

Police Mutual No. 1 Healthcare Scheme Rules



Police
Mutual

Contents

Rule 1 – Name

Rule 2 – Ownership

Rule 3 – Object

Rule 4 – Membership of the No. 1 Scheme

Rule 5 – Cessation of membership

Rule 6 – Subscriptions

Rule 7 – Benefits

Rule 8 – Governance

Rule 9 – General

Rule 10 – Notices

Rule 11 – Privacy Policy

Glossary

Rule 1 – Name

The name of this discretionary healthcare scheme shall be the Police Mutual No. 1 Healthcare Scheme hereinafter referred to as 'the *No. 1 Scheme*'.

Rule 2 – Ownership

The *No. 1 Scheme* is a discretionary scheme which is owned and operated by PMHC Limited (*the "Company"*) and none of the *Members* have any ownership or rights to any of the assets of the *No. 1 Scheme*.

Rule 3 – Object

The object of the *No. 1 Scheme* shall be the provision of discretionary medical care to its *Members* in accordance with these Rules.

Rule 4 – Membership of the No. 1 Scheme

- 4.1 A *Member* shall be entitled to membership of the *No. 1 Scheme*, at the time of the transfer, if they were a *Member* of the No. 1 Police Healthcare Trust.
- 4.2 A register of *Members* of the *No. 1 Scheme* shall be kept by *the Company* but it is not open to inspection by the *Members* or to the public or any other party except to the extent (if any) required by law. This register may be in electronic format and shall contain such information concerning the *Members* as *the Company* deems necessary or desirable in order to facilitate the operation of the *No. 1 Scheme*.
- 4.3 Any reference to *Member* shall also include a *Family Member* where appropriate.
- 4.4 A *Member* shall be over the age of 18 years old and a resident of the United Kingdom or Isle of Man.
- 4.5 The *Board* shall have an absolute discretion to determine the eligibility of and whether or not to admit, any person to membership of the *No. 1 Scheme* and the *Board's* decision shall be final and binding. The *Board* reserves the right to refuse admission notwithstanding that an individual would normally be eligible.
- 4.6 If you or your spouse, partner or civil partner give birth to a baby whilst a *Member* of the *No. 1 Scheme*, you can add the baby to your membership of the *No. 1 Scheme* from the baby's birth date, if you apply to us within three months of the baby's birth date. This means that at the point of Claim their medical history will be disregarded, and no personal medical exclusions will apply. If you or your spouse, partner or civil partner adopt a child and you wish to add the child to your membership of the *No. 1 Scheme*, please contact us to find out if medical exclusions will apply, dependent on age.

Rule 5 – Cessation of membership

- 5.1 A person shall cease to be a *Member* of the *No. 1 Scheme*:
 - a. On their voluntary withdrawal from the *No. 1 Scheme*; or
 - b. On death; or
 - c. If the required relevant subscription is not paid on demand; or
 - d. At the absolute discretion of the *Board*, the right to membership can be withdrawn in the event of fraud or dishonesty.
- 5.2 Any *Member* may cancel their membership at any time by notifying *the Company* of their request to cancel by telephone, email, or post. When a *Member* cancels their membership, any associated *Family Members* will also have their membership cancelled. The cancellation shall take effect 30 days' after the date *the Company* receives the notice from the *Member*. The *Member* shall not be entitled to any refund of subscriptions or other sums which have been paid to *the Company* in advance.
 - 5.2.1 Any Claims will be considered for settlement, if the Claim has been authorised by *Police Mutual Claims Service* and *treatment* has taken place before the end of the notice period. If both authorisation and *treatment* has not taken place before the end of the notice period, the *Member* will be responsible for any associated costs.
 - 5.2.2 If a *Member* leaves Police employment, retires or transfers within a Qualifying Police Organisation, they can remain a *Member* of the *No. 1 Scheme* by providing either direct debit details or their new pension/payroll information (if deductions are permitted).
 - 5.2.3 During periods of statutory maternity or parental leave, any *Member* who pays by salary deduction may need to contact *the Company* to arrange a temporary alternative payment method for their subscriptions if their monthly pay amount will not cover the full amount due.
- 5.3 Membership of the *No. 1 Scheme* is not transferable and shall cease on the death of a *Member* in respect of themselves and their *Family Members* but without prejudice to a *Family Member's* entitlement to apply for membership in their own right under rule 4.1.

- 5.4 The *Board* may terminate the membership of a *Member* by giving the *Member* not less than 30 days' notice in writing and the *Member* and their *Family Members* shall not be entitled at the expiry of such 30 day period to any further *Benefit* or payment from the *No. 1 Scheme* save (other than in the case of dishonest or fraudulent conduct) for any sums due to the *Member* at the end date of the membership.
- 5.5 If a *Member* or *Family Member* shall:
- 5.5.1 obtain any *Benefit* or payment in circumstances where such *Benefit* or payment has been obtained as a result of them knowingly or recklessly furnishing or omitting to furnish *the Company* and/or the *Police Mutual Claims Service* with all material facts or otherwise dishonestly securing such *Benefit* or payment; or
- 5.5.2 The *Member* or *Family Member* knowingly or recklessly omits a material fact or knowingly or recklessly provides an incorrect fact, or fails to supply documents as may be requested by *the Company* and/or the *Police Mutual Claims Service* at any point before or during the Claims process or
- 5.5.3 make a dishonest or fraudulent Claim of whatever kind; or
- 5.5.4 commit any material breach of these rules; or
- 5.5.5 engage (or is likely, in the reasonable opinion of the *Board*, to engage) in any activities which are/is detrimental, derogatory, offensive or otherwise harmful to *the Company*, or which prejudice reputation of *the Company*; then the *Board* may, in its absolute discretion, resolve to expel the *Member* or *Family Member* forthwith from the *No. 1 Scheme*. The decision of the *Board* shall be final.
- 5.6 Once a *Member* has ceased to be a *Member*, their name shall be removed from the register of *Members* and neither they nor any of their *Family Members* shall be entitled to any further *Benefit* or payment from the *No. 1 Scheme* save (other than in the case of an *Expelled Member* or in the case of dishonest or fraudulent conduct) for any sums due to the *Member* at the end date of the membership.
- 5.7 The *Board* may remove any person from the status of *Family Member* by giving the *Member* concerned not less than 30 days' notice in writing and such *Member* and the *Family Member* concerned shall not be entitled at the expiry of such 30 day period to any further *Benefit* or payment from the *No. 1 Scheme* in respect of such *Family Member* save (other than in the case of dishonest or fraudulent conduct) for any sums due to the *Member* at the end date of the membership.

Rule 6 – Subscriptions

- 6.1 Each *Main Member* shall pay a monthly subscription in order to remain a *Member*. Subscriptions will vary from time to time depending on a number of factors. These include ensuring that there are sufficient funds in the Scheme to pay for current and future predictions of *Members'* Claim amounts.
- 6.2 The subscription shall be paid by deduction from the *Main Member's* salary/pension or by direct debit from the *Main Member's* bank account.
- 6.3 From time to time, the *Board* may increase the subscription rates for the *No. 1 Scheme*. When such rates are increased, the *Board* shall take reasonable steps to notify *Members* of the increase in using the email or postal address on file. It is the *Member's* responsibility to provide updated contact details when these change. When the rates are increased the onus shall be on the *Main Member* to increase their payments. If a *Main Member* fails to increase their payment then the *Member* or their *Family Members* may not receive the full extent of the *Benefits* they would otherwise be entitled to be considered for.
- 6.4 If a change of circumstances occurs which would entitle the *Main Member* to a reduced subscription rate, the onus is on the *Member* to inform *the Company* in writing. If no notification is made and an overpayment is made, then the *Board* may in their absolute discretion agree to refund all or part of any such overpayment but in any event, refunds will be limited as follows:
- 6.4.1 up to a maximum of 12 months of subscriptions where payment continues after the death of a *Member* and
- 6.4.2 up to a maximum of three months of subscriptions in all other cases.

Rule 7 – Benefits

- 7.1 Any *Main Member* who has paid their subscription up to the required date, may or their *Family Members* may, at the absolute discretion of the *Board*, be entitled to the *Benefits* set out in the Police Mutual No. 1 Healthcare Scheme Guide.
- 7.2 All *Benefits* provided under these Rules are granted at the absolute discretion of the *Board* whose decision shall be final and binding.
- 7.3 Details of the Claims process are contained in the Scheme Guide.
- 7.4 A *Member Contribution* is payable by the *Member* each scheme year that *treatment* is authorised.
- 7.5 A table of *Benefits* can be seen within the *No. 1 Scheme* Guide available via www.policemutual.co.uk/healthcare

7.6 24/7 GP Consultation Service

Members have telephone access to HealthHero for the provision of a confidential *GP* telephone *consultation* service, available 24 hours a day, every day of the year, from any location in the world. *Members* do not need authorisation to call the *GP Consultation Service*.

To book an appointment:

Call 0345 222 5802; or

Call costs may vary. Calls to 03 numbers usually cost no more than to geographic numbers (01 or 02) and are usually included in call packages, please check with your phone company if they are included in your package.

7.7 Rights of Recovery by the Company against Third Parties

- 7.7.1 If the medical *consultation* or *treatment* required by a *Beneficiary* is for an injury, condition or illness which was caused by a *Third Party* or the *Beneficiary* is able to Claim for the costs of medical *consultation* or *treatment* through an insurer or scheme other than the *No. 1 Scheme* (an Other Scheme) the *Beneficiary* must notify *the Company* of this fact on the Medical Claim Form and the following provisions of this rule 7.7 shall apply.
- 7.7.2 Where a *Beneficiary* has an Other Scheme they shall take all reasonable steps as are required by the Other Scheme to Claim for their medical *consultation* and *treatment* costs before requesting the *No. 1 Scheme* to consider paying any *Benefits*. *The Company* may request documentation regarding the *Beneficiary's* reasonable steps in obtaining medical *consultation* and *treatment* under the Other Scheme before making any decision as to whether or not to provide *Benefits* under the *No. 1 Scheme*.
- 7.7.3 If *the Company* nevertheless pays any *Benefits* in circumstances where the *Beneficiary* has a right to recover such sums from their insurers, a *Third Party* or the *Third Party's* insurers (the Claim):
- 7.7.3.1 the *Member* and their *Family Members* will take such lawful action as *the Company* may reasonably request (including instructing professional advisers as approved by *the Company* and taking all necessary legal action) to pursue the Claim to recover the *Benefits* paid by the *No. 1 Scheme*;
- 7.7.3.2 to the extent permitted by law, the *Member* and their *Family Members* at the request of *the Company* allow *the Company* to have absolute control of the conduct of the Claim or proceedings using, where necessary, the name of the *Beneficiary*, in so far as the conduct of the Claim is or the proceedings are capable of being dealt with separately from any other Claim.
- 7.7.4 Where a *Beneficiary* makes a Claim, the *Member* concerned shall immediately notify the *Police Mutual Claims Service* of this fact and give the *Police Mutual Claims Service* full details of the Claim.
- 7.7.5 The *Member* shall, and shall ensure that their *Family Members* shall, amend any Claim against their insurers, the *Third Party* or the *Third Party's* insurers as reasonably required by *the Company* to ensure that as far as possible all *Benefits* paid by the *No. 1 Scheme* are recovered.
- 7.7.6 The *Member* shall, and shall ensure that their *Family Members* shall, at all times provide *the Company* with such information, documents and/or correspondence relating to the Claim as *the Company* may reasonably require.
- 7.7.7 The *Member* shall ensure that neither they or their *Family Members* nor their professional advisers shall agree to settle a Claim without the written consent of *the Company*, such consent not to be unreasonably withheld or delayed.
- 7.7.8 Where a *Beneficiary* receives or recovers from their insurers, the *Third Party* or the *Third Party's* insurers any sums relating to the *Benefits* and/or the Claim, the *Member* concerned shall ensure that they and their *Family Member* shall repay to *the Company* such sums (without any deduction) as represent the *Benefits* paid by *the Company* in respect of the condition, illness or accident forming the subject of the Claim.
- 7.7.9 A *Beneficiary* is obliged to bring a Claim where they are entitled to do so and the *Member* concerned shall procure that they or their *Family Member* include in their Claim any *Benefits*.
- 7.7.10 If a *Beneficiary* is unable to bring a Claim due to death or bankruptcy then, to the extent permitted by law, the *Member* concerned shall use their best endeavours to procure that they or their *Family Member* concerned's executors, personal representatives or trustee in bankruptcy (as the case may be) allow *the Company* to have absolute control and conduct of any Claim or proceedings relating to the recovery of any sums paid to or on behalf of the *Beneficiary* against the *Beneficiary's* insurers, the *Third Party* or the *Third Party's* insurers.
- 7.7.11 If a *Member* or any *Family Member* of theirs fails to comply with the provisions of this rule, then *the Company* reserves the right to reclaim all *Benefits* from the *Member* personally.

Rule 8 – Governance

- 8.1 The affairs of the *No. 1 Scheme* shall be under the control of the *Board* except to the extent that the Directors have under these Rules. The *Board* may at any time delegate any of their duties or powers to one or more *Members* of the *Board* or to any person they deem appropriate on such terms as they may decide.
- 8.2 The *Board* shall meet on at least 4 occasions in any 12 month period.
- 8.3 The articles of association of *the Company* set out the governance arrangements of *the Company* and the Directors.

Rule 9 – General

- 9.1 To ensure that the information which the *No. 1 Scheme* maintains about its *Members* is accurate, *Members* shall immediately notify the *No. 1 Scheme* of any change of particulars such as for example, a change of name or address or contact details by calling 0151 242 7640 or emailing healthcare@policemutual.co.uk
- 9.2 Subject always to the provisions of rule 7.2, no provision of these Rules is enforceable by any person other than *the Company* or a *Member* and no *Third Party* shall be entitled to enforce any of these Rules whether under the Contracts (Rights of Third Parties) Act 1999 or otherwise.
- 9.3 If there is any dispute as to the interpretation of any of these Rules, the decision of the *Board* of Directors shall be final and binding.
- 9.4 These Rules may be revoked, supplemented or varied, from time to time or new rules introduced in their place by a resolution of the *Board*. Save in the case of minor alterations or alterations which the *Board* consider in their absolute discretion to be necessary or desirable so as to comply with law, the effect of which shall take place immediately, any change to the Rules shall take effect from the date specified by the *Board* being no earlier than the date which falls 30 days from the date of the resolution of the *Board* of Directors or if the Directors failed to specify a date, the date which falls 30 days from the date of the resolution of the Directors. A copy of the current Rules shall be provided to a *Member* from time to time upon request and also posted on *the Company's* website.
- 9.5 *The Company* and *Police Mutual Claims Service* will hold and use information which any *Beneficiary* provides to *the Company* for the administration of the *No. 1 Scheme* and for any other purpose associated with the *No. 1 Scheme*. *The Company* may disclose such information to those involved in the provision of any *Benefits* under the *No. 1 Scheme* (including those involved with any *treatment* or care). Medical information will be kept confidential and will be disclosed only to those involved with the *treatment* or care of a *Beneficiary*, including *GP's* and their agents. *The Company* may on occasions wish to inform a *Beneficiary* of products and services which it considers may be of interest to them. A *Beneficiary* can ask not to receive such materials by writing to *the Company*.
- 9.6 The *No. 1 Scheme* and these rules shall be governed by and construed in accordance with English Law.

9.7 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:

- 9.7.1 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

- 9.7.2 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: 0208 049 8383

9.7.3 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.

9.8 **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

Rule 10 - Notices

10.1 Any notice or other communication to be given by a *Member* to *the Company*, or the *Board* shall be in writing and shall be served by addressing it to *the Company* marked for the attention of the *Board* and delivering it personally (which includes delivery by courier) or sending it by pre-paid first class post to the registered office of *the Company* or by electronic communications to the No. 1 Scheme's email address healthcare@pmas.co.uk

Any such notice shall be deemed to have been received:

10.1.1 if delivered personally, at the time of delivery; or

10.1.2 in the case of pre-paid first class post or email 48 hours from the date of posting or emailing.

10.2 Any notice or other communication to be given by *the Company*, the *No. 1 Scheme* or the *Board* to a *Member* may be served by delivering it personally (which includes delivery by courier) or sending it by pre-paid first class post to the address of the *Member* in the register of *Members* of the *No. 1 Scheme* or last known residential address or by electronic communications to the email address which has been given by the *Member* to *the Company* for communications or (in the case of *Members* who are serving police officers) to the *Member* either using the internal intranet of the police force of whom the *Member* serves or the global email system of such police force. Any such notice shall be deemed to have been received:

10.2.1 if delivered personally, at the time of delivery;

10.2.2 in the case of pre-paid first class post 48 hours from the date of posting; or

10.2.3 in the case of electronic communications 48 hours from the time of transmission.

10.3 In proving such service, it shall be sufficient to prove that the envelope containing such notice or communication was addressed to the address of the relevant person set out in rule 10.1 or 10.2 and delivered either to that address or into the custody of the postal authorities as a pre-paid 1st class letter, or that the notice or communication was transmitted to the electronic address of the relevant person referred to in 10.2 or posted on the relevant website.

10.3.1 Any notice shall be deemed to have been given to the personal representatives of a deceased person, notwithstanding that no grant of representation has been made in respect of their estate in the UK, if the notice is addressed to the deceased person by name or to their personal representatives by title and is otherwise sent or transmitted in accordance with rule 10.2 or posted on the relevant website.

Rule 11 - Privacy Policy

11.1 **How we will use your personal data**

PMHC Limited (Police Mutual) is committed to respecting and protecting your personal data. This sets out what we will do with your information and the arrangements we will make to keep that information private and safe. It also explains your rights.

If you have any questions or comments regarding this privacy notice, or if you're not happy with the way we use your information, please contact us using the following details:

Post:
4th Floor,
24 Old Bond Street,
London W1S 4AW.

Email: datacontroller@bspokegroup.co.uk

11.2 What information do we collect about you?

The information we collect about you varies depending on the reason for the interaction but may include:

- Personal information and contact details such as name, date of birth, National Insurance Number and address
- Job title and employment details
- Lifestyle and social circumstances
- Information about your physical and mental health
- Information about *Family Members*
- Details of when you contact us and when we contact you
- We may supplement the data we collect about you with information we obtain from third parties. Before we use this information, we ensure that the *Third Party* is permitted to share such information with us.
- Online information for example Cookies and IP address (your computer's internet address), if you use our websites.

11.3 How will we use the information we collect?

We will use the information we collect about you in the following ways:

- To provide you with a Healthcare Plan and to administer that plan
- To notify you about important changes or developments to the features and operation of products and services
- To carry out market and brand research and analysis
- To enable the processing of Claims
- To develop, test the performance of and manage our brands, products, services and internal processes
- To develop new products, services and propositions
- To inform you about products, services, offers, competitions and promotions
- To administer offers, competitions and promotions
- To show you selected content and advertisements via social media (for example, using Facebook Custom Audiences and Google Custom Match). You can use the preference settings of the social media provider to manage how and if these appear. For more information view our Social Media Policy at www.policemutual.co.uk
- To develop and test the effectiveness of marketing activities
- We may analyse your personal data to create a profile so that we can contact you with information relevant to you. When building a profile, we use Experian software, to provide us with insight into our customers. The software uses a variety of publicly available and market research sources to divide the population into a series of categories. The categories are a way of grouping people who are likely to have similar social, demographic (i.e. age, location) and financial circumstances. The results are assessed and combined so we get a picture of our customers as a whole, and tailor the products and services we provide
- We are required by law to have a specific reason for collecting and using your personal data:
- We rely on the contract between us when providing products and/or services
- In certain circumstances, we have a legal obligation to disclose your personal information to a *Third Party*
- To pursue our legitimate interest provided your fundamental rights are not overridden, for example, to conduct market and brand research, undertake product, service and proposition development and direct marketing by post and telephone
- We rely on consent when we process certain categories of data such as health information and details of criminal convictions. We also rely on consent when using your information for direct marketing activities by SMS and email.

11.4 **Who might we share your information with and why?**

We might share your information with third parties in certain circumstances including those listed below:

- Healix who are a Claims administration service who act on our behalf. If you need to make a Claim information about your medical condition may be shared with relevant healthcare providers
- The companies trading as Police Mutual as listed below in order to keep your information up to date and for direct marketing purposes:
- PMGI Limited, which is an insurance intermediary, provides a referral service for mortgage advice and independent financial advice, savings products, personal loans, protection products and wellbeing activities
- Within our group of companies, our agents and third parties who provide services to us
- Insurers/Reinsurers
- Claims – *Third party* administrators
- Complaints – *Third party* administrators
- Loss adjusters
- Regulatory authorities
- Fraud prevention agencies
- Legal & crime prevention agencies
- Any additional insured parties who may communicate with us on your behalf, provided they have the necessary permission
- Other parties that have or may acquire control or ownership of our business (and our or their professional advisers) in connection with a significant corporate transaction or restructuring, including a merger, acquisition, asset sale, initial public offering or in the event of our insolvency—usually, information will be anonymised, but this may not always be possible. The recipient of any of your personal data will be bound by confidentiality obligations
- If you have chosen to pay direct from your salary, we will share your information with your employer to fulfil this request
- Providers of healthcare services that are included in your membership.

11.5 **What precautions do we take to protect your information?**

We take appropriate technical and organisational measures to prevent the loss, misuse or alteration of your personal information.

If personal information is processed outside of the UK we will ensure that adequate safeguards to protect data are in place, such as, appropriate contractual arrangements and assurances. Assurances may include recognised certification schemes, such as, the US Privacy Shield.

In the event of a personal data breach we will notify you and the Information Commissioner's Office if we are legally required to do so, or there is a risk to your rights and freedoms as a result of the breach.

View our Security Policy at www.policemutual.co.uk for more information.

11.6 **How long do we keep hold of your information?**

We will retain a record of your personal information for as long as you are a *Member* of the *No. 1 Scheme*. We will also retain that information for a period of time after you cease holding Healthcare membership to ensure we are able to comply with applicable regulatory and legal requirements. Typically, this means we will retain your information for one to seven years.

11.7 **Your rights**

Where you have given consent to use your personal data, you have the right to withdraw that consent at any time by emailing nomarketing@policemutual.co.uk or by calling 0151 242 7640. Without your consent, the service we provide may be limited.

You have the right to request a copy of the information that we hold about you.

In some specific circumstances you may have the right to request that we provide you with the information we hold about you in an electronic format so that you can transfer it to another provider.

We want to make sure that your personal information is accurate and up to date. You can ask us to correct information you think is inaccurate.

In certain circumstances, you may have the right to object to us using your personal information, to restrict processing of your information, or to have your information deleted. You also have the right to object to your personal data being used for direct marketing purposes.

For more details or to exercise any of these rights, please contact our Customer Services Team on 0151 242 7640 or write to us at: Police Mutual, 3rd Floor, Exchange Station, Tithebarn St, Liverpool, L2 2PQ. We will provide a response within 30 days, if not sooner. There is normally no charge for exercising any of your rights.

11.8 **Complaints**

If you have any concerns about the way we use your information, you can raise these with us by following our complaints procedure. To find out more call 0151 242 7640. You also have the right to refer your complaint to the Information Commissioner's Office at ico.org.uk or by calling 0303 123 1113.

You can view a full copy of our privacy policy at www.policemutual.co.uk

Glossary

Some words or phrases used in these rules and the Scheme Guide have special meanings and these meanings are (unless the context otherwise requires) given below and the word will be highlighted in *italics* font throughout the documents.

Any reference to a *Member* shall include *Family Member* where appropriate.

Annual Limits means without prejudice to the discretionary nature of the provision of the *Benefits*, the maximum amount payable in respect of *Benefits* as reviewed and set by the *Board*.

Approved Clinic or Hospital means a medical facility authorised to carry out *treatment* and *Consultations* for Healthcare *Members* of Police Mutual. Details are available by contacting the *Police Mutual Claims Service* at any time or when making a Claim.

Beneficiary means a *Member* and any *Family Member*.

Benefits means any sums paid to or on behalf of a *Beneficiary* under the No. 1 Healthcare Scheme in accordance with these rules. A Healthcare *Benefits* table can be found in the Police Mutual No. 1 Healthcare Scheme Guide.

Board means the *Board* of directors of *the Company* from time to time or the directors of *the Company* present at a duly convened meeting of the directors of *the Company* at which a quorum is present.

Chronic Condition means a medical condition with at least one of the following characteristics:

- requires ongoing or long-term monitoring through *consultations*, examinations, check-ups and / or tests
- needs ongoing or long-term control or relief of symptoms
- requires rehabilitation or for you to be specially trained to cope with it
- continues indefinitely
- has no known cure, or comes back or is likely to come back.

Consultant means a Fellow of the Royal College of Surgeons or a Fellow of the Royal College of Physicians.

Consultation means attendance with a *Consultant* or *Specialist* to receive an opinion on the state of the *Beneficiary's* health in respect of any matter falling within the scope of *treatment* or proposed *treatment* but does not include *treatment* required prior to, during or after such attendance.

the Company means the PMHC Limited (a private company limited by shares and registered in England and Wales under number 3018474) whose registered office is Brookfield Court, Selby Road, Leeds, LS25 1NB.

Expelled Member means a *Member* who has been expelled by the *Board* in accordance with the rules contained in Rule 5.

Family Member means the immediate family specifically named and nominated by the *Member* and accepted by *the Company* as a *Family Member* of that *Member*.

GP means general medical practitioner.

No. 1 Scheme means the healthcare scheme operated by *the Company* from time to time, details of which are set out in these rules.

Main Member means the first person on the application form and the person who pays the subscription payments.

Member means any person who has been accepted for membership and continues in membership as a *Member* of the *No. 1 Scheme* from time to time as determined by these rules.

Member Contribution is a fixed amount of £150 that a *Member* pays when their first *treatment* each year (January to December) is authorised. Each *Member* only needs to pay once per year, no matter how many Claims are authorised. The *Member* pays the hospital or clinic where they receive *treatment*, and they will explain how they will collect the payment. If a *Member's treatment* carries over into the next year, a new *Member Contribution* will be payable.

NHS means the National Health Service.

Open Referral means General Practitioners referring patients to any *Consultant* with a particular specialism for *treatment* rather than explicitly naming a specific *Consultant*.

Police Mutual Claims Service means the Claims team who administer on our behalf any Claims made under this Scheme. This service is operated by Healix Health Services Limited.

Pre-Existing Condition the *No. 1 Scheme* will not pay for *treatment* of an illness from which you are suffering, or already had, before you joined the *No. 1 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.

Specialist means a medical expert that is qualified in a specific field of health or wellbeing. For example a doctor, healthcare or mental health professional, osteopath, physiotherapist or chiropractor.

Third Party means any person or entity other than the *Beneficiary*.

Treatment means medical *treatment*, examinations, tests, procedures, operations, scans, surgery, whether in-patient or out-patient but excluding any medical *treatment*, examinations, tests, procedures, operations, scans or surgery which comprise of or are connected with any of the exclusions set out in the Police Mutual No. 1 Healthcare Scheme Guide – ‘What we will not pay for’.