

keyfacts®

Health Choices for Me

2013

IMPORTANT NOTE

This Policy Summary does not contain the full terms of Health Choices for Me, which can be found in the Health Choices for Me 'All you need to know' document.

Please keep this with your other policy documents for future reference.

Policy Summary

**EXETER
FAMILY
FRIENDLY**

What is Health Choices for Me?

Health Choices for Me from Exeter Family Friendly is underwritten and administered by Exeter Friendly Society Limited. Health Choices for Me is a private medical insurance plan that is designed to work alongside, not to replace, all of the services offered by the NHS and to give you quick access to private medical treatment in the UK when you need it. For full details of all policy benefits, limitations and exclusions, please see the Health Choices for Me 'All you need to know' document.

Significant features and benefits		Relevant section in "All you need to know" document	
Essential cover	A standard part of the plan that doesn't change. Includes unlimited in-patient and day-patient treatment, CT, MRI & PET scans and out-patient surgery. Excludes cover for diagnosed cancer conditions because cancer cover is an optional module.	My Cover	
Personalise your cover	Personalise your Health Choices for Me plan by choosing options from 3 cover modules below:	My Cover	
Out-Patient	Unlimited		Consultant and specialist fees and diagnostic tests such as X-rays, ECGs and pathological tests. Please note that CT, MRI and PET scans are included as standard under Essential Cover. <i>No benefit for diagnosed cancer conditions as these are included in the optional Cancer Cover module below.</i>
	Up To £1000 Per Year		
	Up To £500 Per Year		
	No Cover		
Cancer Cover	Unlimited		Extends the scope of benefits under Essential Cover (such as surgery and scans) to include treatment for diagnosed cancer and adds unlimited benefit for oncology and specialist consultations for cancer. <i>For more details see the My Cancer Cover section in the 'All you need to know' document..</i>
	No Cover		
Manipulative Treatment	Unlimited		Costs for physiotherapy, osteopathy, podiatry and chiropractic treatment received as an out-patient.
	Up To £300 Per Year		
	No Cover		
24 Hour GP Helpline	If you or any of your family need help or advice on a medical problem, you can talk to a GP 24 hours a day, 7 days a week.	My Cover	
NHS Cash Benefit	If you have free in-patient treatment with the NHS, we will pay you £250 per night for each night that you spend in hospital for eligible treatment that would be covered under your policy. This is subject to the deduction of the voluntary excess if you have one on your policy.	My Cover	
National Institute for Health and Clinical Excellence (NICE)	Any treatment or drug that is approved by NICE for clinical effectiveness is covered by us, regardless of whether it has been rejected for NHS use on cost-effectiveness grounds. If any treatment or drug therapy is not clinically approved by NICE, it is not covered by Health Choices for Me.	My Cover	
Lifestyle discounts	You can reduce your monthly premium if you have a healthy BMI (calculated according to your height and weight) or if you have been a non smoker for at least 12 months.	My Costs	
Excesses	You can reduce your monthly premiums by including an excess of £100 or £250 on your policy. This excess applies to each person to be covered by your policy in each policy year.	My Costs	
You choose how you apply	Depending upon your circumstances we offer switch, moratorium and full medical underwriting application options.	My Application	

Significant limitations and exclusions		Relevant section in "All you need to know" document
Optional benefit limits and optional cover not selected	If you do not select some cover options or if you choose limited cover on some options then this will exclude or limit cover for the associated conditions or medical treatments.	My Cover
Pre-existing conditions	Depending on the application option you choose, pre-existing conditions will either be excluded from cover for the duration of your policy or for the "moratorium" period of your policy.	My Exclusions
Emergency treatment	Emergency treatment is dealt with by the NHS and you are not covered until your consultant has decided you can transfer to private facilities and you have authorisation from us.	My Exclusions
Ongoing or long term conditions (chronic)	If we believe that the condition for which you need treatment is chronic, we will pay for the initial investigations leading to a diagnosis and the treatment needed to stabilise the condition, but we will not pay for treatment once the diagnosis has been made and the condition has been stabilised. Please note that this exclusion doesn't apply to cancer treatment if you choose the unlimited cancer cover option.	My Exclusions
Age	The age at which you can apply depends on the application option you choose. If you apply using the full medical underwriting option, you can join as a main applicant between the ages of 18 and 79. For switch underwriting you must be between 18 and 70 and for fixed moratorium underwriting you must be between 18 and 65. Once you are a member there is no age limit.	My Application
UK only	You must be a UK resident to apply and only treatment in the UK will be covered.	My Application
Hospital List	Currently, you have the choice of over 300 hospitals and clinics throughout the UK that you can use.	This can be found at the back of the "All you need to know" document
Fee Schedule	We publish a fee schedule, which sets out the maximum fees we will pay specialists for the treatment they provide to you.	To see our most up-to-date fee schedule, please visit our website

Significant limitations and exclusions		Relevant section in "All you need to know" document
<ul style="list-style-type: none"> • Treatment by your GP, optician or dentist • Sight, hearing or dental disorders • Out-patient drugs and dressings • Renal dialysis • Major organ transplants • Mental & psychological treatment • Treatments in nursing homes • Convalescence & rehabilitation • Preventative screening procedures, treatment & tests • Self-elected treatments • Cosmetic and plastic surgery (unless medically required) • Pregnancy and fertility • Complementary treatments other than those specified • Professional sports injuries. 		My Exclusions

How do I make a claim?

To register a claim, please contact our Service Centre. Claims must be authorised by us before you go ahead with any consultations, tests or treatment.

Telephone: 0300 123 3200
Email: member@exeterfamily.co.uk

How long does my cover last?

Your policy is initially for a 12 month period and is renewable annually.

What happens if I change my mind and want to cancel my policy?

You can cancel your policy at any time. If you cancel within 30 days of taking out Health Choices for Me, we will refund any premiums you have paid, as long as you have not made a claim. If you cancel the policy after the 30 day period there is no cash-in value and any premiums you have paid will not be refunded.

If you want to cancel your Health Choices for Me policy, please contact our Service Centre on 0300 123 3200, send us an email to member@exeterfamily.co.uk or write to us using the address at the back of this document.

How to complain

We aim to provide our members with the service that you expect, but we don't always get it right. If you are not satisfied with any aspect of the service we provide:

Firstly

Contact our Service Centre on 0300 123 3200 who will help you resolve your query. If their response isn't satisfactory, please ask to be referred to a manager to discuss your concerns. This nearly always brings a conclusion that is satisfactory to everyone.

If you remain unhappy

Please contact our Customer Complaints Handler. Your complaint will be acknowledged within 5 working days and we will contact you with an update if it hasn't been resolved in 20 working days.

Email: customercomplaints@exeterfamily.co.uk

Customer Complaints
Exeter Family Friendly
Lakeside House
Emperor Way
Exeter EX1 3FD

Finally

If you are not happy with our response or we do not provide it within 40 working days, you have the option of asking the independent Financial Ombudsman Service to investigate the matter on your behalf. You can visit their website at www.financial-ombudsman.org.uk or you can contact them at:

Tel: 0800 023 4567

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Financial Services Compensation Scheme (FSCS)

Exeter Family Friendly is covered by the FSCS, which was established under the Financial Services and Markets Act 2000.

This means that you may be entitled to compensation if we become insolvent and are unable to meet our obligations.

Further details are available from the FSCS at www.fscs.org.uk or you can phone them on 0800 678 1100 or 020 7741 4100.



Exeter Family Friendly, Lakeside House, Emperor Way, Exeter EX1 3FD
Members: T: 0300 123 3200 e: member@exeterfamily.co.uk
Financial Advisers: T: 0300 123 3203 e: adviser@exeterfamily.co.uk
www.exeterfamily.co.uk

Calls may be recorded and monitored.

Calls to 0300 numbers cost the same as calls to landline numbers and are included as part of any inclusive call minutes or discount schemes for geographic calls. Exeter Family Friendly is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority (PRA) and regulated by both the PRA and the Financial Conduct Authority. Exeter Family Friendly is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.