



**Business Priority Health and
Business Priority Health 6**

October 2014

Your guide to important changes What you need to know

health-on-line

Your guide to important changes

We regularly review our policies and often update them to improve your cover or to make your cover clearer. This leaflet tells you about the more significant changes we've made including your new and improved handbook, which we talk about later on.

We recommend that you read your new membership handbook or at least have a flick through to familiarise yourself with it. If you'd like to talk to us about anything in this leaflet, please call us on our new telephone number **0800 587 0957**. This is the new number to call if you have any questions about your policy. Alternatively please contact your group secretary. If you want to make a claim, the number is still **0845 600 7696**.

Your new membership handbook

Whether we're explaining your cover or helping you through a claim, we want to be as clear as possible. We know how unfriendly documents can seem, so we hope you'll like the changes we've made. We've rewritten your new membership handbook to make it easier to read and quicker to find what you're looking for. In particular, we've changed the order of your handbook, bringing the most important bits to the front. We've also grouped together information that's similar so it's easier to find.

We've also changed the names of some of your benefits:

- We've changed the name of your core benefits; instead of '**Essentials**' this will now be called '**Core Cover**'.
- If you have the '**Core Out-patient**' Add-on, this is now called the '**Standard Out-patient**' Add-on.

We know there's a lot to explain, so if you don't fancy reading the whole handbook now, why not just take a look at the quick-start guide to your membership at the front. It explains the basics of your cover.

Although your handbook looks quite different, none of these changes affect your cover except the change we mention on the next page.

If you have the Therapies Add-on

We've increased your combined therapies benefit from £350 to £500 a year. We'll pay this new benefit for up to an overall maximum of ten sessions a year, when your GP refers you.

For more details please see your new handbook or your membership certificate for details on the Add-ons you've chosen.

Schedule of Procedures and Fees

You can be reassured that the vast majority of specialists we recognise are fee approved, which means we pay their fees in full.

There is a small number of specialists who we recognise but whose fees we only pay at the level set out in our Schedule of Procedures and Fees. We call these 'fee limited specialists'. We've set new levels of fees that we'll be prepared to pay for any treatment with a fee limited specialist. This updated document is published in the members section of our website, which can be found at axapphealthcare.co.uk/members and will apply to any treatment received from a fee limited specialist from 1 October 2015. Until this time the existing fee limits will apply.

Please contact us before receiving any treatment and we will help identify a fee approved specialist to treat you.

