



October 2006

## **SecureHealth** Care Options

Product brochure

### **INDIVIDUAL private medical insurance**

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

**SecureHealth**  
*private medical insurance*

### **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 health 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 arrange 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 Options.

### **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.

#### **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.

## **SecureHealth Care Options. Affordable private health cover – with your choice of Options**

*SecureHealth* Care Options was developed to help bring high quality private health insurance within the reach of individuals and families who may not have considered it previously.

We've achieved this by offering a flexible range of Options that you can add to the Option 1 'Standard cover'. This allows you to select the optional benefits that are most appropriate for you and your family.

Which, of course, means you don't pay for benefits that you don't want.



## Build your own individual plan around Option 1 'Standard cover'

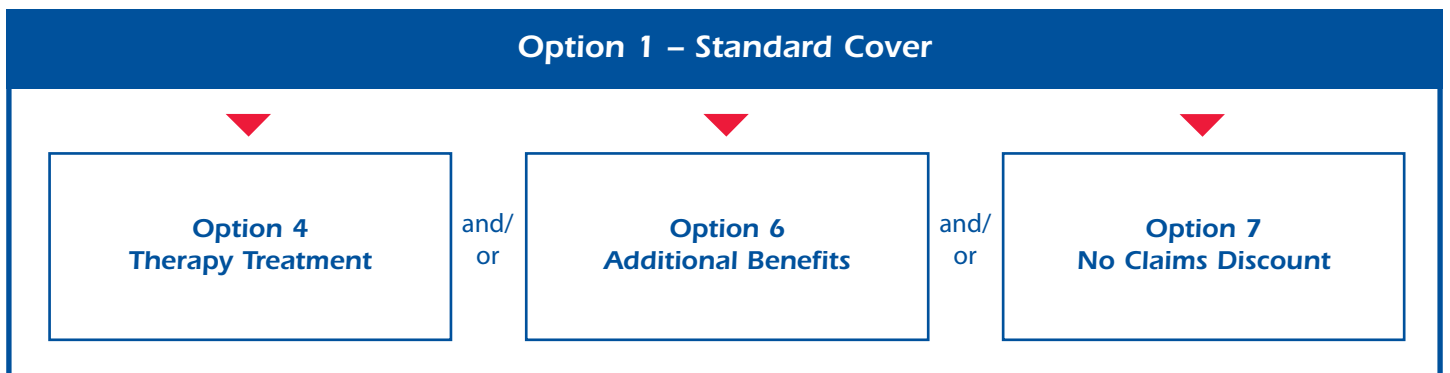
Option 1 'Standard cover' provides cover for a range of in-patient and day-patient treatment and out-patient surgical procedures.

The diagrams below are to be read in conjunction with the benefits tables that follow.

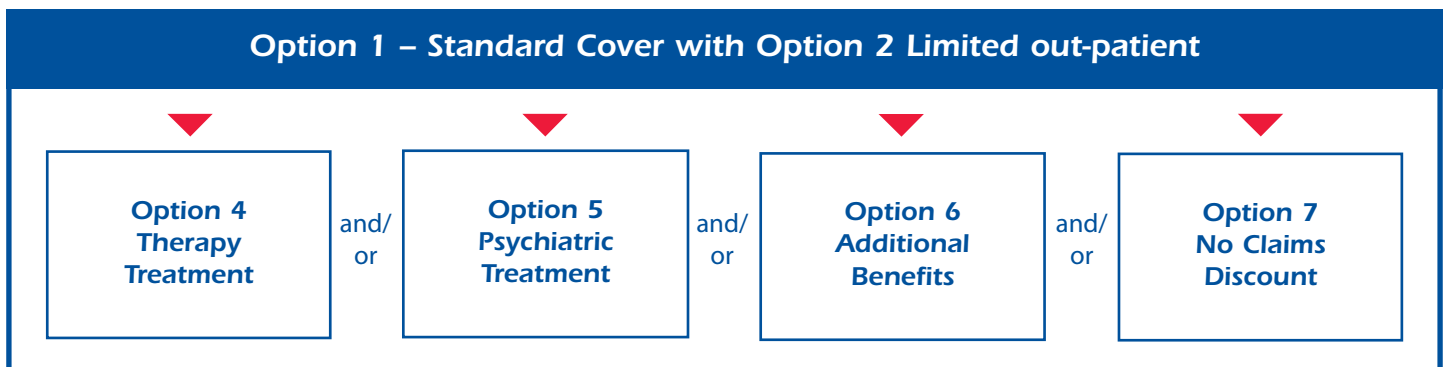
If you wish, you may simply take Option 1 'Standard cover' on its own – ie without any additional options. **Please note that you cannot choose any other Options without Option 1.**

All people included in your policy must select the same Options.

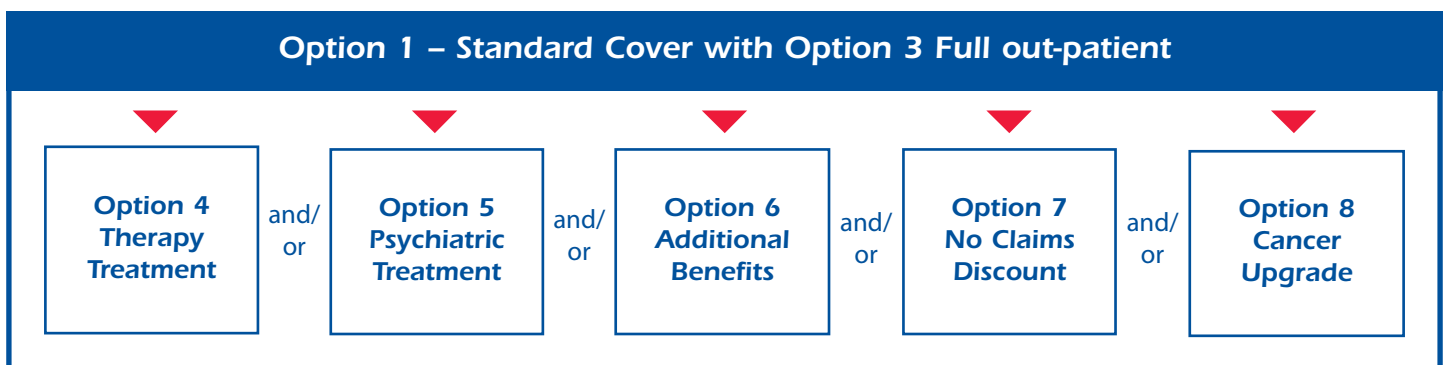
The following diagram illustrates how the Options can be added to the Option 1 'Standard cover' to help you create your own private healthcare insurance plan.



OR



OR



# Benefits tables

The tables below give a summary of the benefits available with *SecureHealth* Care Options. Please refer to the membership handbook for further details on the benefits shown.

## Option 1 – Standard Cover

| Benefits   | Benefit Levels  |
|--|---|
| <b>In-patient and day-patient treatment:</b>   |   |
| Private hospital and day-patient unit charges; including charges for accommodation, diagnostic tests, operating theatre charges, nursing care, drugs and dressings, physiotherapy and surgical appliances used by the specialist during surgery* | Paid in full  |
| Out of directory cash benefit. This benefit is payable if you receive private in-patient treatment or day-patient treatment at a hospital or day-patient unit not listed in the Directory of Hospitals   | £50 each day for day-patient treatment<br>£50 each night for in-patient treatment             |
| Specialist fees (surgeons, anaesthetists and physicians)**   | No annual maximum   |
| In-patient consultations – benefit for a consultation with a second specialist arranged by the treating specialist**   | No annual maximum   |
| <b>Out-patient treatment:</b>  |   |
| Surgical procedures  | No annual maximum   |
| Radiotherapy and chemotherapy  | No annual maximum   |
| Computerised tomography (CT) magnetic resonance imaging (MRI) and positron emission tomography (PET)   | Paid in full at a scanning centre listed in the Directory of Hospitals                        |
| <b>Other benefits:</b>   |   |
| NHS cash benefits  | £100 each night up to £2,000 annual maximum   |
| Health at Hand   | Confidential medical information and helpline   |
| Excess (£100 standard)   | Optional excess of £250, £500 or £1,000 for each person covered by the policy per policy year |

## Option 2 – Limited out-patient cover

| Benefits                                | Benefit Levels  |
|---|---|
| Specialist consultations**              | These three benefits have a combined overall limit of £1,100 a year |
| Diagnostic tests on specialist referral |   |
| Clinical practitioner charges**         |   |

## Option 3 Full out-patient

| Benefits                                | Benefit Levels    |
|---|-------------------|
| Specialist consultations**              | No annual maximum |
| Diagnostic tests on specialist referral | No annual maximum |
| Clinical practitioner charges**         | No annual maximum |

### Option 4 Therapy treatment

| Benefits   | Benefit Levels  |
|--|---|
| Complementary practitioner charges**<br>(acupuncture, osteopathy, homeopathy and chiropractic treatment) | These two benefits have a combined overall limit of £1,100 a year |
| Physiotherapist charges**  |   |

### Option 5 Psychiatric cover Option 5 is only available if Options 2 or 3 have been added

| Benefits                                       | Benefit Levels  |
|--|---|
| <b>In-patient and day-patient treatment:</b>   |   |
| Private hospital and day patient unit charges* | Paid in full for up to 28 days a year                             |
| Specialist fees**                              | No annual maximum   |
| In-patient consultations**                     | No annual maximum   |
| <b>Out-patient treatment:</b>                  |   |
| Specialist consultations**                     | These two benefits have a combined overall limit of £1,200 a year |
| Clinical practitioners' charges**              |   |

### Option 6 Additional benefits

| Benefits   | Benefit Levels    |
|--|-------------------|
| Ambulance transport  | Up to £500 a year |
| Parent accommodation – for one parent staying in hospital with a child under 11 years old who is covered by the policy | Paid in full      |
| Hospital-at-home   | Paid in full      |
| Pregnancy complications – for specified complications of pregnancy   | No annual maximum |
| Oral surgery – for specified oral surgical procedures  | No annual maximum |

### Option 7 No Claims Discount

If you choose this option a No Claims Discount will apply to the policy. Please refer to page 7 for explanation

### Option 8 Cancer upgrade Option 8 is only available if Option 3 has been selected

Option 1 of the policy includes cover for the investigation and active eligible treatment of cancer which arises after the start of the policy. This includes surgery, radiotherapy or chemotherapy, alone or in combination.

In addition to the traditional cancer treatment covered by the plan, members will have up to 12 months cover, subject to the policy terms and conditions, for licensed chemotherapy drug treatments needed for a prolonged period of time. If Option 8 is chosen members will instead have up to 36 months cover.

\* As long as the hospital, day-patient unit or scanning centre you choose for treatment is included in our Directory of Hospitals, we'll pay your eligible treatment charges in full.

\*\* We will pay your specialists' fees in full, as long as in the past they have not charged fees outside the range usual for the treatment they provide.

## Further information on cover for Cancer and Option 8

The cover provided by Option 1 includes cover for the investigation and active treatment of cancer which arises after the start of the policy. This includes surgery, radiotherapy or chemotherapy, alone or in combination. You will be covered for eligible treatment required for the initial occurrence of a cancer and for recurrences where it is actively treating the cancer and the treatment is for a limited period.

Cover does not include treatment that is experimental, unproven, preventive, for maintenance purposes, or is continuing without a clear end date.

In addition to the traditional cancer treatment covered by the plan, members will have up to 12 months' cover (or up to 36 months if Option 8 is chosen) for licensed chemotherapy drug treatments needed for a prolonged period of time, such as Herceptin (for breast cancer) which can cost in excess of £30,000 for a course of treatment if received privately.

Please note the restrictions described below relating to cover for treatment of pre-existing conditions will also apply to any treatment for cancer.

### Significant exclusions

#### What is not covered by the policy?

In line with most other private medical insurance contracts, there are some general exclusions. Routine pregnancy and childbirth or complications of pregnancy and childbirth, except for a small number of specified medical conditions and general dental procedures, for example, would not be covered. In addition, ongoing or chronic conditions will not be covered. Pre-existing medical conditions and related conditions do not normally qualify for benefits straightaway, but these may be covered for treatment after a trouble-free period. Other exclusions will apply depending on which Options you choose.

You will find further details of exclusions in the policy summary and membership handbook.

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 members will receive when cover starts or beforehand on request.

### What SecureHealth Care Options offers

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

Depending on the Options you select, 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.)

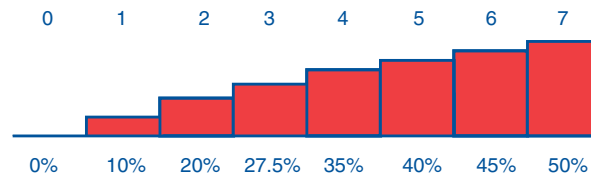
In the event of a claim, advisers can quickly access your membership details and provide clear, concise telephone advice to help reduce the strain at what can be a particularly stressful time.

#### Calculating the premium

Your premium will be based on a number of factors, including your choice of Options, excess level, your age and your family's ages. You may also choose to add a no claims discount to your policy by choosing Option 7 as we believe you should be rewarded if you make no claims.

### SecureHealth Care Options No Claims Discount explained

A no claims discount rewards you when you don't make a claim on your policy. If you choose Option 7, every year you and your family are covered by the policy and 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 as displayed below. As it is understood there will be times when a claim is necessary, the no claims discount will only be reduced by three steps per year, regardless of how many claims are made in that 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.

### SecureHealth Care Options six week version explained

It works like this: If the NHS is unable to provide the treatment you need within six weeks of when it should be undertaken, then you qualify for private in-patient and day-patient treatment and out-patient surgical procedures straight away.

There is no benefit for urgently needed 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 version enables you to benefit from reduced premiums as well as the peace of mind of knowing that you should get the treatment you need within six weeks.

In addition, cover is provided for 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 chemotherapy and radiotherapy performed as day-patient or out-patient treatment.

At the time of going to print the National Health Service was commonly providing surgical treatment of cancer within six weeks and therefore it is unlikely that there will be cover on *SecureHealth* Care Options 6 for such treatment.

### 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 and any conditions related to them are then excluded where necessary.

**Two year 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. In addition, treatment of related conditions to any pre-existing conditions excluded under this moratorium is also not covered. Treatment of all new conditions is covered from the date of joining.

For further information, please refer to the underwriting guide in 'Your guide to applying for cover' and contact your intermediary.

Eligible treatment of all new conditions is covered from the date of joining.

If you are unsure about the extent of your exclusion(s) that will apply under your policy, we advise you to declare your medical history to us.

## Further information

### Managing your medical insurance

We have made sure that setting up and running your healthcare cover 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 Options.
- membership information – containing full details of the terms of your cover.

### 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.

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.



### *SecureHealth*

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

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