

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's one significant change 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.

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

Paying for treatment packages

Some treatments are provided as part of 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](#)

Virtual Doctor consultations

Access to our Virtual Doctor service was previously only available on plans that included out-patient cover.

We've now made this service available to all members, so you don't need to have out-patient cover to access unlimited Virtual Doctor consultations, 24/7. The cost of your consultations will not be taken from any benefit allowance on your policy but you must use our Virtual Doctor service for the consultations to be eligible. Costs for any other virtual consultation will not be covered.

> [Please see your membership handbook for full details of how to access the service.](#)

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