

Generation Healthcare

Child Only Healthcare Plans



GENERAL & MEDICAL
HEALTHCARE



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www.generalandmedical.com

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Company Overview

General & Medical Healthcare specialise in providing quality Private Health Insurance in the UK and Channel Islands. We pride ourselves on our first class customer service, never forgetting our guiding principle, People first...always. We have been doing this for over 35 years.


This brochure tells you how you can protect your child with Private Health Insurance from General & Medical Healthcare. It's important that you choose the scheme that is right for you so we have included as much information as we can about the choices available.

If you have any questions at all, please call us. We're here to help on **0800 980 4601** or **01733 362872**.


Some important facts about our Private Health Insurance policies are summarised within this brochure. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in the policy documents.

Helping Your Child Get Well Sooner


Nothing is more important than the health of your child. If yours was to experience worrying symptoms, our Child Only Private Healthcare can give you some control over the situation. Diagnosis and treatment can be dealt with efficiently, helping you concentrate on getting your child well sooner.



Choice and Convenience
When your doctor recommends tests or treatment, skip the waiting lists and book appointments at a private hospital within days. If further investigations or surgery is needed, you can find your preferred hospital, consultant, and schedule that suits family life.



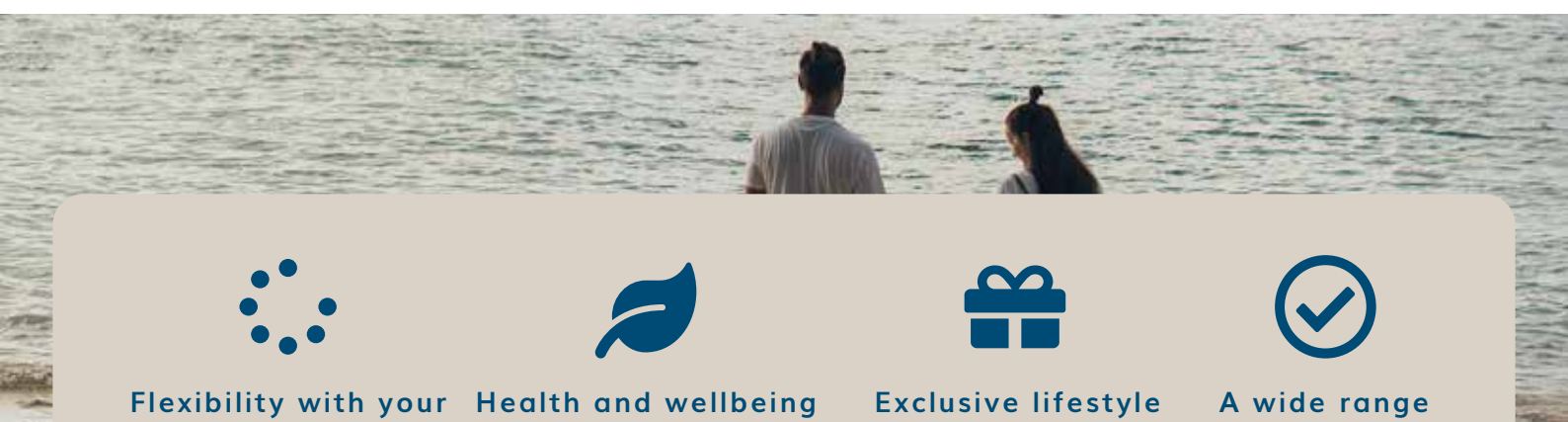
Your Choice - Stay in Control
We allow you and your specialist to decide where and who treats your child, should you need to make a health-related claim.



Quality Care
At any one of our selected private hospitals or medical facilities, your child will usually have their own private room with en-suite facilities, excellent food and unrestricted visiting hours. Experience consistent care from most likely the same consultant and nursing staff with more time to dedicate to your child's personal care.



A dedicated first-class claims service
No call centers or queues - each client at General & Medical Healthcare is assigned a dedicated Health & Care Support Specialist. Our specialists are well-versed in medical terminology and claims handling. When it's time to settle your child's treatment expenses, we directly pay the hospital, allowing you to focus on your child's recovery without additional concerns.



Flexibility with your premium



Health and wellbeing support



Exclusive lifestyle rewards



A wide range of cover



Generation Healthcare Cover

Our Generation Healthcare cover is designed with your child in mind. They will have cover for any in-patient admissions, treatment for cancer, out-patient benefits, the flexibility of a GP Advice Line 24 hours a day plus many other useful benefits.

- ✓ 24 Hour GP Advice Line
- ✓ Virtual GP Access
- ✓ Counselling Helpline
- ✓ Health & Wellbeing Services
- ✓ Full In-patient Cover
- ✓ Treatment for Cancer
- ✓ Treatment for Heart Conditions
- ✓ Cash Benefits

Please see our Benefits At A Glance, for full details.

Generation

Our standard Generation cover is designed to give your child full cover for any in-patient admissions, as well as a generous level of cover for cancer and out-patient benefits.

Additional Benefits

With access to the GP advice line, you will be able to discuss any health concerns related to your child at any time, without having to trouble your own doctor. You and your child can also benefit from exclusive offers and discounts on luxury products, services and experiences with Lifestyle Rewards.

Other benefits of both the Generation Health Insurance plans include a parent accompanying child benefit, access to a range of health and wellbeing services and to a counselling helpline. There is also a Life Cash Benefit and an NHS Cash Benefit for each night that your child receives treatment, without charge, in a public ward of an NHS Hospital, which could have been eligible for treatment under our scheme to receive privately.

Generation **Plus**

Our Generation Plus upgrade will give your child all of the benefits included within our standard Generation cover, but with higher limits for out-patient benefits.

Benefits At A Glance - Child Only Healthcare Schemes

Some important facts about our Generation Healthcare policies are summarised over the following pages. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in the policy documents.

In-Patient Benefits	GENERATION	GENERATION PLUS
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓
Diagnostics including MRI & CT Scans	✓	✓
Physiotherapy	✓	✓
Oro-surgical Operations/Procedures	✓	✓
Treatment for Cardiovascular Conditions	✓	✓
Parent Accompanying Child	✓	✓
Treatment for Cancer		
Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring	✓	✓
Cosmetic or Aesthetic Treatment		
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants	✓	✓
External Prosthesis relating to a claim for cancer	£5,000	£5,000
Hospice Care (£75 donation per night) For Policy Lifetime	£7,500	£7,500
Palliative Treatment (and/or End of Life Care) For Policy Lifetime	✓	✓
Out-Patient Benefits		
Initial consultation & specialist fees including diagnostics & initial MRI & CT Scans	£500	✓
Subsequent consultation & specialist fees, diagnostics including MRI & CT Scans		
Physiotherapy & Complementary Medicine	£500	£1,500
Treatment for Cardiovascular Conditions	✓	✓
Other Benefits		
NHS Cash Benefit (£100 per night/up to 30 nights)	£3,000	£3,000
Life Cash Benefit	£500	£500
Birthday Cash Benefit	£150	£150
Health & Wellbeing Services/Counselling Helpline	✓	✓
24 Hour GP Advice Line/GP Video Consultation Appointments	✓	✓
Private Ambulance	✓	✓
Hospital Parking Charges	£300	£300
Lifestyle Rewards	✓	✓

✓ Full refund subject to any limits or eligibility criteria as detailed in the Policy Document Part 1 – Your Policy General Terms and Conditions and Policy Document Part 2(A) – Your Private Health Insurance, which includes your Schedule of Cover.

Note: Unless stated otherwise, any limits shown are per membership year.

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Available Modules, Options and Upgrades

The following options are available on all of our policies. Premiums may increase or reduce, depending on the option chosen:

Hospital Choices	Generation hospital list (details available on our website).
Excess Options	Excess options of £0, £100 and £250 are available and can be chosen to apply once per membership year or to each claim.

The following optional upgrades to cover are available for an additional premium:

Cover for Pre-existing Conditions	<p>Cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:</p> <ul style="list-style-type: none"> • Acne • Asthma • Eczema <p>Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims.</p>
Channel Islands Cover	<p>This option provides cover for residents of the Channel Islands for the services provided by the members Channel Islands G.P, including prescription costs, consultations and routine minor surgery. Cover is available for return travel costs to another Bailiwick or the UK, where medical treatment is required that is unavailable in the Bailiwick of the members residency. The cover will also provide benefit for travel and accommodation costs for parents or a qualified nurse accompanying a child for treatment. Benefit limits will be shown in the Schedule of Cover and full terms and conditions are given in your relevant policy documents.</p>

24 Hour GP Advice Line

No matter what age they are, when your child is poorly it can be a worrying time. Luckily, when you have a Generation policy with General & Medical you can speak to a GP at any time of the day or night. 24 hours a day, 7 days a week a GP can offer consultations, diagnosis and prescription* services. They can even just give you the peace of mind that you may need.

There's no queuing or sitting in waiting rooms; your call will go straight through to a doctor who will be able to offer medical advice to your child's specific needs, such as a paediatric specialist.



**24/7 confidential
medical advice**



**Advice specific to
your needs**



**Saves you time
and worry**



**Unlimited
service**



**Quick and simple
to use**



**Advice, reassurance
and diagnosis**

The GP Advice Line is a convenient service and provides reassurance in knowing that a qualified GP is waiting to take your call, without having to book an appointment with your registered GP surgery.

* Charges may apply.





Health & Wellbeing - a free service

The health and wellbeing of your child is important to us. That's why we are pleased to include free 24-hour Health and Wellbeing Support with all of our Private Health Insurance policies, to offer additional benefits to your child, all for no extra cost. We want to make sure you have access to support whenever your child may need it.

Health & Wellbeing 'Online'

Our online Health & Wellbeing site gives you the resources and inspiration to make simple changes to develop a healthier, more balanced and productive lifestyle. The site provides:

- Active life programmes designed to give guidance towards health goals
- Health & Wellbeing programmes with up to date, clinically validated support information
- Active sport programmes for those with specific sports or training goals
- Active care programmes designed to prevent illness or manage existing conditions

There is also help with a wide range of issues such as medical information, diet and nutrition, help to stop smoking and even guidance on travelling overseas.

Telephone Counselling

This service is available 24 hours a day, 7 days a week and gives access to confidential telephone counselling and support. You and your child can speak with counsellors, scheduling convenient appointments for each session.

The specialist teams of experienced, qualified and trained counsellors are able to provide support and assistance on a wide range of issues including family and relationship difficulties, anxiety, stress, emotional problems, separation anxiety, bullying and puberty. Your child can use this service from the age of 16; until they reach this age, a parent or guardian can ring for advice on their behalf.

Health & Wellbeing Advice

The Health & Wellbeing advice service gives access to a team of doctors, nurses and specialists who are on hand to provide confidential and easy to understand help and guidance. They can discuss health and lifestyle issues, medical symptoms and worries with a sympathetic professional across a wide range of subjects.

This service provides general guidance and information only and is not intended to detract from or substitute normal primary healthcare. This is not an emergency service and will not provide a diagnosis or prescribe treatment.

Lifestyle Rewards

When you take health insurance out with us you don't just get a healthcare policy, we give you a huge range of additional benefits, from exclusive offers and discounts with Lifestyle Rewards to Health and Wellbeing Support Services.

Lifestyle Rewards offers unlimited access to thousands of amazing offers and deals, including exclusive discounts from many well-known brands on and off the high street!

With new offers continually being introduced, you'll find something suitable for everybody and be able to make fantastic cost savings across the following sectors:



**RIDES &
ATTRACTIONS**



**SHOPPING &
RETAIL**



**GETAWAYS &
SHORT BREAKS**



**HOME &
GARDEN**



**TECHNOLOGY &
GADGETS**



**HOME
OFFICE**

Birthday Cash Benefit

We all like to have a happy birthday. Occasionally for some, this isn't so easy, as their birthday is spent in hospital. Where this happens, our Generation and Generation Plus Healthcare policies can help to lighten the situation!

Should the member of a Generation or Generation Plus policy unfortunately have to be in hospital - for eligible treatment - on their birthday, they can claim a cash benefit so that once they're out they can celebrate in style...or the party can be brought to them!



Participating Hospitals

A vital part of any Private Health Insurance scheme is the available medical facilities, in which treatment may be given.

At General & Medical, we have one of the largest selections of hospitals and medical facilities compared to many UK health insurance providers.



For full details of our hospital list, please visit our website: www.generalandmedical.com



Ways to Reduce your Premiums

If reducing your premiums would help you to meet your budget, you can of course, choose a lower level of cover, for example by choosing Generation instead of our Plus Upgrade. You can also significantly reduce your premiums by adding an excess to your policy.



Policy Excess

An excess is an amount agreed in advance that you pay towards the cost of a claim.

For example, if you choose a £250 excess per claim and your child's treatment for one eligible claim costs £5,000, you would pay the first £250 and we would pay the rest.

You can add an excess of £0, £100 or £250. At the start of the policy, you choose whether the excess applies once per policy year or to each claim.

If you choose an excess per policy year and your treatment for an eligible claim carries on into the next policy year, another excess will apply.

Remember - the higher the excess, the lower your premium. For example, even an excess of £250 per claim could reduce your premium by 20%!

The important thing is to choose a level of excess that you can comfortably afford.

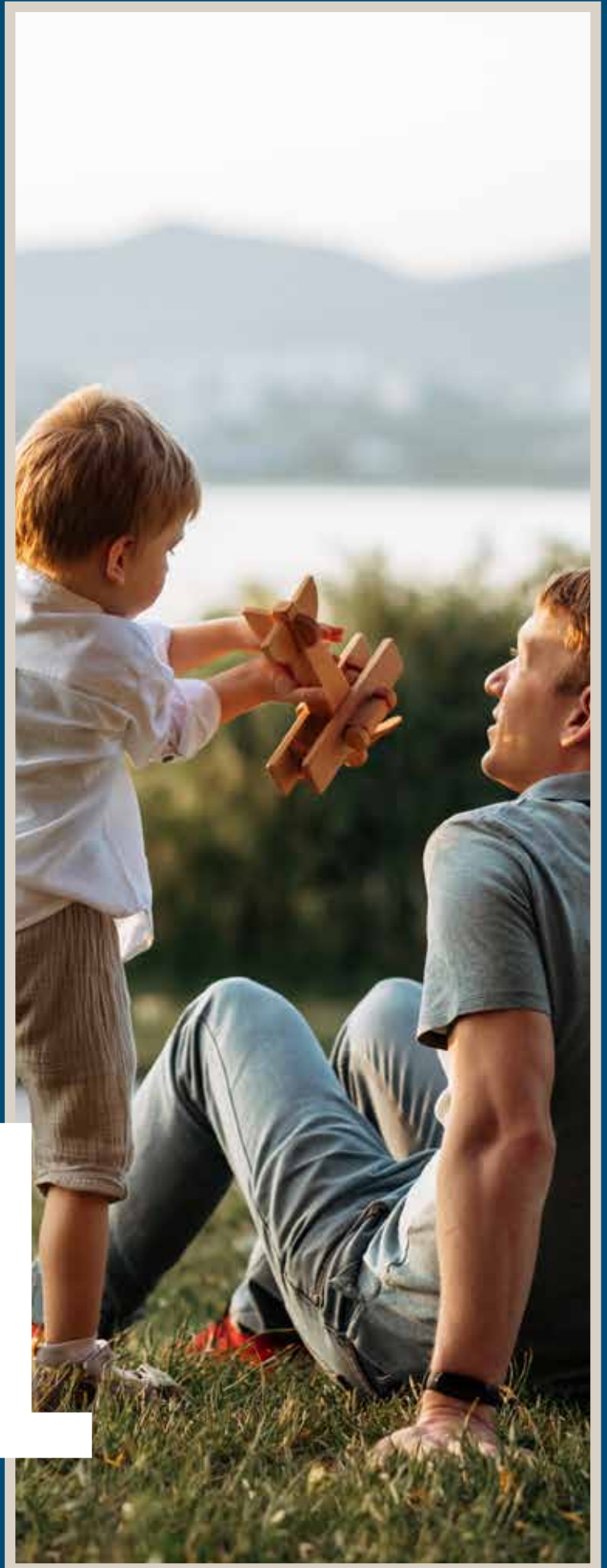
Underwriting

Our Private Health Insurance schemes are designed to cover new and unexpected medical conditions. For Generation schemes, we offer Moratorium underwriting as described below. Please take your time to read about the underwriting as this is important information you will need to know.

Moratorium

This means we do not need a medical declaration to be completed. Instead we will not cover treatment of any pre-existing condition or related conditions if you have had symptoms, even if a medical opinion has not been sought, in the 60 month period prior to the member joining the scheme. However, we may agree to cover a pre-existing condition or related condition providing the condition or any related condition does not remain present, including in remission and only if there have been no symptoms, treatment, medication, diagnostic tests or advice for such conditions during a continuous 24 month period after joining the scheme.

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Your Questions Answered

If after reading these frequently asked questions you need more information, or have any unanswered questions, please contact us on 0800 980 4601. We will be happy to help.

Who provides the policy?

Where the benefits of your policy are insured, different insurers may underwrite them. For clarity we have detailed which insurers underwrite the benefits you may have, in the table below.

	Healthcare	Multi-Trip Travel	Emergency Non-UK Medical	Life Cover	Personal Accident & Temporary Disablement	Critical Illness	Sports Personal Accident
General & Medical Insurance Ltd	◆			◆			

◆ Underwriter

Are there any age limits?

You may join a General & Medical Child Only Healthcare scheme as an individual from the age of 90 days, up to your 18th birthday.

Will my premium go up at renewal?

We review your premiums annually to reflect the overall cost of claims and medical inflation. Our schemes are priced using age bands, reflecting that people are more likely to claim as they get older. This means that you could see an age-related increase in your premium in addition to our general review.

Your premium can be influenced by other factors such as the availability of new treatments, medical technologies and any claims made on your scheme.

How do I make a claim on my Private Health Insurance policy?

For all Child Only Healthcare policies, we will require a parent/guardian aged over 18 to be added on to the policy on behalf of the child as a third party administrator. Each policy can add up to three authorised parties. You should contact your Health & Care Support Specialist before you see your consultant so that we can confirm your cover. Your Health & Care Support Specialist will be able to guide you through the process of claiming and let you know what is and is not covered. The full claims procedure is detailed in your relevant policy documents.

Reasonable and Customary Charges

We look to contain claims costs wherever possible, to minimize the impact on your premiums. Medical diagnostics, technology and equipment are becoming more advanced day by day, and so more claims are being made each year. We aim to manage the costs arising from these claims according to a frequently reviewed fee schedule. We believe this schedule reflects reasonable and customary rates of remuneration for the procedures listed. The schedule shows the maximum amount payable towards each procedure. These fee schedules are issued to all affiliated medical specialists.

What do I do if I have a complaint?

To avoid misunderstandings, you must read the information supplied when taking out your cover. If you are unsure about any aspect of cover, you should contact your personal Health & Care Support Specialist. We're here to help.

We are committed to providing a high level of service to all our clients but occasionally things can go wrong. If this happens, we will do what we can to put things right.



What Isn't Covered

Our cover has a number of exclusions and limitations that vary depending on the cover you choose and the underwriting option that applies to your cover. The exclusions and limitations on our schemes are summarised below. For full details please refer to your relevant Policy Documents.

Healthcare Cover Significant Limitations

- a. The services of a general practitioner or general dental practitioner.
- b. Sight testing, routine medical examinations, chiropody/podiatry.
- c. Pregnancy or childbirth including preventative care, complications, miscarriage or termination.
- d. Any dental condition not involving in-patient oro-surgical operations/procedures.
- e. Out-patient treatment, in-patient treatment or day care treatment of any psychiatric illness or disorder.
- f. Health screening, routine monitoring, allergy testing or treatment.
- g. Rehabilitation or convalescence including bed rest without active treatment.
- h. Treatment received outside the UK or Channel Islands.

Healthcare Cover Significant Exclusions

- a. Alcoholism or drug dependence (licit or illicit).
- b. Accident or emergency admission and/or unplanned admissions, their routine follow-up or any complications.
- c. Treatment of congenital defects or conditions which are a natural part of the ageing process.
- d. Treatment of chronic conditions.
- e. Birth control, conception, sexual problems and gender reassignment.
- f. Regular or long term renal dialysis in chronic or end stage renal failure.
- g. Any undisclosed pre-existing condition.
- h. Suicide or treatment of self inflicted injury or injury sustained whilst participating in any form of illegal activity or under the influence of drugs or alcohol.
- i. Sleep disorders/sleep studies/sleep apnoea.
- j. HIV/AIDS and any related condition or test.
- k. Organ transplants or replacements.
- l. Treatment arising from nuclear, chemical or biological contamination, war, civil disorders or riots.
- m. Referral by, or charges for, care or treatment by a family member or anyone living or working with the covered person.

Our Other Products

When it comes to your health, you don't want to take a backseat, which is why General & Medical put you first and have a wide range of private health insurance policies to suit all needs and budgets.

We specialise in providing excellent private medical insurance to individuals and families, businesses and other organisations or associations, including sports clubs. We pride ourselves on our first class customer service, never forgetting our guiding principle: People first...always.



Individuals



Families



Businesses



Sports

How to Contact Us



Please call us on:

0800 980 4601

01733 362872

08:45 - 17:15 Monday to Friday

You can email us at:

sales@generalandmedical.com

Write to us at:

General & Medical Healthcare
General & Medical House
Napier Place
Peterborough, PE2 6XN

Visit us online at:

www.generalandmedical.com

Group companies include:



sportsinsurance4u



Want to know more?

Give us a call and a member of our friendly team will be on hand to help out.



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GIA

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