

# 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 is the most significant change we've made this year – please read this alongside your handbook. You might see other changes in your handbook, but these don't affect your cover.**

### 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.**

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