

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 plan 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 plan.

› See section 1.4 'Your cover' of your handbook

Your cover for breast reconstruction

Supporting our members at every stage of their cancer journey is important to us. We know the needs of our members following cancer treatment vary, so we've reviewed the benefits available to ensure our members are more supported during this difficult time.

There are a number of choices available to members after they've had surgery for breast cancer. If you choose to have a reconstruction, we will also pay for a nipple reconstruction, alongside two sessions

of tattooing. We'll cover an operation on the other breast to improve symmetry, as long as it happens within three years of your first reconstruction and up to two fat transfer operations within the three years of their initial reconstructive surgery. 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. If you choose not to have a reconstruction, we'll pay for one operation to the other breast to improve symmetry.

› See section 4.26 '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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