

health-on-line

Personal Choice and Personal Choice 6

Your guide to important changes

What you need to know

April 2017



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Introduction

We regularly review our plans and often update them to improve your cover or to make your cover clearer. This leaflet tells you about some of the more significant changes we've made. We've also made some changes to your handbook wording to make your cover clearer, which we talk about in the paragraphs below.

We recommend that you read these changes carefully alongside your new membership handbook, which contains the full terms of your cover. Please note that you might see some other wording changes in your membership handbook, but these don't affect your cover. If you'd like to talk to us about anything, please call our team of Personal Advisers on 01202 544 475.

Taking care of you and your little ones...even when they're not so little

If your child needs to stay in hospital for eligible treatment, we'll provide up to £100 a night towards the costs of hotel accommodation for one parent, helping you stay close to your loved ones when you need to.

Helping you get better, fast

If your GP recommends you see a specialist, just ask for an open referral then call us. Our Fast Track Appointments team can use their expertise to find the right specialist for you. We can even book the appointment so you don't have to. If you'd prefer to see a specific specialist, we can let you know what will be covered.

Working Body Service

If you are experiencing muscle, bone or joint pain, you can use 'Working Body'. There is no need to get a referral from your GP first, simply phone us and we'll arrange for you to have a free telephone assessment with a physiotherapist. They will be able to recommend self-help exercises or face to face treatment using your Therapies Option.

Please note that the Working Body service is not available for members under 18, who will need to see their GP for a referral to a therapist.

Your cover for varicose veins

We've always paid for treatment of complicated varicose veins, but want to be clearer about how much cover we'll provide. If you need treatment of varicose veins, we will cover the cost of one surgical procedure per leg for the lifetime of your membership. Please see section 6 of your handbook for full details.

Mechanical heart pumps

We've added the implantation of a mechanical heart pump to the list of treatments that we don't cover. Please see section 6 of your handbook for details.

Reconstruction

We cover reconstruction after an accident or surgery for a medical condition. We've made it clear in your handbook what this means if you have reconstructive surgery following breast cancer. Please see section 6 of your handbook for more details.

Private Health Insurance Network (PHIN)

There is a website that gives independent information on the quality and cost of private treatment. You can find this information at phin.org.uk

