Business Healthcare



GENERAL & MEDICAL
HEALTHCARE

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www.generalandmedical.com

TABLE OF CONTENTS

Why choose us?	3
Health Insurance - the business case	4
Health Insurance - get well sooner	5
Business Flex	6
Your Benefits	7
EAP & Further Employee Support Services	8
Benefits At A Glance - Business Healthcare	10
Ways to Enhance your Scheme	11
Participating Hospitals - more choice	12
Premium Options	13
Multi-Trip Travel Insurance Upgrade	14
Underwriting Options	15
Your Questions Answered	16
What Isn't Covered	18
How to Contact Us	19

This brochure explains the different schemes and levels of cover we offer. If you have any further questions about our Business Health Insurance Schemes, please contact us on – **0800 980 4601** or email us at **sales@generalandmedical.com**

WHY CHOOSE US?

General & Medical Healthcare specialise in providing quality Private Health Insurance to 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*. We have been doing this for over 35 years.

General & Medical was established during the 1980's initially providing finance and insurance services to the professions within the UK. We have continued to evolve at an impressive rate and today provide private health insurance schemes to both UK and international clients. We have our main office in Peterborough, Cambridgeshire, with further administrative offices in London and Guernsey.

General & Medical maintain close links to the medical profession. We are the preferred provider of private medical insurance for the Association of Surgeons of Great Britain and Ireland. In addition, we retain a Medical Advisory Panel of fully independent surgeons and medical practitioners who work with us to advise us and help us to evolve.

With our dedication to providing a personal level of service to all clients, telephone calls are never routed through a call centre or held in a queuing system.

General & Medical clients are assigned a named Health & Care Support Specialist trained in medical terminology and claims handling.

Health & Care Support Specialists are always on hand to help and advise the administrators and members of the scheme.

As a health insurance specialist our attention is focused on providing compelling healthcare solutions and by building on solid foundations, we continue to grow steadily. Our customers have the reassurance that we will be there when they need us.

This brochure describes the schemes and options generally available to businesses in the UK but we have the flexibility to provide schemes with a mix of benefits, tailored to each company's particular needs. For example, if some or all of your employees work overseas, please ask about our range of international healthcare schemes.

Similarly, for the sports industry, our unique range of sports healthcare schemes provides cover for sports related injuries, sometimes not normally covered by most UK insurers. Please ask for a brochure.



A dedicated first-class claims service



Health and wellbeing support & EAP



Flexibility with your premium



Multiple cover options



Access to a 24 hour GP advice line



Over 1,000 medical facilities to choose from



Quality Care



Exclusive discounts

Health Insurance - the business case

Your success depends on you and your employees so it is an investment to look after your health and theirs. Private Health Insurance is highly valued by employees as one of the most important benefits an employer can provide to their staff.

The Business Benefits

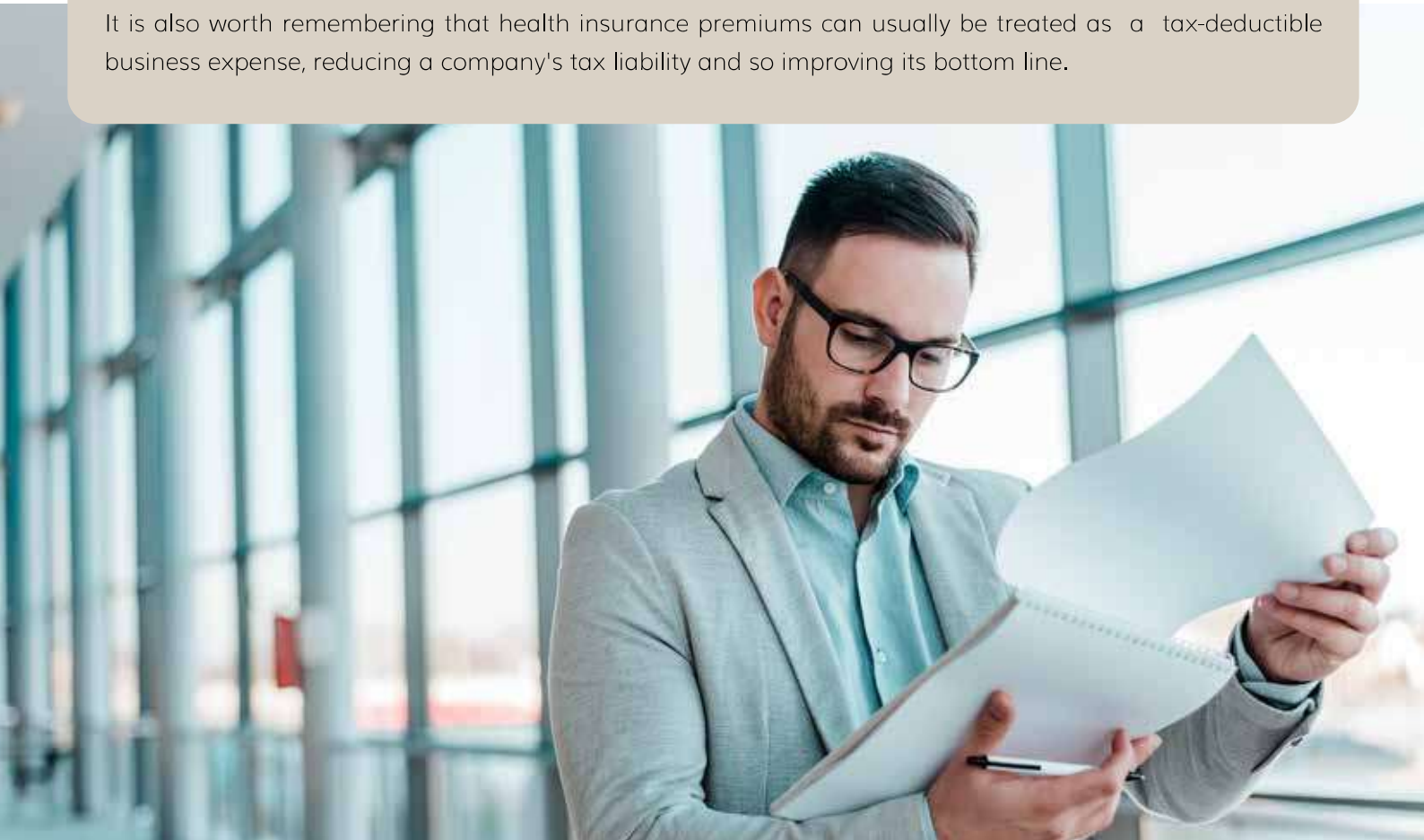
Private health insurance provides a sense of security and reassurance so businesses can enjoy the benefits of a happier, healthier, more satisfied workforce. It is at the top of the list for employers who want to demonstrate their concern for the well-being of their staff and there are real benefits to businesses that can easily outweigh the costs involved.

Employee turnover can be lowered significantly, especially if the benefit is extended to their family members. This is a genuine benefit which the whole family values. This helps businesses to retain their staff and in return, lowers recruitment and re-training costs.

As part of an overall employee benefit package, private health insurance will help your business attract and retain quality staff. Often, prospective employees will place a value on it above the equivalent monetary amount in salary.

Of course, employees will themselves benefit from fast diagnosis, with immediate access to consultants and the highest quality treatment, should they need it. The employee is seen and treated promptly and for the business this means that they return to work sooner, minimising any adverse effect on their productivity.

It is also worth remembering that health insurance premiums can usually be treated as a tax-deductible business expense, reducing a company's tax liability and so improving its bottom line.



Health Insurance - get well sooner

If one of your employees were to experience worrying symptoms, Private Health Insurance can give some control over the situation. Diagnosis can be almost immediate and treatment available promptly thereafter.

Flexibility with your premium

Health and wellbeing support & EAP

Exclusive rewards

A wide range of coverage

Choice and Convenience

When a General Practitioner says tests or treatment are needed there are no NHS waiting lists to worry about. Appointments can be made at a chosen hospital within days. If further investigations or surgery is needed, there is further choice available regarding the hospital to attend and the consultant who will perform the procedure. Treatment can also be arranged on a date and at a time that best fits around work or family commitments.

Quality Care

Patients at any one of our selected private hospitals or medical facilities will usually have their own room with en-suite facilities. They will normally have the same consultant throughout their treatment and benefit from nursing staff who have time to dedicate to personal care. Excellent food and unrestricted visiting hours is another benefit.

Dedicated First-class Claims Service

No call centers or queues; each corporate client gets a dedicated Health & Care Support Specialist(s) who helps with claims and admin updates. Our experts are experienced in medical claims and make direct hospital payments for a hassle-free recovery experience.

Business Flex

The success of your business depends on you and your employees so it pays to look after your health and theirs. Our Business Flex corporate health insurance has been broken down into four key covers, giving you the flexibility to choose the right option for your employees.





Business Prime

Designed to provide quick and essential access to hospital in-patient and day-patient surgery and treatment following an initial diagnosis. In addition this cover provides access to treatment for cancer both as an in-patient and out-patient.

Module 1

Including all of the benefits of Business Prime, as well as the benefits of in-patient, and day-patient surgery and cancer treatment this module offers additional cover for out-patient treatment including initial consultations and diagnostic tests.



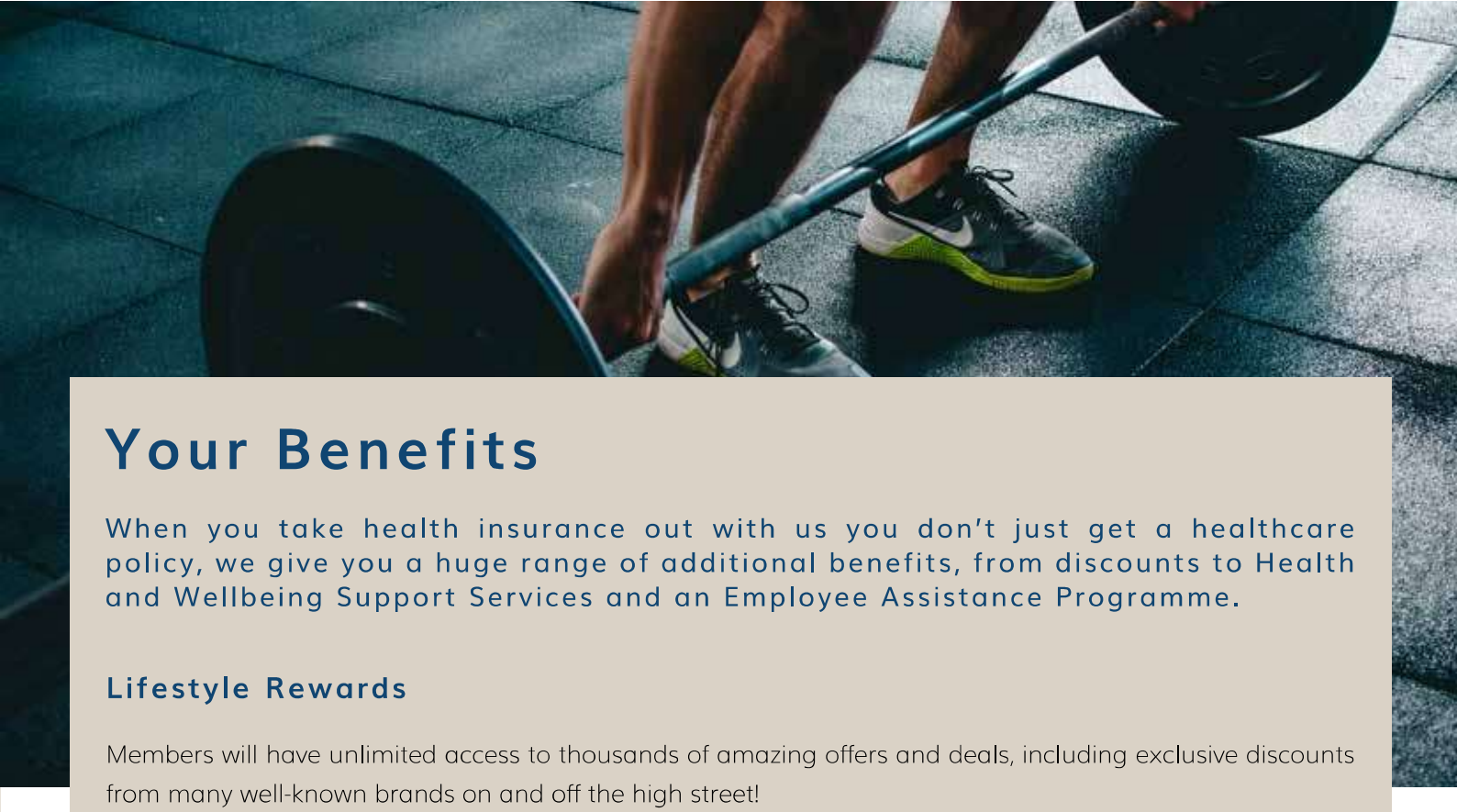


Module 2

This module offers enhancements to the benefit levels of Module 1 along with extended cancer care, additional maternity and accident and illness cash benefits. Cover is also included for emergency medical treatment outside the UK.

Business Elite

The Elite module includes all of the benefits of Module 2, many of which attract enhanced levels of cover. In addition benefits are included for routine dental, optical, audiology, private GP and maternity services and extend to include cover for prescription costs.



Your Benefits

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 discounts to Health and Wellbeing Support Services and an Employee Assistance Programme.

Lifestyle Rewards

Members will have 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, there's something suitable for everybody and fantastic cost savings across the following sectors:

- Retail & Shopping
- Home & Garden
- Health & Beauty
- Getaways & Short Breaks
- Technology & Gadgets
- Home Office & Finance

Discounted Nuffield Health Membership

Staying fit and healthy is an important part of our everyday lives and we are delighted to have teamed up with Nuffield Health to exclusively offer members 20% off their gym membership when you take out a health insurance policy with General & Medical.

Nuffield Health has over 100 clubs across the UK, members get access to:

- Their range of facilities and services available, including a selection of exercise classes, swimming pools, saunas and jacuzzis.
- Nuffield Health's onsite gym experts, which includes personal trainers and physiotherapists.
- Regular health MOT's and the use of multiple gyms as well as their home club.

To find out more about our rewards and benefits, please visit our website www.generalandmedical.com

EAP & Further Employee Support Services

Our Business Healthcare covers all include an Employee Assistance Programme (EAP)/Health & Wellbeing Services, Telephone Counselling and 24 Hour GP Advice Line access. A happier and healthier employee is a more productive employee, and our Employee Support Services offer a great range of benefits for you and your employees, providing convenient access to help deal with personal and professional issues on a broad range of subjects, all for no additional cost to your scheme.

Telephone Counselling

This service is available 24 hours a day, 7 days a week and gives members access to confidential telephone counselling and support. Members can continue to work 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, work related issues, bereavement and debt.

Face to Face Counselling

This additional service provides members with up to 6 Face to Face Counselling sessions per problem, through a nationwide network of associate counsellors, so sessions can be organised close to the member's home or place of work.

Face to Face Counselling will normally be arranged where, in the professional opinion of the counsellor, it would benefit the member.

Health & Wellbeing Advice

The Health & Wellbeing advice service gives members access to a team of doctors, nurses and specialists who are on hand to provide confidential and easy to understand help and guidance.

Members 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.

Health & Wellbeing 'Online'

The online Health & Wellbeing site gives your employees 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 guide you to your 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.





HR and Line Manager Support

This service provides 24 hour access to telephone helpline services, for guidance and support on workplace issues.

Whether through counselling to deal with the emotional aspects of managing people or legal information to supply vital support, the service can help managers and HR teams with a wide range of issues such as:

- Workplace bullying
- Work related stress
- Workplace conflict
- Communicating change
- Alcohol & drugs
- Work/life balance

Critical Incident Support

Critical Incident Support provides affected employees, managers and proprietors with 24 hour telephone helpline services for a comprehensive and timely response to any critical incident. Typically this could include physical violence, serious workplace injury or fatality, robbery, assault, fire, explosion or terrorist activity. Dependent upon the nature of the incident, for an additional agreed cost, trained and experienced critical incident support workers, counsellors and/or psychologists would be made available for on-site debriefing and counselling. The timing of their attendance on-site would be by agreement with the business having regard to the nature of the incident and the needs of those involved. Ongoing support would then be available by telephone and/or face to face counselling as appropriate.

24 Hour GP Advice Line

Our convenient 24 Hour GP service allows your employees and members to speak to a qualified GP either over the telephone or via an online virtual consultation service. This complimentary service can help to increase the health & wellbeing of your staff and reduce levels of absenteeism, boosting productivity.

Unlimited access to Private GP telephone consultations

Advice specific to the members needs

Quick and simple to use

Junior Health

Elderly Health and Care

Lifestyle and Diet

Benefits At A Glance - Business Healthcare

Some important facts about our Private Health Insurance policies are summarised over the next few pages. This summmary of benefits does not describe a full terms, conditions and exclusions of this policy, which can be found in the policy documents.

In-Patient & Day-Case Benefits	BUSINESS PRIME	MODULE 1	MODULE 2	BUSINESS ELITE
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓	✓	✓
Diagnostics including MRI, CT & PET Scans	✓	✓	✓	✓
Physiotherapy	✓	✓	✓	✓
Oro-surgical Operations/Procedures	✓	✓	✓	✓
Treatment for Cardiovascular Conditions	✓	✓	✓	✓
Parent Accompanying Child (under 18)	✓	✓	✓	✓
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	£5,000
Experimental Drugs as part of an ethics committee approved randomised clinical trial pre agreed with us			£20,000	£20,000
Hospice Care (£75 donation per night) For Policy Lifetime	£7,500	£7,500	£7,500	£7,500
Palliative Treatment (and/or End of Life Care) For Policy Lifetime	✓	✓	✓	✓
Out-Patient Benefits & GP Referred Services				
Initial & subsequent MRI, CT, PET Scans	£1,500	✓	✓	✓
Consultation & specialist fees, including associated diagnostics & out-patient surgical procedures		£1,500		
Physiotherapy	✓	✓	✓	✓
Complementary Therapies	£250	£250	£500	£750
Treatment for Cardiovascular Conditions	✓	✓	✓	✓
Out-patient Mental Health		£1,000	£1,000	£2,000
Maternity				
Complications of Pregnancy (defined conditions only)	✓	✓	✓	✓
Maternity Cash Benefit			£150	£250
Private Maternity				£5,000
Dental				
Routine Dental Consultations & Treatment (which includes Emergency Treatment) & Dental Injury				£600
Optical				
Consultations & Eye Tests				£250
Spectacles & Contact Lenses				£250
Audiology				
Hearing Tests & Prescription Hearing Aids				£250
Cash Benefits				
NHS Cash Benefit (£250 per night/up to 30 nights)	£7,500	£7,500	£7,500	£7,500
Life Cash Benefit	£500	£2,000	£2,000	£3,000
Personal Accident Cash Benefit			£1,000 per accident	£2,000 per accident
Temporary Disablement Cash Benefit			£100 per month for up to 6 months	£100 per month for up to 6 months
Critical Illness Cash Benefit		£2,000	£2,000	£2,000
Cover for Boarding Pets Cash Benefit				£250
Other Benefits				
Health & Wellbeing Services/EAP & Stress Counselling	✓	✓	✓	✓
24 Hour GP Advice Line/GP Video Consultation Appointments	✓	✓	✓	✓
Home Nursing	£1,500	✓	✓	✓
Private Ambulance	✓	✓	✓	✓
Prescription Costs				£100
GP Minor Surgery			£200	£500
Private GP Services				£500
Emergency Medical Cover Outside The UK			£100,000	£100,000
Monitoring of a Pre-Cured Eligible Condition			£1,500 during a 24 month period	£2,000 during a 24 month period
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. A-2005-B-V2.83 Copyright General & Medical Finance Ltd 2024.

Ways To Enhance Your Scheme

You can enhance your scheme by, for example, choosing Module 1 instead of Business Prime or Freedom Hospitals instead of First Choice Hospitals. You should select the level of cover and hospital choice that best suits your needs and budget, but you can also choose to add any of the following options to enhance the benefits available from your healthcare scheme.

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	First Choice, Freedom, Premium and Guided Care Hospital options are available throughout the range.
Excess Options	Excess options of between £0 and £3,000 are available throughout the range 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	You can extend any member's cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions: • Acne • Asthma • Diabetes • Eczema • Glaucoma • Hypertension • Psoriasis • Arthritis • Carpal Tunnel Syndrome • Crohn's Disease • Fibrocystic Breast Disease • Gastro-Oesophageal Reflux Disease • Ulcerative Colitis • Varicose Veins The cover is subject to an annual limit of £1,000 which rolls up year on year to a maximum of £10,000 after 10 years, provided cover has been continuous and there have been no claims relating to the pre-existing condition. This option has helped some people to consider Private Health Insurance for the first time and has caused others with cover elsewhere, to switch to General & Medical.
Cover for In-patient Mental Health	This option gives members cover for both in-patient and day-patient treatment if they are diagnosed with a mental health condition, up to a maximum limit of 48 days per membership year. Full terms and conditions are given in your relevant policy documents.
Multi-Trip Travel Cover	Cover is available to those under the age of 80 at the time of the cover commencement. Total combined trips max 180 in any policy year, not exceeding 90 days duration each trip. • Choose from Europe, Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada). • Up to £10,000,000 for emergency medical expenses including emergency repatriation. • Cover for winter sports. • Cover for possessions and for cancellation or curtailment of trips (monetary limits apply). • Optional Cruise, Golf, Business Travel and Pre-existing Condition cover upgrades.
Dental Benefit	Our Dental Benefit is automatically included in our Business Elite level of cover, and may be added as an extra cost option to our other levels of Business Healthcare policies: Business Prime, Module 1 and Module 2. Our Dental Benefit pays towards routine dentistry needs, such as Examinations, Fillings, X-Rays, Root Canal Treatment and Crown and Bridge work, it also includes Emergency Dental Treatment (for example treatment which would normally be routine, but is necessary out of hours or at very short notice). This benefit will also pay towards Dental Injury needs, where treatment is necessary as the result of an accident. Sublimits and a 6 month qualifying period apply, and full terms and conditions are given in your relevant policy documents.
Optical & Audiology Benefit	Our standard Optical & Audiology Benefits are automatically included in our Business Elite level of cover, however our Optical & Audiology Benefit upgrade may be added as an extra cost option to our other levels of Business Healthcare policies: Business Prime, Module 1 and Module 2. Our Optical & Audiology Benefit upgrade pays benefit towards ophthalmic consultations and associated sight testing, as well as benefit towards hearing tests and prescription hearing aids. (Our Business Elite level of cover also includes additional Optical benefit which will contribute towards Spectacles and/or Contact Lenses, however this is not included in the upgrade for Business Prime, Module 1 and Module 2.)
Channel Islands Cover	Residents of the Channel Islands can choose this upgrade specifically designed to offer additional benefit to supplement the treatment available to them. For an additional premium we will cover the services provided by their 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 you require medical treatment unavailable in the Bailiwick of your 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 if this upgrade has been selected.





Participating Hospitals - more choice

A vital part of any Private Health Insurance scheme is the available medical facilities, in which treatment may be given. With General & Medical, whichever level of cover you choose, you'll have access to over 1,000 of some of the best private hospitals and medical facilities throughout the UK. Find your nearest hospital by viewing our hospital finder at **www.generalandmedical.com/hospitals**

Hospital Choices

At General & Medical we have one of the largest selections of hospitals and medical facilities compared to any UK health insurer. We call these our Participating Hospitals and they include the majority of the leading national private hospital groups and the NHS private patient units, giving you access to the most modern facilities available in the UK.

Most of our Participating Hospitals provide a single private room with en-suite facilities for in-patient accommodation, together with a choice of menus, flexible visiting times and other facilities consistent with a modern private facility. This gives you timely access, privacy and the dedicated care and comfort you deserve.

The cost of treatment between different facilities can vary enormously, so we have grouped our Participating Hospitals to give you four choices. In this way, we are able to reflect the lower cost of treatment at certain facilities by reducing premiums according to the hospital option you choose.

Please visit: **www.generalandmedical.com/hospitals**

First Choice - Our First Choice Hospitals are a select group of private hospitals and clinics at locations throughout the UK, including London, with whom General & Medical have close association. These include Spire Healthcare, Ramsay Healthcare, Circle Health Group and the majority of the Nuffield facilities. Those who choose our First Choice Hospitals benefit from our lowest premiums.

Freedom - Freedom Hospitals include all First Choice facilities and give members access to additional facilities throughout the UK, which are mainly NHS hospitals with private facilities attached, plus most other London hospitals.

Premium - Premium Hospitals are specialist facilities, that due to their reputation and location are able to charge substantially more for their medical services. You can include Premium Hospitals for an additional premium.

Guided Care - We tirelessly collaborate with carefully selected hospital groups to negotiate the best rates for our customers, choosing a Guided Care option will allow these purposefully selected facilities to provide you with the same high level of treatment so we can pass these savings on to you.



Premium Options

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 Module 1 instead of Module 2 or by restricting your hospital choice to First Choice only. You can also significantly reduce your premiums by adding an excess to your scheme.



Policy Excess

Understanding the concept of an excess is pivotal in navigating the intricacies of insurance, and at General & Medical, we believe in helping our clients with comprehensive knowledge to make informed decisions.

An excess is an amount agreed in advance that you or each person on your policy pays towards the cost of a claim. For example, if you choose a £250 excess per claim and your treatment for one eligible claim costs £5,000, you would pay the first £250 and and the remainder would be covered by us.

We recognise the significance of flexibility in insurance. Hence, we offer a range of excess options. You can add an excess of £75, £100, £150, £200, £250, £500, £1000, £2000 or £3000. At the start of the policy, you choose whether the excess applies once per policy year or to each claim. It's important to note that 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.

Multi-Trip Travel Insurance Upgrade

For an additional fee per member, Multi-Trip Travel Insurance can be added to upgrade your cover in conjunction with our Private Health Insurance.

We have three levels of cover available: Europe (including Republic of Ireland, Canary Islands, Iceland, Madeira and countries bordering the Mediterranean), Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada).

Travel Policy Summary

Benefit		Cover For Up To
1	Cancellation & Disruption	£6,500
	Missed Departure	£1,500
	Travel Delay (£100 for the first 12 hours)	£250
	Alteration of Itinerary	£1,500
2	Emergency Medical, Repatriation and other associated Expenses	£10,000,000
	Hospital Inconvenience (£25 per day)	£1,500
	Funeral Expenses	£5,000
3	Personal Accident	
	a. Accidental Death	£25,000
	b. Loss of one limb or one eye	£15,000
	c. Loss of two limbs or both eyes or one limb and one eye	£15,000
	d. Permanent Total Disablement	£15,000
4	Baggage and Personal Effects	£2,500
	Any one item	£350
	Valuables Delayed	£350
	Baggage Delay	£150
	Loss of Passport	£350
5	Money Travel Documents and Credit Cards	£1,000
6	Legal Expenses	£15,000
	Personal Liability	£2,500,000
7	Hi-jack and Kidnap (£65 per day)	£1,000
8	WINTER SPORTS	
	Winter Sports Equipment	£3,000
	Equipment Hire (£25 per day)	£300
	Lift Pass	£200
	Piste Closure (£25 per day)	£250
	Avalanche Cover (£30 per day)	£250
Optional Upgrade Benefits		**Cover for up to**
9	CRUISE COVER	
	Missed Port Departure	£1,500
	Cabin Confinement	£1,000
	Itinerary Change	£500
	Unused Excursions	£500
	Cruise Interruption	£750
	Cruise Ship Evacuation	£15,000
10	GOLF COVER	
	Golf Equipment	£5,000
	Golf Equipment Hire	£500
	Non Refundable Golfing Fees	£1,000
11	BUSINESS TRAVEL	
	Business Equipment	£1,000
	Business Documents and Records	£500
	Business Money	£500
	Replacement Staff	£2,500
12	PRE-EXISTING CONDITION COVER	1 condition per person from our pre-defined list

Multi-Trip Travel Insurance Exclusions & Limitations

a) Any person who has reached the age of 80 years at the commencement of the period of insurance.
b) The maximum duration of any trip should not exceed 90 days. Total combined trips maximum 180 days in any policy year.
c) Pre-existing medical conditions unless accepted by us in writing.
d) Policyholders who have selected a pre-existing condition are limited to a per trip maximum duration of 30 days and maximum age on day of outbound travelling is 75.
e) Travelling against medical advice.
f) Participating in professional sport.
g) Winter sports cover up to maximum 21 days within the policy year.
h) Any person travelling under the age of 18 at the commencement of the trip must be accompanied by an adult.
i) Normal pregnancy without any complications.
j) The excess amount shown on your Schedule of cover.

The following countries are excluded from all levels of cover: Afghanistan, Algeria, Central African Republic, Chechnya, Democratic Republic of Congo, Egypt, Iran, Iraq, Israel, Lebanon, Libya, Nigeria, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Ukraine, Tunisia and Yemen.



Underwriting Options

Our Private Health Insurance schemes are designed to cover new and unexpected medical conditions. We offer a choice of underwriting options as described below. Please take your time to read about the options as this is important information you will need to know.

Full Medical Underwriting

This means we ask medical declaration questions about past health. Any pre-existing conditions and related conditions will be excluded unless we agree to accept them. These exclusions will be shown on your Schedule of Cover.

Moratorium

For Moratorium underwriting, we do not need a medical declaration completed. Instead, we will not cover treatment of any pre-existing condition or any related conditions if there have been symptoms (even if a medical opinion has not been sought), medication, treatment, diagnostic tests or advice relating to that condition or any related condition 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, medication, diagnostic tests, treatment or advice for such conditions during a continuous 24 month period after joining the scheme.

Continued Moratorium

You can apply on this basis if you are transferring from an existing scheme, which is underwritten on a Moratorium basis. We apply our Moratorium conditions as above with effect from the commencement date of the scheme from which you are transferring.

Continued Personal Medical Exclusions

You can apply on this basis if you are transferring from an existing fully medically underwritten insurance scheme. We will apply the same personal medical exclusions to your cover with us that were applied to your previous scheme.

Medical History Disregarded (available for 20+ adults only)

Means that any pre-existing medical conditions will be covered providing they fall within the terms and conditions of the policy. Further detail is available on application.

Continued Underwriting Options

For all continued underwriting options proof of previous insured terms will be required and you may need to state whether anyone on the scheme has suffered from cancer, heart, psychiatric or orthopaedic joint conditions in the past, depending on the size of the scheme as additional terms may apply.

Medical Records

A copy of your medical history or a medical report may be requested at the start of any claim.

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 or 01733 362872. 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
General & Medical Insurance Ltd	♦	♦	♦	♦	♦	♦

♦ Underwriter

Are there any age limits?

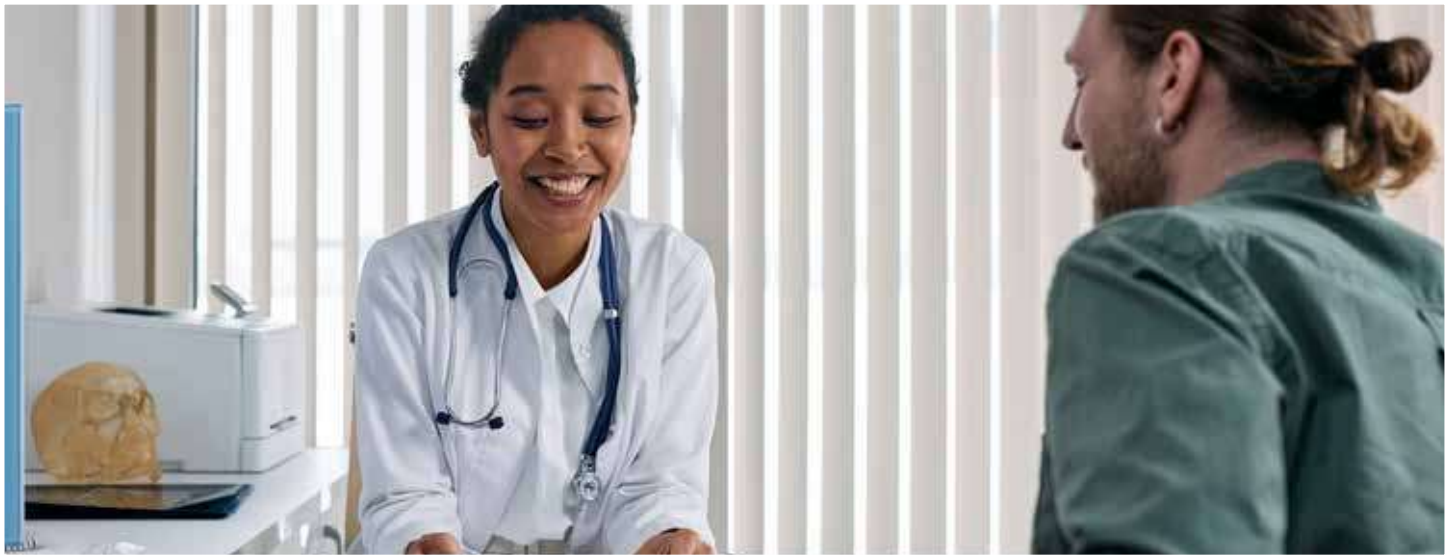
You may join a General & Medical scheme as an individual from the age of 16 up to your 75th birthday. Once covered there is no upper age limit. Children under the age of 16 must be added to an adults policy.

Children are classed as a child up to their 21st birthday, or their 25th birthday if they remain in full time education. Proof of full time education must be provided.

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?

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.

How do I make a claim on my Emergency Medical Cover Outside The UK Policy?

To make a claim for emergency medical treatment whilst outside the UK please use the telephone numbers provided within your Schedule of Cover.

How do I make a claim on my Multi-Trip Travel Policy?

To make a claim for Multi-Trip Travel please use the telephone numbers provided within your Schedule of Cover.



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 covers have some 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.

What's next?

Business Health Insurance is a great benefit in the workplace. At General & Medical we have a wide range of options and rewards available for your business from flexibility in your premium to access to our Health and Wellbeing services.

Request A Quote

To apply for a quote, simply visit our website at www.generalandmedical.com and:

- Complete a 'Request A Quote' form and a member of our team will call you to discuss your requirements.
- Request a call back by completing our online contact form and we'll contact you.

How To Apply

In order to complete your application, we will need:

- Details of the members to be included in the policy (including contact details and dates of birth).
- Completion of a Business Healthcare Application Form.



Please call us on:

0800 980 4601

01733 362872

08:45 - 17:15 Monday to Friday

Write to us at:

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

You can email us at:

sales@generalandmedical.com

Visit us online at:

www.generalandmedical.com

Group companies include:

Want to know more?

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

0800 980 4601 or 01733 362872

sales@generalandmedical.com

www.generalandmedical.com



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