

Quality healthcare for every body

Optimum Referral follows an open referral claims approach and is designed to deliver quality private medical care at the right time, in the right place.

- ✓ Access to quality specialists, hospitals, drugs and treatments
- ✓ Recommendations made on which facilities to use, supported by independently verified data so that you can make an informed choice
- ✓ Ease and speed of access - online via MyAviva, live chat, over the phone and Digital GP (service included, where selected)
- ✓ Appointment booking services - seamless transfer to the key hospital groups during the initial claims call
- ✓ Reassurance that all eligible bills will be paid in full directly with the provider where the open referral process is followed.

To find out more about Optimum Referral please see your member documentation.



Guide to Claiming

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

How to make a claim

When you feel unwell, the last thing you want to face is a difficult claims journey. So we've made ours as easy and as straight forward as possible.



1

Get an open referral from your own GP or, via Digital GP 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 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 you to the hospital, there and then, so you can book an appointment on the same call.