

Police Mutual No. 1 Healthcare Scheme Guide



Police
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Welcome to the Police Mutual No. 1 Healthcare Scheme

This guide provides an overview of the benefits available to you under your Healthcare Scheme. It should be read together with the No. 1 Healthcare Scheme Rules, which can be found on our website www.policemutual.co.uk/products/healthcare/healthcare-scheme/ or a copy can be requested at anytime.

If you have questions relating to your Healthcare membership, please call our Sales and Service team on 0151 242 7640 Monday to Friday 9am - 5pm. or email healthcare@policemutual.co.uk

Your Healthcare Scheme has been designed to provide you with fast access to treatment in the event of an illness or injury. You have access to quality private treatment with a variety of healthcare providers.

Your Healthcare Scheme, is administered by Police Mutual Healthcare (PMHC).

The Police Mutual Claims Service

There is a dedicated Police Mutual Claims Service provided by Healix Health available to make accessing private treatment and the claims process as easy as possible. Please contact the team, before making any arrangements and they will be able to guide you through the process. Members requiring treatment in Northern Ireland please refer to the welcome letter for claims contact details.

What the Scheme will pay for

Your Healthcare Scheme is designed to pay for treatment for curable short term illnesses or injuries, known as acute conditions. Your Scheme does not pay for long term chronic conditions. There are also a number of conditions and treatments which are not eligible under the Scheme.

Your Healthcare Scheme is a discretionary scheme so it does not pay for every type of healthcare service. It is important that you contact the team before arranging treatment. If you undergo treatment that has not been authorised by the Police Mutual Claims Service, you could have to pay some or all of the costs.

Contact the Police Mutual Claims Service before arranging any treatment

0208 049 8383 or policemutual@healix.com

Monday to Friday 8am - 7pm Members requiring treatment in Northern Ireland please refer to the welcome letter for claims contact details.

Healthcare Benefits

The benefits provided are at the discretion of PMHC Limited. The annual maximum benefit payable, per member, per year, is £50,000. Once a claim is authorised, the Member will be asked to pay a member contribution to the approved Clinic or Hospital.

Discretionary benefits payable subject to the rules ¹		
In-patient and day-patient treatment	NHS pay-bed ² and private hospital charges for: Accommodation, nursing, operating theatre, drugs, dressing, eligible surgical appliances and prostheses used in connection with treatment, physiotherapy, podiatry, other ancillary charges and diagnostic tests including pathology, x-rays, ECGs and all medical scanning and imaging techniques including MRI, CT and PET scans	Paid in full (subject to annual limit)
	Accommodation for one parent or guardian accompanying a dependant(s) under 12 years of age who is undergoing eligible in-patient treatment	Paid in full (subject to annual limit)
	Fees for consultations and treatment charged by specialists including surgeons, anaesthetists and physicians	Paid in full (subject to annual limit)
	Treatment for cancer, including radiotherapy and chemotherapy	Paid in full (subject to annual limit)
Out-patient treatment	Up to £1000 - Consultations and diagnostic tests including pathology, radiology, ECG's and ultrasound scans.	Up to £1,000 a year for consultations and diagnostic tests
	Up to £500 Physiotherapy, Chiropractic treatment and Osteopathy	Up to £500 a year of the £1,000 for Physiotherapy and other therapies
	Up to £250 Acupuncture and Homeopathy	Up to £250 a year of the £1,000 for complimentary medicine
	All computerised tomographic scanning and medical imaging techniques including MRI, CT and PET scans	Paid in full (subject to annual limit)
	Radiotherapy and chemotherapy	Paid in full (subject to annual limit)
Other services	Nursing at home arranged by a specialist for medical reasons following in-patient or day-patient treatment	Up to £1000 per year
	Transport by private ambulance in the UK when medically necessary for the purpose of treatment	Up to £60 for each single trip up to an overall max amount of £120 per year
NHS cash benefit	When elective in-patient treatment is received as an NHS patient without charge	£100 per night. The number of nights that will be authorised is calculated using the expected length of stay, in a private hospital for the procedure details provided when submitting the claim.

¹The benefits provided are at the discretion of PMHC Limited.

²An NHS pay bed is available to NHS patients who wish to pay for the privacy of a single en-suite room whilst their treatment remains on the NHS. Cannot be used in conjunction with NHS cash benefit.

Which hospitals can be used?

The Police Mutual Claims Service use a wide range of private UK hospitals and facilities including but not limited to Nuffield Health, Spire Healthcare and Circle Healthcare.

Members living within a calculation of a 45 minute drive time of one of the Police Mutual Claims Service approved hospitals or clinics will have their consultation and treatment authorised at a location that they propose. This is subject to availability and their required medical specialism.

Physiotherapy Treatment

Please contact the Police Mutual Claims Service if you require physiotherapy. They will be able to advise on how you can access convenient treatment.

What we will not pay for

The following services are not eligible under the Healthcare Scheme

- Chronic conditions. This can mean a disease, illness or condition of long duration, often involving very slow changes and often of gradual onset, that requires continuous or ongoing treatment and does not imply anything about the severity of the disease, illness or condition and includes (without limitation) conditions such as asthma, diabetes and arthritis.
- The services of a GP outside of the 24/7 GP Consultation Service detailed below
- Drugs and dressings provided whilst an out-patient
- Dental treatment unless listed as an oral surgical procedure carried out by a specialist.
- Dental appliances
- Sight testing or the provision of glasses or contact lenses
- Hearing tests unless recommended by your specialist for diagnostic purposes
- Hearing aids
- Routine monitoring and examinations or health screenings even if recommended by a GP or specialist
- Cosmetic treatment, other than as a result of an accident or illness
- Pregnancy and childbirth
- Infertility investigations (and/or treatment)
- HIV/AIDS unless contracted during a documented police duty related incident
- Learning difficulties, behavioural and developmental problems, including dyslexia, Attention Deficit Disorder (ADD), shortness of stature or delayed speech

- Treatment for sexually transmitted diseases
- Gender re-assignment
- Donor or autologous organ, bone marrow and stem cell transplantation operations or related treatment
- Treatment for psychiatric conditions, or addictive conditions
- Injury from engaging in dangerous or professional sports or hobbies
- Personal items of expenditure incurred in hospital, such as newspapers, telephone calls, alcoholic drinks or visitors' meals
- Monitoring, adjustments, replacements and battery changes of implantable electronic devices
- Treatment relating to ageing, menopause and puberty
- Treatment for allergies or allergic disorders
- Dialysis
 - for regular and/or long term dialysis in respect of chronic or end stage renal failure
- HRT and bone densitometry
- Treatment received outside the UK
- Any treatment following an emergency admission or transfer from an NHS hospital
- Any treatment for obesity including, but not limited to, weightloss surgery, whether medically necessary or not

NHS cash benefit

If you choose to be treated as an NHS patient for which no charge is made, you may be able to claim a tax free cash benefit for each night you spend in hospital. We will only consider a claim for treatment that would be authorised under the Scheme rules and has a minimum of 1 night stay. We do not cover any treatment following an emergency admission or transfer from an NHS hospital or inpatient admissions for drugs/monitoring. The Scheme does not cover the cost of any emergency treatment or procedures.

Pre-existing medical conditions

There are a number of medical conditions which the Healthcare Scheme will not pay for. The Healthcare Scheme will not pay for treatment of an illness from which you are suffering, or already had, before you joined the Healthcare Scheme.

This is known as a pre-existing condition and applies to any medical condition for which you have received medication, advice, treatment or you have experienced symptoms, whether the condition has been diagnosed or not.

24/7 GP Consultation Service

Members have access to a confidential GP telephone consultation service, available 24 hours a day, every day of the year, from any location in the world. Members pay the cost of the telephone call to book the appointment. You do not need an authorisation from the Healthcare team to use the GP consultation service.

To book an appointment:

- 1) Call 0345 222 5802
- 2) Visit policemutual.gpsurgery.uk.com

How to use your Healthcare Scheme

It is important that you call the Police Mutual Claims Service on 0208 049 8383 before you receive any medical treatment you think you may need to claim for. All claims are dealt with on a case by case basis.

- 1) Ask your GP for an open referral – if you are in your first 2 years of membership we will also need a GP report to confirm your claim isn't for a pre-existing condition*
- 2) Contact Police Mutual Claims Service to request authorisation to attend a consultation on 0208 049 8383. Once agreed, Police Mutual Claims Service will transfer you through to the booking line or arrange the appointment directly at one of the approved hospitals, that we propose, to arrange your appointment.
- 3) Contact the Police Mutual Claims Service to request authorisation for the recommended treatments or tests on 0208 049 8383 or email policemutual@healix.com.

Members requiring treatment in Northern Ireland please refer to the welcome letter for claims contact details.

- 4) Once your claim is authorised, you will be asked to pay your member contribution to the approved Clinic or Hospital** and your authorisation letter will be emailed or posted to you

5) Treatment can then be received

If a Member undergoes a consultation or treatment without first receiving the written authorisation from the Police Mutual Claims Service, the Company shall be under no obligation to pay any benefit and the Member will be liable for any costs incurred.

If you receive any invoices for treatment

You will need to send these within six months of treatment to:

Police Mutual Claims Service,
Healix Health Services.
5th Floor, 3 Temple Quay
Redcliffe, Bristol
United Kingdom
BS1 6DZ.

or email to policemutual@healix.com.

Please attach a note giving your name (or the patient's name if it is for someone else), Healthcare Scheme name and authorisation number.

How to Make a Complaint

We endeavour to provide the best possible service, however if you do have any cause for complaint about this Scheme or the handling of any claim, you can make your complaint by telephone, or in writing. Please follow the complaints procedure below:

If you have a complaint regarding the sale or service of your membership, please contact PMHC.

Post: Police Mutual, 3rd Floor, Exchange Station,
Tithebarn St, Liverpool, L2 2PQ
Email: healthcare@policemutual.co.uk
Telephone: 0151 242 7640

If you have a complaint about the handling of a claim, please contact:

Post: Police Mutual Claims Service,
Healix Health Services.
5th Floor, 3 Temple Quay
Redcliffe, Bristol
United Kingdom
BS1 6DZ.

Email: policemutual@healix.com
Telephone: +44 208 049 8383

*A pre-existing condition is any medical condition that you were aware of, or ought reasonably to be aware of prior to joining the scheme, even if medical advice has not yet been sought. For a pre-existing condition to be eligible for cover you need to have had a period of five years without medical attention for the condition.

**Member contribution as per scheme rules.

In all correspondence, please tell us you are a Police Mutual Healthcare Member and provide your Membership number. This will help us to confirm your membership details and deal with your complaint as quickly as possible. Following our complaints procedure does not affect your legal rights as a consumer. For further information, you can contact the Citizens Advice Bureau or Trading Standards.

Centre for Effective Dispute Resolution

If we have not completed our investigations into your complaint within 8 weeks of receiving your complaint, or if you are unhappy with our Final Response, you may ask the Centre for Effective Resolution (CEDR) to look at your complaint. If you decide to contact them, you should do so within 6 months of receiving our Final Response Letter. For more information regarding their scope, please refer to www.cedr.com/consumer

Centre for Effective Resolution,
100 St. Paul's Churchyard,
London EC4M 8BU
Tel: 0207 536 6000
email: applications@cedr.com