related musculoskeletal disorders in Great Britain (WRMSDs), 2018. Health & Safety Executive, ONS. Contains public sector information licensed under the Open Government Licence v3.0.



Wellbeing

We want to make it easier for your members to access health and wellbeing support. You can do just that by complementing your cover with Aviva Wellbeing and/or Aviva Digital GP. If both are taken together they're available at no extra cost to your entire workforce, not just members of the healthcare scheme.

Aviva Wellbeing

Aviva Wellbeing is our innovative and interactive digital tool that is tailored to help members reach their personal health and wellbeing goals. It helps employers:

- Improve employee engagement
- Transform organisational culture
- Maintain high levels of attendance and productivity
- Retain and recruit new employees
- Identify areas of focus - through anonymised MI reports

Aviva Digital GP

Members with Aviva Digital GP don't have to wait to see their own GP. They simply arrange an online consultation and ask for an open referral.

Aviva Digital GP also gives employees:

- GP access 24/7, 365 days of the year
- Personal choice - pick GPs by gender or from a range of languages
- A comprehensive pharmacy network offering a next-day medicine delivery service
- Access to GPs' credentials at point of booking



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

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. This insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, No. 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. A wholly owned subsidiary of Aviva Insurance Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153. Aviva Health UK Limited, Head Office: Chilworth House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3RY. [aviva.co.uk/health](https://www.aviva.co.uk/health)

GEN6649 02/2019 REG001