



# Health Cover

A more affordable way to get the cover you need in one place



## The cost of getting ill

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No one likes to think about getting ill. It's tempting to think that it won't happen to us.

Or if it did, that our savings or our family would see us through if we needed to take time off work, make changes to our home or pay for private medical treatment.

There's an alternative. Plan now. Get the peace of mind that if things go wrong it's covered.



# There's more than one way to get covered

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There are lots of ways you can cover yourself against the cost of getting ill.

## Private medical insurance

Pays for private medical treatment for a range of acute conditions

## Serious Illness Cover

Gives you a lump sum if you have a serious illness – this could be either acute or chronic

Each kind of cover does something different. Income Protection, for instance, pays you a regular cash amount every month if you can't work because you are injured or ill, while Disability Cover gives you financial support if you become temporarily or permanently disabled. Depending on what you need, you can add these and other covers to your plan with PruProtect.

Another way to protect yourself against the cost of getting ill is to take out **private medical insurance**. This pays for private medical treatment for a wide range of acute conditions - those which are likely to respond quickly to treatment. This type of insurance doesn't cover chronic conditions, such as diabetes and arthritis, which last a long time and often come on slowly.

Private medical insurance is designed specifically to protect you from the cost of medical bills. So it provides cover for day-to-day treatments, like physiotherapy, and for significant one-off costs like an operation. But it isn't designed to give you any other kind of financial support, such as helping with bills if you lose your income. And it doesn't provide support for any long-term conditions, or long-term care you might need.

To protect against situations that private medical insurance doesn't cover, some people take out **Serious Illness Cover**. This pays you a lump sum that could help you through time off work, pay bills or pay for private medical treatment if you want. You can also use the money to adapt your home or pay for care. Serious Illness Cover pays if you're diagnosed with one of a specified list of serious illnesses, such as cancer, a heart attack, or a stroke.

# Choosing the cover you need

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Buying both gives you more cover. But it costs more too. And there's some overlap between the two covers.

That means that if you need private medical treatment for a serious illness, you might be covered twice for the same thing. Which means you might be paying for more cover than you need.

Until now, the alternative has been to opt for one or the other. But that can be a hard choice to make when you're in good health and you don't know what might happen in the future.

# Get the cover you need in one place

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That's why we've teamed up with PruHealth, to add Health Cover to the range of covers we offer.

It gives you a more affordable way to get the cover you need in one place.

**Health Cover** is designed to cover the cost of surgery, medical specialists, accommodation and nursing, either at a private hospital or in the private ward of an NHS hospital. It gives you the reassurance of knowing that if you do get ill, you'll get the treatment you need, when you need it - and at first class hospitals.

Now, instead of having to buy Serious Illness Cover and Health Cover separately, **you can combine them in your plan with PruProtect**, alongside a choice of other covers like Life Cover, Income Protection Cover and Disability Cover.

That means there's only one application to complete, one direct debit to set up, and one number to call if you need to make a claim.

That doesn't just save you time – it also means you pay a lower premium than you would if you bought separate Health Cover and protection cover from us.

### Health Cover

Pays for private medical treatment for a range of acute conditions

### Serious Illness Cover

Gives you a lump sum if you have a serious illness – this could be either acute or chronic

**You can also link your Serious Illness Cover and Health Cover.** This option is called the **Health Cover Optimiser**. Choosing this option costs up to 25% less than buying Health Cover separately from us.

If you have a condition which could be covered under both your Health Cover and your Serious Illness Cover, the Health Cover Optimiser lets you choose, at the time you make a claim, how you receive your benefit. You can either receive the lump sum from your Serious Illness Cover, and not receive treatment from your Health Cover, or you can take a smaller lump sum, and leave the rest with us so we pay for your private medical treatment. By cutting out the overlap between the covers, the Health Cover Optimiser means you won't be covered twice for the same thing – so you only pay for the cover you need.

### Health Cover

Pays for private medical treatment for a range of acute conditions

### Health Cover Optimiser

Gives you a choice between taking the lump sum from your Serious Illness Cover, or a reduced lump sum plus private medical treatment, if you have a condition that is covered under both your Health Cover and your Serious Illness Cover

### Serious Illness Cover

Gives you a lump sum if you have a serious illness – this could be either acute or chronic

## Protection that goes further

Our plan offers protection for you and your family against the financial impact of illness, injury, disability, unemployment and death. It's also the only plan of its kind to offer Vitality, a health and wellbeing programme that encourages you to be healthier and rewards you for doing it. Depending on which plan you choose, it could also give you the opportunity to reduce your premiums.

Now, your plan with PruProtect can help you pay for private medical treatment too.

# Health Cover – get the treatment you need, when you need it

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If you have one or more of our three core covers – Life Cover, Serious Illness Cover and Income Protection Cover – you can add Health Cover to your plan too.

## Health Cover:

- **Pays for the cost of private medical treatment for a wide range of acute conditions** everything from day-to-day treatment, to seeing a specialist, to having operations.
- **Lets you choose from three levels of cover** – depending on what you can afford and what worries you most.
- **Costs less than buying separate Health Cover plus other protection cover from us** – one application, one direct debit, one number to call – and a lower premium.
- **Gives you extensive coverage** – you'll have access to some of the best private hospitals in the UK, as well as access to over 7,000 experienced and skilled medical professionals.



# Health Cover Optimiser – only pay for the cover you need

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If you have Serious Illness Cover and Health Cover in your plan, you can choose the Health Cover Optimiser too.

Whichever option you choose, the kind of medical treatment that is available and the cost of providing it can change over time. So, unlike the rest of your plan, your Health Cover is an annual policy. That means you'll need to renew it each year. We may need to review your premiums, or the cover we offer, when you renew your cover. This is standard for private medical insurance. We also may not be able to offer Health Cover for the same term as other benefits on your plan, such as Life Cover or Serious Illness Cover.

## The Health Cover Optimiser:

- **Links Serious Illness Cover and Health Cover** – so that you're covered for both private medical treatment for acute conditions and financial support for serious illnesses, with no overlap. No overlap means you won't be covered twice for the same thing – so you only pay for the cover you need.
- **Costs up to 25% less than buying Health Cover separately from us, because you are not insured twice for the same illness** – (the maximum discount is available when you take out £60,000 or more Serious Illness Cover).
- **You choose how we pay you when you have a serious illness** – you can either take the lump sum from your Serious Illness Cover, or take a smaller lump sum and get your private medical treatment paid for. Either way, you'll always get the value of your Serious Illness Cover benefit, either as a lump sum, or a combination of a lump sum plus treatment. So you can make the choice when you have to claim and know what your needs are, rather than deciding in advance at the time of purchase.
- **Pays for the cost of any other private medical treatment you need** that isn't related to a serious illness.
- **Lets you choose from three levels of cover**, depending on what you can afford and what worries you most.

There's more about how the Health Cover Optimiser works on page 10.

# Three levels of cover – choose the one that's right for you

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Health Cover lets you choose from three levels of cover, depending on what you can afford and what worries you most:.



## Heart and Cancer Cover

If you're particularly concerned about suffering from a heart condition or being diagnosed with cancer, then you can choose **Heart and Cancer Cover**. It covers you for the cost of any private medical treatment you need for heart disease and cancer, once you've been diagnosed. This includes:

- All eligible inpatient hospital fees, including specialist fees, that are directly related to treating a diagnosed heart condition or cancer
- Specified outpatient costs related to treating a diagnosed heart condition or cancer – including radiotherapy and chemotherapy, amongst other things.

It will only pay for tests and scans that are needed to monitor or treat your condition; it doesn't pay for any tests or scans that are needed to confirm your diagnosis.

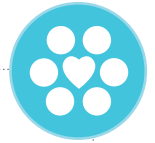
Because this cover only pays for heart and cancer treatment, you pay a lower premium for it than for the other levels of cover.



## Primary Cover

This covers heart conditions and cancer as well as a wide range of other illnesses. It includes:

- All eligible inpatient hospital fees, including specialist fees.
- Outpatient costs up to a combined limit of £750.



## Comprehensive Cover

This covers the same illnesses as Primary Cover. The difference is that many of the limits that apply to outpatient costs under Primary Cover are higher, or have been removed, for Comprehensive Cover. It includes:

- All eligible inpatient and outpatient hospital fees, including specialist fees.
- A wider range of additional benefits, including complementary and alternative therapies.

For more about how the different levels of cover compare, see page 14.



# How the Health Cover Optimiser works

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You can either choose to add Health Cover to your plan as an extra cover, or link it to your Serious Illness Cover, if you have it.

The linked option is called the **Health Cover Optimiser**. This is how it works.

- If you have a condition that is not covered under your Serious Illness Cover, then your Health Cover will pay for the cost of any treatment you need
- If you have a condition, such as multiple sclerosis that is covered under your Serious Illness Cover and is not covered under your Health Cover, we'll pay you the lump sum from your Serious Illness Cover
- If you have a condition that is covered under your Serious Illness Cover and your Health Cover, we'll either pay you the lump sum (in which case you won't be covered for private medical treatment for that condition), or pay you a smaller lump sum and hold back the rest to contribute towards the cost of any private medical treatment you need.

**So instead of being covered twice for the same condition, you're just covered once. Because of that, you pay a lower premium than you would if you bought separate Health Cover and protection cover from us.**



# Care or cash?

## You choose

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If you want to take a smaller lump sum and have your treatment arranged and paid for by your Health Cover, you choose care.

### What happens if you choose care

If you choose to have the cost of your care paid for we hold back an amount of your Serious Illness Cover to fund any treatment you need, and we pay you the rest as a lump sum. As with any Serious Illness Cover claim, the amount of Serious Illness Cover available for future claims will reduce by the amount we've paid.

The amount we hold back is called the **maximum contribution**. This is the maximum amount that your Serious Illness Cover will contribute to the cost of your treatment. How large this amount is depends on the serious illness. The maximum contribution ranges from £5,000 – for example for certain minor surgical procedures– to £30,000 – for example for treating advanced cancer. For a full list of the conditions we cover, and the maximum contribution that applies for each, see the Health Cover policy document.

Whenever you need to see a specialist for your serious illness, or go to hospital, we'll pay for it from the amount we held back.

If your treatment ends up costing more than the maximum contribution, then your Health Cover will pay the extra cost. You won't have to pay the additional costs.

If your treatment ends up costing less than the maximum contribution, then we'll pay you what's left from the original amount we held back. We'll pay you this as a further lump sum when you've gone a year without having treatment for the serious illness you claimed for.

It's possible to change how you want to receive your benefit while your treatment is ongoing, and ask us to pay you any remaining maximum contribution as a lump sum. If we do pay the remainder, your Health Cover will stop paying for your private medical treatment. We won't make any more payments for the condition you claimed for until either the cost of your treatment exceeds the maximum contribution, or you've gone a year without having treatment for that condition.

Any payments we make may be subject to other maximum amounts or exclusions. For more about these limitations, see the Health Cover policy document.

### How choosing care works in practice

David has the Health Cover Optimiser. When he's diagnosed with a heart condition, he's entitled to a £50,000 lump sum under his Serious Illness Cover. We ask him how he wants to receive his benefit, and he chooses to have the cost of his medical care covered.

The maximum contribution for his heart condition is £15,000. So we set this amount aside to pay for the treatment he needs, plus any previous costs e.g. diagnosing his condition. We pay him the remaining £35,000 he's entitled to as a lump sum.

We find him a specialist and his treatment begins. The eventual cost of that treatment is £20,000. This is covered in full - £15,000 from David's maximum contribution, with the extra £5,000 paid for by his Comprehensive Health Cover.

While he's receiving treatment for his heart condition, David suffers an unrelated injury at work and needs to see a specialist. This is paid for by his Health Cover with no impact on his Serious Illness Cover.

There are some chronic conditions, such as rheumatoid arthritis, that aren't covered under Health Cover. So if you suffer from one of these, you can't choose the 'care' option. Instead, we'll pay you the full amount of your Serious Illness Cover benefit as a lump sum.



If you decide you want to take the lump sum from your Serious Illness Cover, you choose cash.

### **What happens if you choose cash**

Once you've chosen, we'll pay you the amount of your Serious Illness Cover benefit as a lump sum (less the cost of any previous private diagnosis or treatment for that condition). You can then arrange for any treatment yourself, either through the NHS, or privately.

If you have further treatment, then we won't pay for any more private medical costs for the condition you claimed for until you've gone a year without having treatment for it. After that time, you'll be covered again.

#### **How choosing cash works if you have your treatment with the NHS**

David has the Health Cover Optimiser. When he's diagnosed with a heart condition, he's entitled to a £50,000 lump sum under his Serious Illness Cover. We ask him how he wants to receive his benefit, and he chooses 'cash'.

We pay David a lump sum of £50,000, minus the cost of any private medical treatment he's had for his heart condition while it was being diagnosed. He decides he wants to be treated via the NHS. His treatment begins.




While he's receiving treatment for his heart condition, David suffers an unrelated injury at work and needs to see a specialist. This is paid for by his Comprehensive Health Cover, with no impact on his Serious Illness Cover.

David makes a full recovery from his heart condition. After he's been treatment free for a year, he is covered again. That means that he can make further claims if his condition occurs again.

If you choose to pay for private medical treatment yourself, you may be entitled to Health Cover from us, if your total cost of treatment is more than the maximum contribution. For more details see the Health Cover policy document.

Whichever option you choose, you'll never have to pay more than the maximum contribution. Your Health Cover will always pay any costs over this amount.

## Benefits available under the different levels of Health Cover

	 Comprehensive	 Primary	 Heart and Cancer
<b>Inpatient</b>			
<b>Hospital charges:</b> consists of accommodation, meals, drugs and surgical dressings, nursing care, operating theatre, intensive and high dependency care, prostheses used during an operation, in-patient physiotherapy.	●	●	○ Cover in full for treatment related to a confirmed diagnosis of Heart condition or Cancer.
<b>Specialist/ Consultant fees:</b> includes, but not limited to, surgeons', anaesthetist and physician fees.	●	●	○ Cover in full for treatment related to a confirmed diagnosis of Heart condition or Cancer.
<b>Diagnostic test:</b> consists of pathology, X-rays, CT scans, MRI scans, PET scans and physiological tests such as an ECG.	●	●	○ Cover in full for treatment related to a confirmed diagnosis of Heart condition or Cancer.
<b>Radio/chemotherapy</b>	●	●	●
<b>Psychiatric treatment</b>	○ Combined psychiatric limit of £20,000 per policy year.	○ Combined psychiatric limit of £7,000 per policy year.	–
<b>Outpatient</b>			
<b>Specialist consultations</b>	●	○ Combined limit of £750 per policy year <sup>1</sup> .	○ Cover in full for treatment related to a confirmed diagnosis of Heart condition or Cancer.
<b>Diagnostic tests (Scans – MRI, CT, PET)</b>	●	●	○ Cover in full for treatment related to a confirmed diagnosis of Heart condition or Cancer.
<b>Diagnostic tests (Other)</b>	●	●	○ Cover in full for treatment related to a confirmed diagnosis of Heart condition or Cancer.

● = In the summary of benefits means you are covered and we will pay for the treatment at hospitals on your selected hospital list where charges are within our fee maxima for the services provided.

<sup>1</sup> The combined limit means claims for specialist consultations, diagnostic tests, physiotherapy, chiropractic and osteopathy all aggregate to one limit for each member on the policy.

• "Diagnostic scans" include CT, MRI and PET scans. These must be following consultant referral only and also within the member's selected hospital list. A co-payment of 40% of the tariff will apply for scans undertaken outside of member's selected hospital list.

• "Other diagnostic tests" include pathology, X-rays and physiological tests such as an ECG. For physiotherapy, chiropractic and osteopathy, cover will only apply up to the number of authorised sessions.

<b>Physiotherapy</b>	●	○ Combined limit of £750 per policy year <sup>1</sup> .	○ Cover for treatment related to a confirmed diagnosis of Heart condition or Cancer. A limit of £250 applies per person per policy year.
<b>Chiropractors and Osteopaths</b>	○ Limit of £800 per policy year.	○ Combined limit of £750 per policy year <sup>1</sup> .	-
<b>Radio/chemotherapy</b>	●	●	●
<b>Psychiatric treatment</b>	○ Combined psychiatric limit of £20,000 per policy year.	○ Sub limit of £750 to an overall combined psychiatric limit of £7,000 per policy year.	-
<b>Other benefits</b>			
<b>Complementary and alternative medicines</b>	○ Limit of £600 per policy year.	-	-
<b>Maternity cash benefit</b>	○ £100 per child.	○ £100 per child.	-
<b>Home nursing</b>	●	○ £3,000 limit per policy year.	○ £3,000 per policy year in lieu of hospital admission for Heart or Cancer.
<b>Private ambulance</b>	●	○ £60 per trip.	○ Unlimited for medically necessary transfers following a Heart or Cancer admission.
<b>Parental accommodation</b>	○ Yes (for children of 12 or under, 1 parent).	○ Yes (for children of 12 or under, 1 parent).	○ Yes (children under 12, 1 parent) where child treated for Heart condition or Cancer.
<b>NHS hospital cash benefit</b>	○ £100 per day, overall annual limit of £2,000.	○ £50 per day (overall annual limit of £2,000).	○ £50 per day (overall annual limit of £2,000).

## About PruProtect

PruProtect is a partnership between Discovery, a South African insurer with a reputation for fresh thinking and Prudential, one of the most familiar and trusted financial providers in the UK. So, while our plans are groundbreaking and designed for the way people live their lives today, they still come with the stability and financial security of a company that's been successful for more than 150 years.

## Find out more

Please speak to your Adviser or take a look at [pruprotect.co.uk](http://pruprotect.co.uk).



PruHealth is a trading name of Prudential Health Limited, Prudential Health Insurance Limited and Prudential Health Services Limited. Registered numbers 05051253, 02123483 and 05933141 respectively. PruProtect is a trading name of Prudential Health Services Limited and Prudential is a trading name of The Prudential Assurance Company, registered number 00015454. The Prudential Assurance Company Limited provides and manufactures benefits under the PruProtect Plan. Prudential Health Limited and Prudential Health Insurance Limited provide and manufacture benefits under the PruHealth product. Prudential Health Services Limited distributes and services the PruHealth and PruProtect products and issues the documentation. Companies registered in England and Wales. Registered offices at Laurence Pountney Hill, London EC4R 0HH. All authorised and regulated by the Financial Services Authority.