

For more information on how Optimum Referral works, and a more detailed explanation of the cover it provides, please speak to your financial adviser.

Optimum Referral

Our simple claims process



1

Get an open referral from your own GP or via the Aviva Digital GP app if this service has been selected.

An open referral is a referral that doesn't specify a particular specialist or hospital.



2

You can contact us over the phone or online via MyAviva.

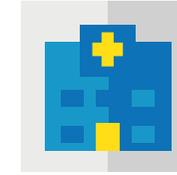
If you start your claim online, you can arrange a callback at a convenient time. You can also live chat directly with one of our claims experts.



3

We'll talk through your exact medical needs and where you'd like to have your treatment.

We'll also let you know which hospitals are available, together with a choice of specialists and send you a notification with your options.



4

You choose which hospital you'd like to use and we can transfer your call to the hospital, there and then, so you can book an appointment on the same call.