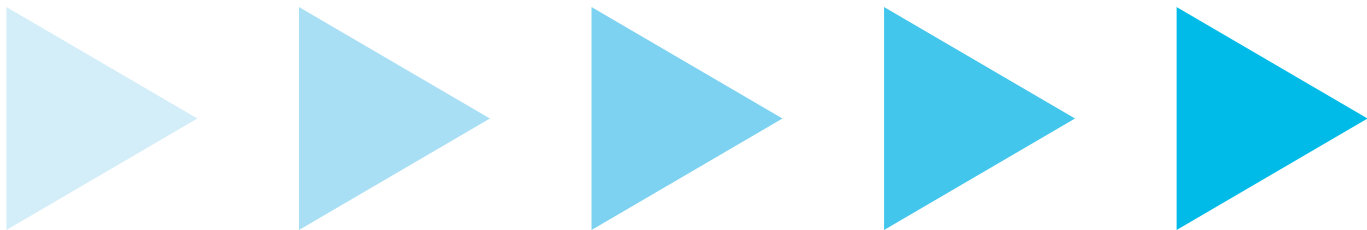


Health Essentials for Me

Policy Summary




Health Essentials for Me

Health Essentials for Me is a different approach to private medical insurance. By focusing cover on the cost of treatment, Health Essentials for Me takes away the worry of big medical bills - without the big premiums to match.


This Policy Summary does not contain the full terms of Health Essentials for Me, which can be found in the Health Essentials for Me Policy Document. You may also find it useful to read our [‘Guide to Private Medical Insurance’](#) brochure.

► Significant features and benefits


Core cover

A standard part of the plan that doesn't change. Includes unlimited in-patient and day-patient treatment, post-diagnosis CT, MRI & PET scans and out-patient surgery. Excludes cover for diagnosed cancer conditions because cancer cover is an optional module. 


Cancer cover

Cover for cancer is available as an optional extra. Cancer cover includes treatment for diagnosed cancer and unlimited benefit for oncology and specialist consultations for cancer. 


Membership benefits

As a member of The Exeter, you have access to membership benefits that offer you additional care and support. For more details, take a look at the [‘Membership benefits’](#) leaflet or visit www.the-exeter.com 


NHS Cash Benefit

If you have free in-patient treatment with the NHS, we will pay you £250 per night for each night that you spend in hospital for eligible treatment that would be covered under your policy. This is subject to the deduction of the excess on your policy. 


National Institute for Health and Care Excellence (NICE)

Any treatment or drug that is approved by NICE for clinical effectiveness is eligible for cover, regardless of whether it has been rejected for NHS use on cost-effectiveness grounds. If any treatment or drug therapy is not clinically approved by NICE, it is not covered by Health Essentials for Me. 


Lifestyle discounts

You can reduce your monthly premium if you have a healthy BMI (18 - 25, calculated according to your height and weight) or if you have been a non smoker for at least 12 months. 


Excesses

Health Essentials for Me includes a compulsory excess of £100 per person, per year which is applied to total claims across both core cover and cancer cover if selected. You can choose to add a voluntary excess to your compulsory excess to reduce your premiums. Your voluntary excess options are £0, £100, £250, £500 and £1,000. 

Premiums

Your premiums are based on your age at each policy anniversary, which along with other factors such as medical inflation will tend to increase your premium each year. 

You choose how you apply

We offer full medical underwriting and standard moratorium application options. The option you choose will affect your initial premium - we recommend you talk to your financial adviser and decide what's right for you. 

More details can be found in our [‘Guide to Private Medical Insurance’](#) brochure.

► Significant limitations and exclusions

Outpatient treatment, consultations, tests or scans, prior to an initial diagnosis

We do not cover any treatment, consultations, tests or scans received as an out-patient with the purpose of establishing an initial diagnosis or before an initial diagnosis has been reached.

Pre-existing conditions

Depending on the application option you choose, pre-existing conditions will either be excluded from cover for the duration of your policy or for the 'moratorium' period of your policy.

Emergency treatment

Emergency treatment is dealt with by the NHS and you are not covered until your consultant has decided you can transfer to private facilities and you have authorisation from us.

Ongoing or long term conditions (chronic)

If we believe that the condition for which you need treatment is chronic, we will pay for the initial investigations leading to a diagnosis and the treatment needed to stabilise the condition for a maximum of 3 months. Please note that we do not consider cancer to be a chronic condition.

Age

You must be aged between 18 and 79 inclusive when you apply. Once you are a member there is no age limit.

UK only

You must be a UK resident to apply and only treatment in the UK will be covered.

Hospital List

Currently, you have the choice of over 300 hospitals and clinics throughout the UK that you can use. To see our most up-to-date [Hospital List](#), please visit www.the-exeter.com

Fee Schedule

We publish a fee schedule, which sets out the maximum fees we will pay specialists for the treatment they provide to you.

To see our most up-to-date Fee Schedule, please visit www.the-exeter.com

Other significant exclusions

- Manipulative treatment received as an out-patient
- Treatment by your GP, optician or dentist
- Sight, hearing or dental disorders
- Out-patient drugs, dressings and medical aids
- Renal dialysis
- Major organ transplants
- Mental & psychological treatment
- Treatments in nursing homes
- Convalescence & rehabilitation
- Preventative screening procedures, treatment & tests
- Self-elected treatments
- Cosmetic and plastic surgery, bariatric and weight loss surgery
- Pregnancy and fertility
- Complementary treatments
- Professional sports injuries
- Learning and developmental disorders
- Experimental treatment.

How do I make a claim?

To register a claim, please contact us on **0300 123 3253**. For full details, see '[Making a claim](#)' in the Policy Document.

How long does my cover last?

Your policy is initially for a 12 month period and is renewable annually.

What happens if I change my mind and want to cancel my policy?

You can cancel your policy at any time. If you cancel within 30 days of when the policy starts, we will refund any premiums you have paid, as long as you have not made a claim. If you cancel the policy after the 30 day period there is no cash-in value and any premiums you have paid will not be refunded.

We don't always get it right

If you are not satisfied with any aspect of the service we provide, please let us know and we will help you resolve your query.

We will investigate your complaint and respond to you, and if you remain unhappy we will escalate your concerns to an impartial complaints handler.

If we remain unable to resolve your complaint to your satisfaction, or we do not respond within 8 weeks, you have the option of asking the independent Financial Ombudsman Service to investigate on your behalf. You can visit their website at www.financial-ombudsman.org.uk or you can contact them on **0800 023 4567** or **0300 123 9123**.

Financial Services Compensation Scheme (FSCS)

The Exeter is covered by the FSCS, which was established under the Financial Services and Markets Act 2000. This means that you may be entitled to compensation if we become insolvent and are unable to meet our obligations.

Further details are available from the FSCS at www.fscs.org.uk or you can phone them on **0800 678 1100** or **020 7741 4100**.

Contact us

The Exeter, Lakeside House, Emperor Way, Exeter, EX1 3FD

Members

General enquiries: 0300 123 3201

Claims: 0300 123 3253

member@the-exeter.com

Financial Advisers

All enquiries: 0300 123 3203

adviser@the-exeter.com

www.the-exeter.com

Calls may be recorded and monitored.

The Exeter is a trading name of Exeter Friendly Society Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Register number 205309) and is incorporated under the Friendly Societies Act 1992 Register No. 91F with its registered office at Lakeside House, Emperor Way, Exeter, England EX1 3FD.