

# HEALTH+

Simply brighter insurance.



You matter more.

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# The NHS is a wonderful thing, but...

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The downside of relying on a National Health Service committed to providing healthcare to everyone, is that everyone does.

And that means you need to be prepared to play the waiting game.

Ever growing demand means GP appointments, referrals and treatments all take time. And unfortunately, when you're one of many, you're not guaranteed the personal care and privacy you'd like to recover in comfort.

That's why, at The Exeter, we've created **Health+**

## HEALTH<sup>+</sup>

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**Health+** is a health insurance policy designed to help people, just like you, get the fastest possible diagnosis and the best possible treatment.

With exceptional **core cover**, simple **benefit add-ons** and **policy choices**, **Health+** gives you all the control and flexibility you need to build the right policy at the right price.

It really is the health insurance you've been looking for.

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# Nothing but the best. No expense spared

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At the heart of every **Health+** policy is core cover, designed to provide you with fast access to the best possible treatment.



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## Unlimited in-patient & day-patient treatment

Our core cover never limits in-patient and day-patient treatment. Any treatment is made available for as long as it's needed at an eligible hospital based on your treatment option.

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## Complete cancer cover

Cancer may be your biggest fear - so we take it seriously. Every **Health+** member has cover for all stages of cancer, including access to the latest drugs and treatments.

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## Out-patient surgery

If you need an out-patient surgical procedure it can be performed by a specialist at an eligible hospital based on your treatment option.

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## Private ambulance

When it's essential that an in-patient or day-patient has medical treatment whilst they travel to, between or from hospital we'll provide a private road ambulance.

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## Home nursing

Sometimes patients still need nursing once they leave hospital. So, if required, home nursing is made available to in-patients and day-patients following treatment.

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## Parental accommodation

If your children require treatment in hospital it can be a worrying time, so you can stay with your child (up to age 18) for as long as it takes.



## Post-operative physiotherapy

Often it can take more than surgery to get you back on your feet. If that's the case our core cover will provide up to 3 sessions of post-operative out-patient physiotherapy following in-patient, day-patient or out-patient surgery.



## NHS cash benefit

If it's easier for you to have free in-patient treatment under the NHS and the treatment would be covered under your policy, we'll pay out £150 per night for up to 30 nights.



## Access to free medical advice through our HealthWise\* app

HealthWise gives you and your immediate family free, direct access to medical experts when you need them.

The services can be accessed from anywhere in the world through your smartphone or tablet and include:

- Remote GP appointments
- Second medical opinions
- Physiotherapy
- Mental health support
- Registered dietitian consultations
- Lifestyle and nutrition consultations

\* This is a non-contractual benefit and can be withdrawn at any time. Terms and conditions apply.

Provided by



**SQUAREHEALTH**  
ALWAYS THERE HEALTHCARE



# Take first-class cover to a new level

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Our benefit add-ons let you enhance your cover, ensuring you get exactly what you want from your policy.

You can choose from a range of options that put you in charge of your cover and costs.



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## Out-patient cover

You can choose to enhance out-patient cover to include specialist fees and diagnostic tests such as X-rays, ECGs and pathology. CT, MRI and PET scans, as well as all treatment and consultations related to diagnosed cancer, are included under core cover.



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## Unlimited out-patient diagnostics

If you choose a limit on your out-patient cover of either £500 or £1,000 per year, you can upgrade this with unlimited out-patient diagnostics. This means that out-patient diagnostic tests are covered in full, and only specialist consultation fees are deducted from your chosen out-patient limit. If you select unlimited out-patient cover this benefit will automatically be included.



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## Mental health cover

By adding mental health cover you are covered for specialist treatments as an in-patient or day-patient including accommodation and nursing for up to 28 days.

Out-patient consultations and treatment by psychologists and cognitive behavioural therapists are also covered in full.



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## Therapies cover

With our additional therapies cover, following a GP or specialist referral, you can get access to a physiotherapist, chiropractor, osteopath, acupuncturist, podiatrist, speech therapist, pain clinic or two consultations with a dietician.

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# Take control of your premiums

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We don't believe you should have to reduce your cover to cut your premiums.

That's why **Health<sup>+</sup>** gives you four choices that allow you to manage your premiums without compromising the quality of your cover.



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## Choice of treatment options

We offer four treatment options: Guided specialist, Essential hospital list, Standard hospital list, and Extended hospital list.

Essentially the more hospitals you want access to, the higher your premiums.

Guided specialist is a lower cost alternative to having a hospital list. If you make a claim, we will recommend a shortlist of specialists based on your treatment and diagnostic needs.



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## Underwriting preference

If you're switching from another insurer, you may be able to transfer to **Health<sup>+</sup>**, keeping cover for conditions which have started since your policy began. We may also apply additional medical exclusions to your policy.

If you're new to health insurance, you can choose to get cover fast, using our standard moratorium. If you claim, we will then check your medical records to make sure the condition wasn't pre-existing, as these are usually excluded from cover until you've been fully clear of all symptoms for two years.

Either way, if you apply on full medical underwriting, your premiums will usually be cheaper and you'll always know what is and isn't covered from day one.



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## Excess preference

With **Health<sup>+</sup>** you have a choice of excess amounts: £0, £100, £250, £500, £1,000, £3,000 or £5,000. As you'd expect, the lower the excess amount, the higher the premium.

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Yes No

## No Claims Discount

With our No Claims Discount, you'll earn discounts on your premiums if you stay healthy and don't claim.

What's more, each member on the policy has their own No Claims Discount, so a claim by one person will not affect the No Claims Discount of the other people covered by the policy.

## A fair approach to No Claims Discount

Without getting too technical, our No Claims Discount has a scale with fifteen levels. So every year you don't claim you'll move up a level and be rewarded with a bigger discount - up to a maximum of 75%.

NCD level	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Premium Discount	0%	9%	18%	25%	32%	39%	45%	50%	54%	59%	63%	66%	70%	72%	74%	75%

If you make a claim, you'll move down the scale by the number of levels relative to the size of the claim. Here are a few examples:

No Claims	= move up a level	^
Claim up to £300	= stay at current level	<
Claim between £300.01 and £1,000	= move down one level	v
Claim between £1,000.01 and £2,000	= move down two levels	v v
Claim over £2,000	= move down three levels	v v v

Lastly, you'll never move down by more than three levels in any one policy year. And if you don't make any claims during your next year, you'll start to move up again. All-in-all we think our approach is fair all round – hopefully you do too.



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# You matter more

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When you're not the biggest you need to be the best. That means we pay more attention to the things that matter most to you and your family.

**01**

**We put people before profit**

Big insurance companies have returns to make for their shareholders. At The Exeter, we don't. We're a mutual society – which means the only people we need to please are our members. So we re-invest profits in better customer service, more affordable premiums and quicker, fairer payment of claims.

**02**

**We're on your side**

We always set out the terms of our policies in black and white. In the rare event a claim falls into a grey area, that might see other insurers shaking their heads – we pay out. Like you, our reputation means everything to us. Knowing we pay out means everything to our members.

**03**

**We're always right on the money**

With any financial product, you want to know you're getting a good deal. At The Exeter, we regularly benchmark all our products against the market, checking our benefits and our price. So you are guaranteed to get quality cover at a fair price.

**04**

**We do more to cover more people**

We don't pick and choose the people we cover based on computer algorithms or sweet-spot demographics. We consider every application on its merits – so we'll often say yes, when others say no.

**05**

**We give you more control and more flexibility**

The combination of our core cover, optional benefit add-ons and policy choices make it easy for you to create a policy that fits your needs and pocket – without compromising the quality of your cover.

**06**

**No excessive penalties for claims**

We don't think anyone should ever be in two minds about claiming. So we offer an optional, scalable approach to No Claims Discounts. It means any increase in premium after a claim is always proportionate to the value of the claim – that's fair on everyone.

**07**

**We take care of you**

We have real people on-hand to answer calls when you need to talk to us. What's more, they sit a stone's throw from our management team. So if an issue needs escalating we can take care of it there and then.

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# No marketing gimmicks. Just seriously good cover

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At The Exeter we put 100% of our effort into designing the best possible cover at the best possible price.

We think the most important criteria for choosing any insurance policy is the quality of the cover and knowing the provider will pay out. But with lots of providers and lots of small print that's easier said than done. That's why it pays to get advice.

Your adviser will take you through all the pros and cons of each provider, highlight any exclusions to cover, draw up a short list (which hopefully we'll be on) and make a clear recommendation. Full policy terms and conditions for **Health+** are available on our website, ask your adviser to provide you with a copy.



**You matter more.**

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The friendly specialists in  
income protection, life cover,  
health insurance and cash plans.

## Contact us

### Members:

Enquiries: 0300 123 3201  
Claims: 0300 123 3253  
member@the-exeter.com

### Financial Advisers:

Enquiries: 0300 123 3203  
adviser@the-exeter.com

### Opening times:

Monday to Friday 8am – 6pm

*Calls may be recorded and monitored.*

### Postal address:

The Exeter, Lakeside House, Emperor Way, Exeter EX1 3FD

### Website:

[the-exeter.com](http://the-exeter.com)



### The legal blurb

The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.