

Optimum Referral



Quality healthcare for companies covering 250 or more employees

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.



Quality

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

- Treatment providers are hand-picked based on Care Quality Commission and Health Improvement Scotland ratings
- The quality standards required of our specialists are based on GMC registration and our internal quality controls
- We commission healthcare that is safe, evidence-based and effective



Choice

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

- Extensive choice of treatment providers
- Open referral via own GP or Aviva Digital GP
- Online or offline contact channels at point of claim



Simplicity

The assurance of certainty, ease and speed for every member

- Simple claims process including:
 - Seamless transfer of data from online to our claims consultants
 - Guidance and support from one end of the journey to the other with up to the minute information used to guide and support the member throughout
- Warm handover to major hospital groups at initial claim call



Sustainability

The promise of managed healthcare costs without compromising on quality

- Healthcare procurement designed to deliver quality healthcare while effectively managing value
- Sustainable pricing which is reflected in our 2 year pricing arrangements

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

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

This summary has been designed to provide you with key information about the open referral claims process. This should be read alongside the Optimum Referral Pre-Sale brochure for full product details.