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# Optimum Referral

Private medical insurance for companies covering 250 or more employees

Effective from March 2021



# Optimum Referral



Optimum Referral 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 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, including 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

Helping to provide peace of mind through the use of 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

## 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. 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.

## 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 or requires Improvement.

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** - Helping to provide peace of mind through the use of quality specialists, hospitals, drugs and treatments.

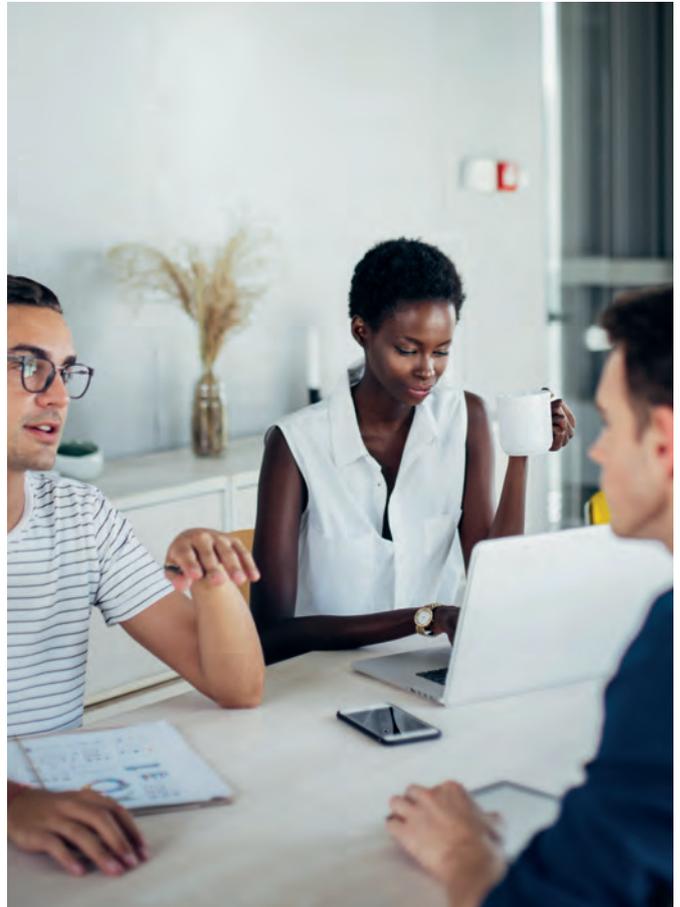
# Choice

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 the Aviva Digital GP app (if selected)
- Start claims online via MyAviva, with the support of Live Chat or call us direct
- Request a call back online at any time or date to suit them
- Choice of treatment providers, nationwide

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 choice of hospitals and specialists; usually with multiple options for both in any one local area - all of whom meet our quality criteria.



**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.**

- 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 limit price increases at first renewal 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 reduce 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.

# Speed

## Optimum Referral step by step guide to claiming

Prior to members getting treatment, we recommend they contact us before going ahead so we can advise them and let them know what they are covered for.



Members obtain an open referral from their own GP, or via Aviva Digital GP (if selected).



Members can contact us over the phone or online via MyAviva. Where the claim is started online they can arrange a call back at a time to suit them. They can also live chat directly with one of our claims experts.



We'll chat to your members about the choice of hospitals and specialists available and get an understanding of their exact needs. These could be anything from understanding their medical requirements – through to where they'd like to have their treatment. When requested we'll send them through a notification of their options.



Members choose their hospital and specialist. If they'd like, we can usually transfer the call directly to the hospital, so they can book an appointment there and then.

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

# Case Management

## 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 absence<sup>1</sup>. Our independent clinical case management service for musculoskeletal conditions, **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.

<sup>1</sup> Work related musculoskeletal disorders in Great Britain (WRMSDs), 2019. Health & Safety Executive. Contains public sector information licensed under the Open Government Licence v3.0.



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

# Wellbeing Services

**We're dedicated to helping your employees live their best life. That means encouraging them to consider their wellbeing in terms of everything they do - what they eat, how active they are, their mental health and how they spend and save their money.**

**By promoting healthier habits and incremental shifts in attitudes and actions we can help people make informed, balanced and positive lifestyle choices.**

**Whether it's through Aviva Wellbeing, Aviva Digital GP, Get Active, Mental health support or the Stress Counselling helpline there's a service for your employees.**

For more information on the Wellbeing services available to your business, visit [aviva.co.uk/wellbeing-optimum](https://aviva.co.uk/wellbeing-optimum).

## Aviva Wellbeing\*

Aviva Wellbeing is a desktop and mobile app dedicated to helping people live their best lives. Whether your employees want to sleep more, stress less, lose weight or get fit, Aviva Wellbeing could help your employees unleash their unique team spirit and support them to achieve lifelong change - one easy step at a time. As an employer, the service can help:

- Save the time and cost of building workplace wellbeing initiatives independently.
- Support staff retention, employee engagement, resilience and productivity.
- Safeguard against a wide range of business risks, including low morale, poor productivity and absenteeism.

Terms and conditions and the privacy policy can be viewed within the Aviva Wellbeing app before you sign up. Mobile data charges apply.

## Get Active\*

Insured employees can make great savings on online work-outs and at-home fitness, memberships at over 3,000 UK gyms and a range of other products and services to help keep them healthy and active, indoors or out. Terms and conditions for Get Active can be found on the Get Active website before signing up.

## Mental Health support\*

Aviva can help you manage and improve your employees' mental health by providing useful information and advice. We also empower your line managers with the skills they need to deliver early intervention strategies.

## Stress Counselling helpline

If your employees are having difficulty with the demands and expectations they face, it's good for them to talk. They can do this through a secure helpline to trained counsellors, helping them to work through problems and resolve them. The service is available to members and their dependents aged 16 or over.

## Aviva Digital GP\*

The Aviva Digital GP app, powered by Square Health, provides around the clock access to GP video consultations and repeat NHS prescriptions (all NHS England exemptions accepted). Your employees will be able to:

- Access unlimited video consultations, 24/7.
- Choose a GP – they will be offered both male and female GPs to choose from. They can also select to search for a GP who they have seen previously, via the app, within the last 6 months in order to book directly with them – subject to availability. Additionally, they can review GPs' bios and select a GP based on who best suits their needs according to the GP's profile.
- Order repeat NHS prescriptions within the app (all NHS England exemptions accepted) and get free UK delivery.
- Add their children under the age of 16 to their account for paediatric consultations, with a limit of 10 children per member.
- Receive consultation advice – after their GP consultation, they can see the advice they've been given and consultation history within the app.

Please note, Aviva Digital GP 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 they sign up. Mobile data charges may apply.

\*These services are non-contractual benefits Aviva can withdraw 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.

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

