



April 2006

# **SecureHealth** Care, Care Plus and Care Plus Superior

Product brochure

## **INDIVIDUAL private medical insurance**

Protecting and rewarding your health, through one of the largest specialist healthcare intermediaries in the UK



## **Introducing *SecureHealth***

*SecureHealth* is a specialist intermediary who believes in providing customers with access to bespoke, value for money private medical insurance plans. By working in partnership with a major British insurance company such as AXA PPP healthcare, we can offer you a wide choice of personal and corporate private medical insurance plans.

*SecureHealth* has been founded on a wealth of experience in private medical insurance, and our aim is to use our specialist knowledge to ensure you are advised of the most suitable plan for you. We thoroughly research our products and solutions to provide you with the right medical insurance plan so you can have peace of mind and confidence in your choice.

Through our continued search for products that meet our customers' needs, and because everyone is different, we have joined up with AXA PPP healthcare to create *SecureHealth* Care, Care Plus and Care Plus Superior.

## **How private medical insurance can benefit you**

You can't choose when you're going to be ill, but you can make sure you're protected. Private medical insurance arranged by *SecureHealth* is designed to cover your medical bills and provide access to hospital treatment when it's most convenient for you.

You can choose between three levels of protection to suit your healthcare needs and budgets – *SecureHealth* Care, Care Plus and Care Plus Superior.

These offer you and your family the reassurance of knowing that treatment is available when you need it.

### **Its aims**

To provide prompt access to hospital treatment for all eligible claims when it is most convenient for you and to cover the costs of private in-patient and day-patient treatment and out-patient surgical procedures, for eligible medical conditions which arise after joining.

### **Your commitment**

- You agree to pay premiums for a year, after which you can decide whether to continue with your policy for another year.
- You must give us the accurate information we need when you apply for your policy.
- You obtain AXA PPP healthcare's authorisation before you receive medical treatment or incur any charges.
- Each person on the policy must pay the first £100 of eligible claims each policy year or the main policyholder may choose to increase this to £250 or £500.

### **Risk factors**

- If you fail to pay your premiums your cover will end, so you will no longer be covered.
- There is no cash value at any time.
- Your policy may not cover any medical and other charges for which you are not eligible. We therefore recommend you obtain pre-authorisation from our claims department before incurring any costs.
- Your policy does not normally cover treatment of conditions which you already have and reasonably can be expected to know about when you apply.
- We do not provide cover for a number of medical conditions and treatments, details of which are given in the policy document.

In general, private medical insurance is designed to cover the cost of private treatment of short-term illness or injury (commonly known as acute conditions) which arise after you join.

We do not provide cover for treatment of long-term medical conditions which are likely to continue to need regular or periodic treatment, medication or medical advice. These are medical conditions that are likely to continue or return, and any treatment will only temporarily relieve or control the symptoms, and not cure the illness.

## What SecureHealth Care, Care Plus and Care Plus Superior offer

### A comprehensive range of private medical cover plus exclusive member services

Depending on the plan you choose, you can receive prompt access to a range of private medical treatment – including physiotherapy and ‘complementary practitioner’ treatment. You can also choose your specialist and select from a national network of quality-assessed hospitals. AXA PPP healthcare usually settles all eligible bills for treatment directly – so you won’t be out of pocket while waiting to be reimbursed.

### Health at Hand – exclusive around-the-clock medical support service

You and your family also have access to Health at Hand – an exclusive health information and personal counselling service, staffed by registered nurses, pharmacists, midwives and counsellors. Health at Hand is available 24 hours a day, 365 days a year. It’s completely confidential and calls are free of charge.

Health at Hand offers help and information on virtually any health-related query, from details of a medication’s side-effects to the location of the nearest emergency dentist (even at two in the morning!).

### Quality customer service

A team of Personal Advisers gives you a single point of contact. They will help you with any aspect of membership, from how to make a claim to pre-authorising treatment. They are at your service from 8am to 8pm Monday to Friday and from 9am to 5pm Saturdays. (Please note that calls may be recorded in case of a subsequent query.)

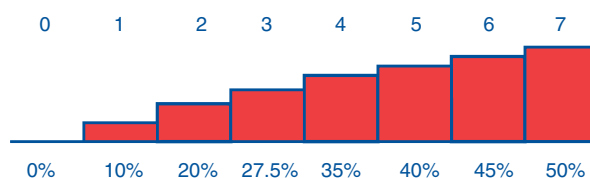
In the event of a claim, advisers can quickly access your membership details and provide clear, concise telephone advice to help reduce the strain at what can be a particularly stressful time.

### Calculating the premium

Your premium will be based on a number of factors, including your choice of plan, excess level, your age and your family’s ages. You may also choose to add a no claims discount to your policy as we believe you should be rewarded if you make no claims.

### SecureHealth Care, Care Plus and Care Plus Superior no claims discount explained

A no claims discount rewards you when you don’t make a claim on your policy. Every year you and your family covered by the policy don’t make a claim, you will be rewarded with a no claims discount to a maximum of 50% on the no claims discount scale. And, as it is understood there will be times when a claim is necessary, the no claims discount will only be reduced by a number of levels per year, regardless of how many claims are made in the year.



If you or anyone included on your policy have made a claim since last year’s premium was calculated you can contact *SecureHealth* on 08450 60 80 60 prior to renewal to discuss the option of paying back all claims paid since then. This would have the same effect as if no claims had been made on your policy and your no claims discount would increase by one level in the following policy year.

### **Underwriting available**

Different medical underwriting terms may be available to you, depending on your medical history and requirements. Here is a brief explanation of each:

**Fully underwritten** – This requires each applicant to supply a medical declaration on the application and, in certain circumstances, a medical report. Treatment of pre-existing medical conditions is then excluded where necessary.

**Specified related conditions moratorium** – The applicant does not complete a medical declaration prior to joining, but membership is on the understanding that treatment of all pre-existing medical conditions experienced during the last five years is only covered after being a member for two consecutive years and after being free from all treatment, medical advice, drugs or medicines or special diets relating to that condition for two consecutive years after joining. Treatment of all new conditions is covered from the date of joining.

### **What is a 6 Week Option?**

A 6 Week Option is available on *SecureHealth* Care, Care Plus and Care Plus Superior. It works like this.

If the NHS is unable to provide the treatment you need within six weeks after the date of the specialist deciding that the treatment should be undertaken then you qualify for private in-patient and day-patient treatment and out-patient surgical procedures straight away. Other eligible out-patient treatment immediately qualifies for private treatment.

There is no benefit for emergency treatment as, in these circumstances, the NHS can deal with it in under six weeks.

By not covering treatment of medical conditions that the NHS can treat within six weeks, the 6 Week Option enables you to benefit from reduced premiums as well as from the peace of mind that you should get the treatment you need within six weeks.

**In addition, it covers private provision of the following surgical procedures straight away even if the NHS waiting list is less than six weeks: varicose veins surgery, tonsillectomy, insertion of grommets, removal of gall bladder, haemorrhoidectomy, adenoidectomy, correction of squint, cataract surgery, removal of bunions and day-patient and out-patient chemotherapy and radiotherapy for treatment of cancer.**

## Key facts of the SecureHealth Care, SecureHealth Care Plus and SecureHealth Care Plus Superior policies

keyfacts

This summary is a brief description of your private medical insurance (PMI) cover underwritten by AXA PPP healthcare. It does not contain the full terms and conditions which can be found in the membership handbook.

Benefits	SecureHealth	Care	Care Plus	Care Plus Superior
<b>In-patient and day-patient treatment:</b> Specialists' fees/consultations/diagnostic tests/physiotherapy (which includes: hospital accommodation, theatre fees, drugs, dressings and medicines used while in hospital, surgeons' and anaesthetists' fees, physicians' fees, tests, x-rays, pathology, radiology, CT, MRI, PET, oncology: chemotherapy and radiotherapy)		No annual maximum	No annual maximum	No annual maximum
<b>Out-patient treatment:</b> Surgical procedures		No annual maximum	No annual maximum	No annual maximum
Specialists' consultations		N/A	£1,000 combined limit	No annual maximum
Diagnostic tests				No annual maximum
Clinical practitioners' charges, including physiotherapy			These benefits have a combined overall limit of £1,000 a year. However, treatment per year for GP referred physiotherapy and/or complementary practitioner treatment is limited to an overall maximum of 10 sessions per year	No annual maximum. However, treatment per year for GP referred physiotherapy and/or complementary practitioner treatment is limited to an overall maximum of 10 sessions per year
Complementary practitioners' charges				
Out-patient radiotherapy and chemotherapy		Paid in full	Paid in full	Paid in full
Computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET) scans		N/A	Paid in full in a scanning centre in the Directory of Hospitals	Paid in full in a scanning centre in the Directory of Hospitals
<b>Additional core benefits:</b> Parental accommodation		Paid in full	Paid in full	Paid in full
Hospital-at-home		Paid in full	Paid in full	Paid in full
NHS cash benefit (excess does not apply)		£100 per night excluding the first two nights per stay, up to £2,000 a year	£100 per night excluding the first two nights per stay, up to £2,000 a year	£100 per night excluding the first two nights per stay, up to £2,000 a year
Pregnancy complications cover		Only acute ectopic pregnancy complications	Only acute ectopic pregnancy complications	Only acute ectopic pregnancy complications
Health at Hand 24 hour health information		Included	Included	Included
<b>Excess options</b>		Mandatory £100 excess with £250 or £500 options	Mandatory £100 excess with £250 or £500 options	Mandatory £100 excess with £250 or £500 options
<b>Underwriting</b>		Individual specified related conditions moratorium or underwriting	Individual specified related conditions moratorium or underwriting	Individual specified related conditions moratorium or underwriting
<b>Travel cover</b>		Optional	Optional	Optional

### Travel Cover

Travel cover insurance protects you for both business and holiday travel. As well as covering the cost of emergency private medical treatment abroad, it has the major benefits of other travel insurance policies such as medical costs and additional expenses and delayed departure.

## Significant features

### Excess

The *SecureHealth* Care, Care Plus and Care Plus Superior plans have a mandatory £100 excess per person per policy year. You can reduce your premiums if you choose to take an excess of either £250 or £500 towards eligible claims in each policy year.

The excess is payable once per person per policy year and is subject to all other terms and conditions of your policy being met. Please refer to the membership handbook for full details of terms and conditions.

## Significant exclusions

### What is not covered by the policy?

In line with most other private medical insurance contracts, there are some general exclusions and limitations. For example, your policy does not cover pregnancy complications (other than ectopic pregnancies), general dental procedures and chronic conditions. You will find full details of exclusions in the membership handbook.

Pre-existing medical conditions and specified related conditions do not normally qualify for benefits straightaway, but these may be covered for treatment after a trouble-free period.

This summary is a brief guide to this product. It does not provide full details of the terms and conditions of the contract, which are contained in the membership handbook which you will receive when cover starts or beforehand on request.



## You never know unless you ask

The following questions are the ones most frequently asked about healthcare policies. But everyone is different and, if you have another question, please phone us on 08450 60 80 60.

**Q. There are lots of medical insurers in the market; why should I choose *SecureHealth* to arrange my cover with AXA PPP healthcare?**

**A.** *SecureHealth* is a specialist private medical insurance intermediary, founded on a wealth of experience in the market, and AXA PPP healthcare is one of the longest established and largest medical insurers in Britain. They both have an enviable reputation for offering a truly personal service to their members.

**Q. If I decide to go ahead and apply for cover through *SecureHealth*, do I need a medical examination?**

**A.** No. However, if you opt for full underwriting, we will ask you to give us full details of your past medical history on the application form. If your application is successful, you will be covered for eligible treatment of new medical conditions that arise after you join.

**Q. Does this mean I won't be covered for treatment of any illnesses I've had in the past?**

**A.** The moratorium and full underwriting exclude cover for treatment of pre-existing conditions and some related conditions. Please consult your membership handbook or the underwriting guide 'Your guide to applying for cover' for further details.

**Q. How often can I claim?**

**A.** There is no limit to the number of times you can claim.

**Q. Do I have to pay for treatment and then claim the money back?**

**A.** No, as accounts are normally received directly from the specialists or hospitals and settled directly.

**Q. How can I be sure that I'm covered before I go ahead with treatment?**

**A.** That's simple – just ring the *SecureHealth* customer helpline on 0845 607 6163 with the details of your proposed treatment and specialist. They will also check the hospital, day-patient unit or scanning centre – to see whether it is in the Directory of Hospitals. They will confirm if your treatment is eligible for cover, so you may go ahead with the peace of mind that you are covered for that treatment.

**Q. What happens if I don't get authorisation for hospital treatment?**

**A.** We would strongly recommend that you obtain authorisation for your proposed treatment before it is undertaken so you can relax in the knowledge that it is covered. However, we will pay for a claim which has not been pre-authorised provided that it is eligible under the terms of your policy.



# We want to make it as easy as possible to understand everything about your policy

## Glossary

Medicine seems to have a language all of its own. Here are some terms that are used in this brochure and in your policy with which you may not be familiar.

**Clinical practitioner** – a dietician, nurse, orthoptist or physiotherapist, who we recognise for benefit purposes.

**CT scans** – computerised tomography scans. A form of x-ray examination. It is particularly useful for making diagnoses in the head, chest and abdomen.

**Complementary practitioner** – a practitioner in acupuncture, homeopathy, osteopathy and chiropractic treatment.

**Day-patient treatment** – treatment which, for medical reasons, means you have to go into hospital or a day-patient unit because you need a period of clinically-supervised recovery but do not have to stay overnight.

**Diagnostic tests** – investigations such as x-rays or blood tests, that are intended to find or help to find the cause of your symptoms.

**Directory of Hospitals** – a document published which lists private hospitals, day-patient units and scanning centres in the UK, where your eligible treatment will be covered.

**Excess** – an excess is the amount of money that you have to pay towards the cost of treatment each policy year and applies to each person covered by the policy in each year.

**Family member** – your partner and your unmarried children, or those of your partner who are living with you when you take out the policy or when it is renewed. By partner we mean your husband or wife or the person (whether or not of the same sex) you live with permanently in a similar relationship.

**FSA** – Financial Services Authority, the regulatory body for the general insurance market.

**In-patient treatment** – treatment which, for medical reasons, means you have to stay in hospital overnight or for longer.

**Medical condition** – any disease, illness or injury.

**Medical underwriting** – the process by which we assess your application and decide on what terms we may offer to cover you.

**Member** – you and any family member covered by your policy.

**MRI scans** – magnetic resonance imaging scans. A way of medically mapping the body's tissues. It can help with non-invasive diagnosis and treatment planning of a wide range of diseases, including cancer. It doesn't use potentially harmful ionising radiation such as x-rays.

**Out-patient treatment** – treatment given at a hospital, consulting room or out-patient clinic, where you do not need to go in for day-patient or in-patient treatment.

**PET scan** – positron emission tomography scan. A way of diagnosing and monitoring many serious medical conditions, including heart problems and cancer. A very small radioactive injection is given to the patient and a PET camera is used to measure radioactivity in various parts of the body.

**Physiotherapy** – physical treatment such as massage or exercises.

**Pre-existing conditions** – a medical condition, and conditions relating to it, which existed before your cover with us started.

**Radiotherapy/chemotherapy** – treatments for cancer.

**Specialist** – a senior and experienced medical practitioner who has attained the status of an NHS consultant or equivalent.

**Surgical procedure** – an operation or other invasive procedure.

### **Duration of contract**

This is an annually renewable contract.

### **Claims**

As soon as the GP recommends a consultation with a specialist, members should first telephone the dedicated *SecureHealth* section of AXA PPP healthcare's customer service helpline on 0845 607 6163. The pre-authorisation service means that members know the extent of their cover before incurring any costs.

### **If you change your mind**

If you decide that you do not want this policy, you can cancel your policy by contacting us within 14 days after the start date of your cover, or after you receive your policy documents, whichever is later.

If you do not exercise your right to cancel within the 14 day period, you may only cancel the policy from your next renewal date.

To cancel your policy please call AXA PPP healthcare on 0845 607 6163.

All calls are charged at local call rate. For your protection, we may record and monitor calls.

### **Complaints**

Please contact your Personal Adviser, on 0845 607 6163 or write to  
AXA PPP healthcare  
Phillips House  
Crescent Road  
Tunbridge Wells TN1 2PL.

### **Compensation**

You may be entitled to compensation if AXA PPP healthcare cannot meet their obligations due to insolvency. The Financial Services Compensation Scheme may arrange to transfer your policy to another insurer, provide a new policy or, if this is not possible, provide compensation. Under this policy the first £2,000 of any claim would be met in full. Above this amount, 90% of the remainder will be met. You can get more information from the Financial Services Compensation Scheme at 7th Floor, Lloyds Chambers, 1 Portsoken Street, London E1 9BN or call them on: 020 7892 7300.



## Further information

### Managing your medical insurance

We have made sure that setting up and running your healthcare scheme will be straightforward and involve minimal administration on your part. AXA PPP healthcare will collect your premiums by monthly or annual Direct Debit or credit card or you can pay annually by cheque. They will also handle all your claims. All other queries can be directed straight through to one of our *SecureHealth* helplines, where helpful advisers will be ready to offer assistance to anyone covered by the plan.

To ensure complete confidentiality, AXA PPP healthcare deals directly with the individual concerned on all claims matters.

### How to apply

- Your *SecureHealth* appointed representative will give you a quotation based on your requirements.
- If you are happy with the quotation, complete the application form and payment authority advice.

### You will then receive

- the membership statement confirming details of your cover and commencement date
- a Directory of Hospitals - a list of hospitals where you can get treatment with *SecureHealth* Care, Care Plus and Care Plus Superior.
- membership information - containing full details of the terms of your cover.

### Applicable Law

This contract is governed by the law of England and Wales. We will communicate in English throughout the course of this contract.

### About AXA PPP healthcare

AXA PPP healthcare has 65 years of experience of helping people get access to private medical treatment, making them one of the longest established medical insurers in the UK.

They are also one of the largest. They look after the healthcare insurance needs of nearly two million customers in the UK and abroad.

And as part of the AXA Group, they are part of one of the world's largest insurance and asset management companies. They can learn from their partners' global experience and history in other markets to help them develop innovative products and services that are right for their customers.

Underwritten and administered by AXA PPP healthcare limited.

Registered Office: 5 Old Broad Street, London EC2N 1AD, United Kingdom.

Registered in England No. 3148119

Authorised and regulated by the Financial Services Authority.



## SecureHealth

SecureHealth is an intermediary which acts as your general agent and accepts responsibility for the advice provided and arrangement of your insurance.

**SecureHealth Limited,  
Link House, 62 High Street,  
Billericay, Essex CM12 9BS**

**Tel: 08450 60 80 60**

**Fax: 08450 60 90 60**

**[www.securehealth.co.uk](http://www.securehealth.co.uk)**

**[info@securehealth.co.uk](mailto:info@securehealth.co.uk)**

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