

COVER FROM  
JUST £10 PER MONTH

# HOSPITAL SELF-PAY CASH PLAN

**MONEY BACK  
ON SELF-PAY  
TREATMENT  
AT PRIVATE  
HOSPITALS**

- › Self-pay procedures
- › Specialist consultations
- › Diagnostic tests
- › Therapies
- › Private GP appointments



 [www.april-uk.com](http://www.april-uk.com)



Insurance made easy.

# THINK PRIVATE MEDICAL TREATMENT IS OUT OF YOUR REACH?

Think again. Because now you can benefit from private medical treatment without having to worry about the cost.

## THE PRIVATE HEALTHCARE MYTH

Private healthcare has a reputation for providing fast access to first-class medical care at state-of-the-art hospitals. Yet this reputation has led many to assume that they will never be able to benefit from it.

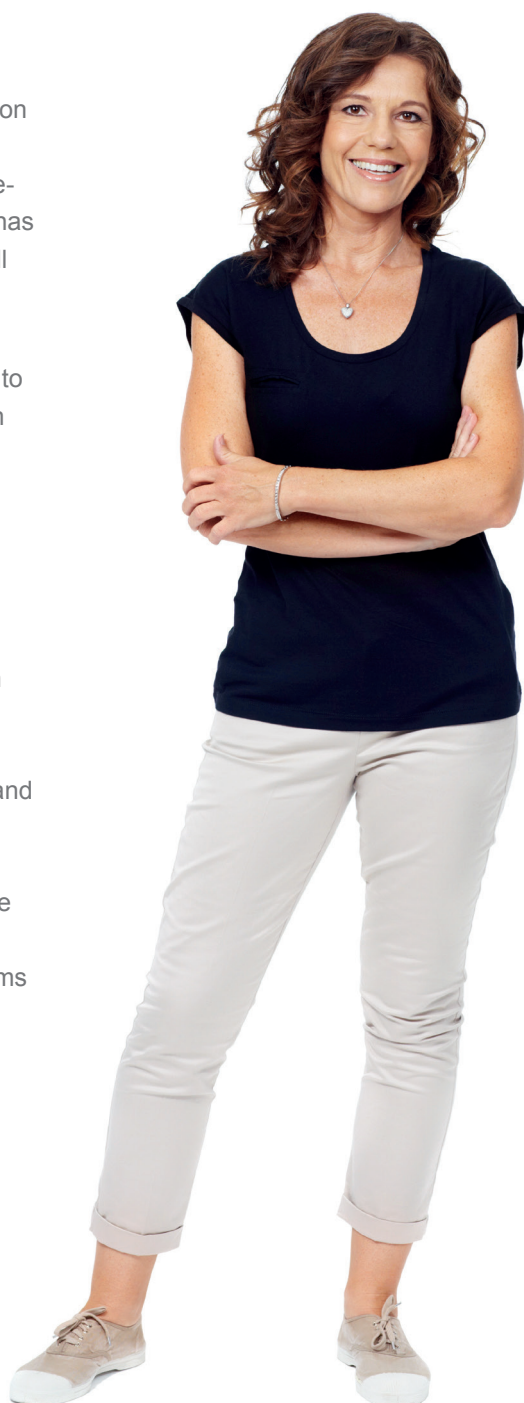
The good news is you are about to discover a way of benefiting from private medical treatment.

## INTRODUCING THE HOSPITAL SELF-PAY CASH PLAN

Our Hospital Self-Pay Cash Plan gives you access to any private hospital in the UK. You pay for treatment covered by your plan and get reimbursed for the cost.

It really is a simple and affordable way of benefiting from private medical treatment – with premiums starting from as little as £10 a month\*.

\*Based on level 1 cover for a 18-29 year old



« BENEFIT FROM  
PRIVATE MEDICAL  
TREATMENT  
WITHOUT HAVING  
TO DENT YOUR  
SAVINGS »

# DON'T LET HEALTH PROBLEMS PUT YOUR LIFE ON HOLD

You have a new non-urgent medical issue that is disrupting your life. You can choose to wait on the NHS and put your life on hold for a number of months. Or you can pay for immediate and high-quality treatment at a private hospital.

Of course, most people would like to choose the second option. But this can set you back thousands. That's where the Hospital Self-Pay Cash Plan proves invaluable, as it reimburses the cost of new medical conditions that you suffer after the policy start date.

Here are some examples of how costly private medical procedures and treatments can be:

**EXAMPLES OF SELF-PAY TREATMENT**

TREATMENT	NATIONAL AVERAGE
HIP REPLACEMENT	£11,046
KNEE REPLACEMENT	£10,806
HYSTERECTOMY (ABDOMINAL)	£6,545
PROSTATE SURGERY	£5,695
REPAIR OF PROLAPSED VAGINA	£5,139
SHOULDER ROTATOR CUFF REPAIR	£4,714
KNEE ARTHROSCOPY	£3,503
VARICOSE VEIN TREATMENT	£3,000
HERNIA GROIN	£2,695
CATARACT SURGERY	£2,308
HYSTEROSCOPY	£1,963
CARPAL TUNNEL RELEASE	£1,719
WISDOM TOOTH REMOVAL	£1,541
GASTROSCOPY	£1,458

Source - [www.privatehealth.co.uk](http://www.privatehealth.co.uk) (June 2017)

Although you have to pay upfront for your treatment, the plan reimburses (for eligible treatment) the cost up to your chosen benefit level. You benefit from affordable private medical care and avoid the stress of having to wait for treatment. Instead you can get back to living your life, happy and carefree.

**BENEFIT FROM AFFORDABLE PRIVATE MEDICAL CARE**

**EASY TO TAKE OUT**

No medicals required

**FREEDOM OF CHOICE**

Use any UK private hospital or see any consultant

**NOT JUST SELF-PAY PACKAGE COVER**

- Also covered:
- > Specialist consultations
  - > Diagnostic tests
  - > Therapies
  - > Private GP appointments

**NO MEDICAL UNDERWRITING**

Simple two year pre-existing conditions clause applied - see page 6 for full details



# WHAT ARE THE CASH BENEFITS AND COSTS?

The Hospital Self-Pay Cash Plan is designed to cover a wide range of private medical treatments. Take a look at the tables below to find out more.

« CASHBACK ON PRIVATE MEDICAL TREATMENT COSTS – FROM GP APPOINTMENTS AND TESTS RIGHT THROUGH TO SURGERY »

## WHAT YOU RECEIVE

	LEVEL 1	LEVEL 2	LEVEL 3
<b>YOUR BENEFITS (PER PERSON, PER BENEFIT YEAR)</b>			
<b>DIAGNOSTIC COVER</b> This includes appointments with a private GP. Consultations* and tests** (including PET, MRI and CT scans). <small>*Following a referral from a GP, dentist or optician. **Following a referral from a consultant.</small>	<b>£750</b> CASHBACK <small>Private GP appointments limited to one per year</small>	<b>£1,125</b> CASHBACK <small>Private GP appointments limited to two per year</small>	<b>£1,500</b> CASHBACK <small>Private GP appointments limited to three per year</small>
<b>SELF PAY PACKAGE COVER</b> This includes in and day-patient self-pay packages arranged by the hospital to treat your condition. <small>Following a referral from a GP, dentist or optician and then followed by a referral from a consultant.</small>	<b>£5,000</b> CASHBACK	<b>£7,500</b> CASHBACK	<b>£10,000</b> CASHBACK
<b>THERAPIES</b> Physiotherapy, osteopathy, acupuncture, homeopathy and chiropractic treatment. <small>Following a referral from a GP or consultant.</small>	<b>£200</b> CASHBACK	<b>£300</b> CASHBACK	<b>£400</b> CASHBACK

## YOUR MONTHLY PREMIUM

	LEVEL 1	LEVEL 2	LEVEL 3
<b>YOUR AGE (YEARS)</b>			
0 - 17 <small>child cover for up to 4 children*</small>	£7.50	£11.25	£15
18 - 29	£10	£15	£20
30 - 39	£12.50	£18.75	£25
40 - 49	£19	£28.50	£38
50 - 59	£25	£35	£49
60 - 64	£30	£45	£59
65 - 69	£40	£60	£80

\*Child cover is available where the main policyholder is over the age of 18. The premium covers up to four children sharing the same benefit limits.



All claims must be supported by a referral from an eligible medical professional (other than claims for private GP costs).

All premiums quoted include Insurance Premium Tax at the current rate. Please read the policy document for full details about benefits including exclusions and limitations.



**ADD YOUR PARTNER AND CHILDREN TO YOUR PLAN**



Choose to cover your family too - just add up the premiums individually.

**VALUE FOR MONEY COVER!**

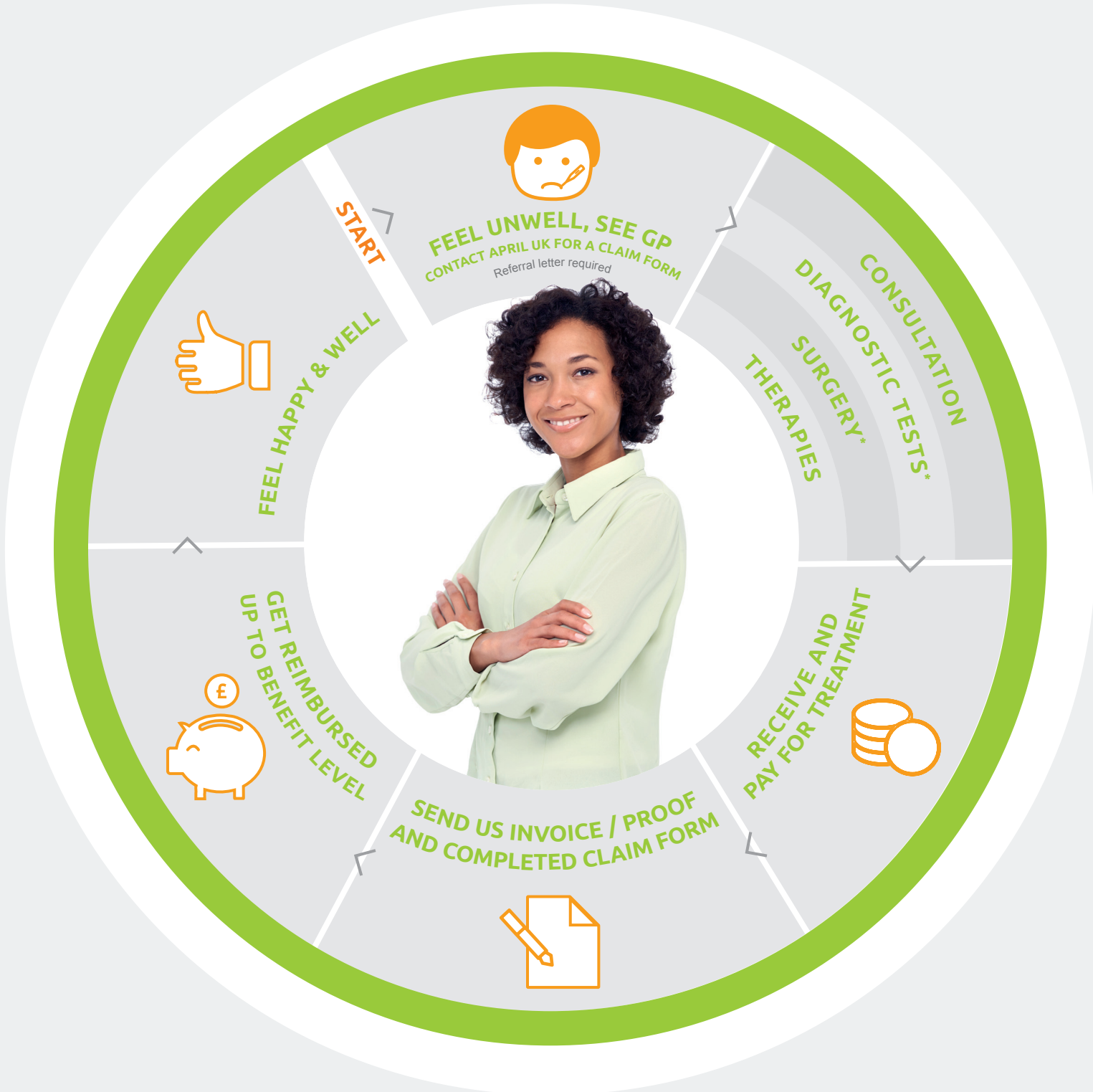
# HOW THE PLAN WORKS

The Hospital Self-Pay Cash Plan provides you with easy access to private medical treatment for new conditions that occur after start of cover. It's simple to use – here's an example of how it works:

**BEFORE YOU ATTEND TREATMENT!**

**0800 028 0849**

Call us to ensure the treatment you need is covered by your plan. That way you won't incur costs that could leave you out of pocket.



Please read policy document for full information on how to make a claim.  
\*Referral from specialist required.

# FREQUENTLY ASKED QUESTIONS

## WHO IS ELIGIBLE FOR THIS PLAN?

You must be:

- › Between the ages of 18 and 69 inclusive
- › Resident in the UK, Isle of Man or Channel Islands

## HOW TO CLAIM?

Simply call us to confirm your cover and request a claim form, which you'll need to complete and return. We will also require a referral letter and an original receipt showing that an expense has been incurred, or a letter from the hospital, doctor or specialist showing that a medical treatment/service has been used. Any benefit due will be paid directly into your bank account.

## PRE-EXISTING MEDICAL CONDITIONS CLAUSE

All pre-existing medical conditions you are aware of, or in our opinion should be aware of, or for which you received treatment, are automatically excluded - unless you have been symptom free and not received treatment or advice for it, for a two year period from the start date of the plan.

Call us to ensure the treatment you need is covered by your plan. That way you won't incur costs that could leave you out of pocket!

## WHAT ISN'T COVERED?

These are some of the key exclusions:

- › Chronic conditions
- › Cosmetic procedures
- › HIV/AIDS or any related medical condition
- › Pre-existing medical conditions
- › Pregnancy, childbirth and fertility
- › Preventative treatment
- › Selected sports and hazardous pursuits
- › Self-inflicted injury or illness

Please refer to the Policy Document for more information and a full list of exclusions

## IS CANCER TREATMENT COVERED?

The Diagnostic Cover benefit will provide cash back benefits for consultations and diagnosis tests. However cancer treatment such as surgery, drugs, radiotherapy and chemotherapy are unlikely to be available from private hospitals as a self-pay package. Therefore this type of treatment is unlikely to be covered on your Hospital Self-Pay Cash Plan.



**NO WAITING PERIODS**  
**FAST CASHBACK**  
**NO EXCESS**

### CANCELLATION RIGHTS

If for any reason you are not satisfied with your Hospital Self-Pay Cash Plan, you may cancel it within 30 days from its start date for a full refund, provided that you have not made a claim.

### EXTRA PROTECTION

In the unlikely instance that Axeria Insurance Limited is unable to meet its obligations under the Hospital Self-Pay Cash Plan, you will be protected by the Financial Service Compensation Scheme (FSCS). More details about the FSCS can be found on their website

[www.fscs.org.uk](http://www.fscs.org.uk)

# WHAT IS A SELF-PAY PACKAGE?

A 'self-pay package' is predetermined by the hospital prior to treatment taking place and the costs will be negotiated by the patient. Typically it will include:

- › Pre-operative assessment
- › Hospital accommodation and meals
- › Nursing care
- › Hospital theatre fees, drugs and dressings whilst in hospital
- › Surgeon and anaesthetist fees whilst in hospital
- › Any necessary prosthesis where the procedure you undergo requires a prosthesis
- › X-rays, scans, physiotherapy, pathology, histology needed whilst in hospital
- › Take home drugs for up to 14 days following discharge as prescribed by treating consultant
- › Post-operative care where clinically required by the treating consultant including, removal of stitches, dressings or plaster. Tests and scans. One follow-up consultation.

**Whenever you agree a self-pay package with a hospital, you will always receive an Admission Letter. This will detail exactly what is included in your package and you should always check it thoroughly to ensure it meets your requirements.**

# INSURANCE MADE EASY

APRIL UK is part of the APRIL Group, an international insurance services group and leading wholesale broker in France. APRIL has centered its development around customers and innovation since it was established in 1988, setting a single ambition: to make insurance easier and more accessible to everyone.



Operating in 31 countries



Listed on the Paris Stock Exchange in 1997



£819 million sales in 2017



3,800 members of staff

## RECENT INDUSTRY RECOGNITION



2018

SHORTLISTED for 'Health Insurance Provider of the Year' Moneyfacts Consumer Awards



2017

SHORTLISTED for 'Health Insurance Provider of the Year' Moneyfacts Consumer Awards



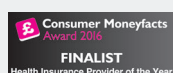
2017

SHORTLISTED for 'Individual Private Medical Insurance' Cover Excellence Awards



2016

SHORTLISTED for 'Company of the Year' and 'Best Customer Service' at Health Insurance Awards



2016

SHORTLISTED for 'Health Insurance Provider of the Year' Consumer Moneyfacts Survey

# HOSPITAL SELF-PAY CASH PLAN

Money back on self-pay care at private hospitals

april | UK

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