



Changes to your plan

An overview of the important changes to your healthcare insurance this time.

The main changes

We constantly review our plans and often make changes to update or clarify the cover you have. Here are the more significant changes we've made this year – please read them alongside your handbook. You might see other changes in your handbook, but these don't affect your cover.

Updates to your cover for cancer treatment

If you're having cancer treatment, it's important to know what your policy will and won't cover. So we've reviewed the wording in your handbook and made a few changes to make sure it's clear. For full details, please see the cancer section of your handbook.

There are a couple of significant changes in this section that we've highlighted below:

120 day admission limit

As with treatment for other medical conditions, your cover for in-patient treatment of cancer is limited to 120 days. We have made this clear in your handbook.

Increase in wig benefit and addition of head coverings

We're increasing the amount we'll pay towards the cost of wigs while you're having cancer treatment from £150 to £400. You can now also claim for other temporary head coverings, like head scarves or hats.

[See section 8 'Your cover for cancer treatment' of your handbook](#)

Your cancellation rights

We recommend that you read the 'Your rights and responsibilities' section of your handbook to make sure you are aware of your rights.

Paying for treatment packages

Some treatments, such as a course of dental treatment, tend to be provided as a package. We've made it clear that we'll only pay for treatment that's part of a package once the whole course of treatment is completed.

[See section 14 'Additional benefits' of your handbook](#)

New cover towards the cost of an external prosthesis

We've added a new benefit to your policy, paying up to £5,000 towards the cost of an external prosthesis if you need one after an accident or surgery for a medical condition. This is so long as you've had continuous cover with us since before the accident or surgery happened.

[See section 6 'Your cover for certain types of treatment' of your handbook](#)

New cover for spinal supports, knee braces and pneumatic walking boots

If your medical practitioner needs you to use a spinal support, knee brace or pneumatic walking boot as part of a surgical procedure covered by your plan, we'll now cover these up to a combined overall limit of £5,000.

[See the benefits table in your handbook](#)

This document is available in other formats. If you'd like a Braille, large print or audio version, please get in touch.

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