

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 for members. Here are the more significant changes we've made this year – please read them alongside your handbook. You might see other changes in the handbook, but these don't affect your cover.

Access to the Mind Health service

Your policy now provides up to six telephone consultations with a psychologist through Mind Health. The service is available for certain conditions following a referral from the Virtual Doctor service on your policy.

› See section 1.4 'Your cover' of your handbook

Your cover for breast reconstruction

We know that the needs of our members following cancer treatment vary. That's why we've extended our cover for reconstructive surgery following breast cancer. Members can now have up to two fat transfer operations within three years of their

initial reconstructive surgery. We will also pay for a nipple reconstruction, alongside two sessions of tattooing. If a member's implants are damaged by radiotherapy treatment, we'll pay for their removal and exchange within five years of completing radiotherapy treatment.

› See section 4.28 'Reconstructive surgery' of your handbook

Your cover for HIV and AIDS

The exclusion for treatment of medical conditions arising from HIV infection has been removed. Treatment for these medical conditions will now be covered under the other benefits and limitations of your plan.

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