

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.

We've added some benefits to your plan

We regularly review our policies to make sure they meet the needs of our customers. We're pleased to let you know that we've made some enhancements to your plan.

We've added a new benefit for a nurse to give you intravenous antibiotics or chemotherapy at home for up to 14 days per year, instead of you being admitted as an in-patient or day-patient.

If you have the out-patient option, your overall out-patient allowance has increased

Old limit	New limit
£750	£1,000
\$1,200	\$1,600
€950	€1,275

We've also added a benefit for out-patient drugs and dressings, up to £100/\$160/€125 per year.

Please see your healthcare insurance statement to see if this option applies to your plan.

Please see your handbook for full details.

› See section 1.4 'Your cover' of your handbook

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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