

Police Mutual No. 1 Healthcare Scheme Guide



Police
Mutual

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.

Treatment on the Isle of Man is subject to availability.

Complex *treatment* may require travel to mainland UK, which would be at the member's own cost.

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 <i>treatment</i> , 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 <i>treatment</i>	Paid in full (subject to annual limit)
	Fees for <i>consultations</i> and <i>treatment</i> charged by <i>specialists</i> including surgeons, anaesthetists and physicians	Paid in full (subject to annual limit)
	<i>Treatment</i> for cancer, including radiotherapy and chemotherapy	Paid in full (subject to annual limit)
Out-patient treatment	Up to £1000 - <i>Consultations</i> and diagnostic tests including pathology, radiology, gait analysis, ECG's and ultrasound scans	Up to £1,000 a year for <i>consultations</i> and diagnostic tests
	Up to £500 Physiotherapy, Chiropractic <i>treatment</i> 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)
Other services	Radiotherapy and chemotherapy	Paid in full (subject to annual limit)
	Nursing at home arranged by a <i>specialist</i> for medical reasons following in-patient or day-patient <i>treatment</i>	Up to £1000 per year
	Transport by private ambulance in the UK when medically necessary for the purpose of <i>treatment</i>	Up to £60 for each single trip up to an overall max amount of £120 per year
NHS cash benefit	When elective in-patient <i>treatment</i> 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

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

² An 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 *Circle Health Group, Ramsey Health Care, Nuffield Health and Spire Healthcare*.

Members living within a calculation of a 45 minute drive time of one of the *Police Mutual Claims Service Approved Clinic or Hospital* 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 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.
- The services of a *GP* outside of the 24/7 *GP Consultation Service* detailed below
- Drugs and dressings provided whilst an out-patient
- Any dental procedure including orthodontics
- 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
- Any medical *treatment* relating to or connected with pregnancy or childbirth including in vitro fertilisation (IVF), assisted conception and artificial insemination
- Termination of pregnancy or any consequences of it
- Investigations into and *treatment* of infertility, contraception, assisted reproduction, sterilisation (or its reversal)
- Investigations into and *treatment* of impotence or any consequences of it
- HIV/AIDS unless contracted during a documented police duty related incident
- Any *treatment* in respect of developmental delay, whether physical, psychological or learning difficulties including (without limitation) dyslexia, dyspraxia, ADHD or autism
- *Treatment* related to sexually transmitted infections
- Any gender affirmation *treatment*, including reversal
- Donor or autologous organ, bone marrow and stem cell transplantation operations or related *treatment*
- Any day case or inpatient *treatment* for mental health conditions
- Any *treatment* for or related to addiction
- 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
- Any tests or *treatments* in respect of allergy or intolerance testing
- Kidney dialysis, unless this is required in the short-term following a complication of eligible *treatment*
- HRT and bone densitometry
- *Treatment* received outside the UK or Isle of Man
- 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
- The Healthcare Scheme will cover the cost of 1 pair of orthotics and fitting per lifetime. The cost of any additional pairs will not be covered
- Experimental/Not NICE approved procedures (NICE being National Institute for Health and Care Excellence)
- Genetic Screening
- General medical admissions solely for administering medications, IV *treatments*, or to monitor symptoms or conditions without a definitive diagnosis
- Any *treatment* received by the *Beneficiary* at a time when the *Member* has not paid their subscriptions or is not up to date with their subscriptions
- Medical appliances or equipment including, but not limited to, walking aids, dialysis equipment, breathing apparatus, mobility devices, sleep apnea devices or drips
- *Treatment* for any injury which is deliberately self-inflicted, a result of attempted suicide or caused by another with the *Beneficiary's* consent
- *Treatment* will not be covered in excess of £50,000 in any one financial year by the Company per Beneficiary

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 an *Approved Clinic or Hospital*, 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.

*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.

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

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