Health+

Product guide.

The Exeter
Health & Life insurance

Contents

About **Health+**	**3**
Core cover	**4**
Benefit add-ons	**6**
Policy choices	**7**
Member benefits	**9**
Why choose The Exeter?	**10**

Health+

Health+ gives your clients access to high quality medical treatments and care when it's needed most. Our flexible benefit add-ons allow you to tailor cover to meet individual needs and budgets.

Why choose **Health+**?

- Experts in health insurance since 1927
- Comprehensive core cover
- Flexible benefit add-ons for extra peace of mind
- A choice of hospital lists and a guided option for affordability
- A fair approach to no claims discounts.

Core cover

At the heart of every **Health+** policy is our core cover, designed to provide your clients with access to treatment when it matters most.



Full in-patient & day-patient treatment

Unlimited in-patient and day-patient treatment for as long as needed at an eligible hospital based on selected options.



Out-patient surgery

Out-patient surgical procedures performed by a specialist at an eligible hospital based on selected options.



CT, MRI and PET scans

Included as standard, with professional fees where appropriate.



Parental accommodation

If children require treatment in hospital, accommodation is included for both parents to stay with them, up to age 18, subject to hospital policies.



Comprehensive cancer cover

No time or financial limits. Includes diagnostics, surgery, drug therapy (NICE approved), radiotherapy, hormone therapy, stem cell and bone marrow treatment, palliative care, monitoring, and home treatment. We also provide a £250 hospice donation if your client is admitted for care.



Home nursing

Available to in-patients or day-patients following treatment where required.



Private ambulance

When essential for treatment when travelling to, between or from hospital we'll pay for a private road ambulance arranged by the hospital providing care.



Post-operative physiotherapy

Up to three sessions of out-patient physiotherapy following surgery.



NHS cash benefit

If your client has treatment under the NHS that would be covered by Health+, we'll pay £250 per night for in-patient treatment or £150 per day for day-patient treatment, up to a maximum of £10,000 per policy year.

Benefit add-ons

Our benefit add-ons let you enhance cover, ensuring your clients get what they want from their policy.

Your clients can choose from a range of options that put them in charge of their cover and costs.



Out-patient cover

Choose to include specialist fees and diagnostic tests such as X-rays, ECGs and pathology.



Unlimited out-patient diagnostics

If an out-patient limit of £500 or £1,000 per year is chosen, your clients can upgrade their cover to unlimited out-patient diagnostics. All diagnostic tests will be covered in full, and only specialist consultation fees are deducted from their out-patient limit.



Mental health cover

Provides cover for specialist treatment as an in-patient or day-patient, including accommodation and nursing for up to 28 days. Out-patient consultations and treatment provided by psychologists and cognitive behavioural therapists are also covered in full.



Therapies cover

Following a GP or specialist referral, your clients can get access to therapies such as physiotherapy, chiropractic, osteopathy, acupuncture and more.

Policy choices

Health+ gives flexibility to manage costs without compromising quality:



Choice of treatment options

Choose from our Essential, Standard or Extended hospital lists with our traditional option. The more hospitals your client wants access to, the higher the premium.

Choose our guided option for a lower cost alternative. When your client makes a claim, we will recommend a shortlist of specialists based on treatment and diagnostic needs.



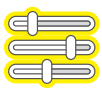
Underwriting options

If switching from another insurer, your client may be able to transfer to **Health+** keeping cover for conditions which started since the policy began. We may also apply additional medical exclusions to the policy.

If your client is applying for the first time, they can choose between standard moratorium or full medical underwriting. With standard moratorium, pre-existing conditions from the past five years are excluded until they've had a full two years after the policy starts without symptoms, treatment, medication or advice.

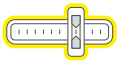
With full medical underwriting, premiums may be cheaper, and your client always knows exactly what is and isn't covered from day one.

Make sure your clients read their policy documents to understand what is and isn't covered by their policy.



Excess options

Your clients have a choice of excess amount from £0, £100, £250, £500, £1,000, £3,000 or £5,000. The lower the excess amount, the higher the premium.



No Claims Discount (NCD)

Our NCD operates on a 15 level scale offering up to 75% discount. Each client has their own NCD and will move up a level each year without a claim.

Claims reduce a client's NCD level based on their value, but never by more than three levels in a single year.

A fair approach to No Claims Discount

Without getting too technical, our NCD has a scale with fifteen levels. So every year your client doesn't claim they'll move up a level and be rewarded with a bigger discount - up to a maximum of 75%.

NCD level	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Premium Discount	0%	9%	18%	25%	32%	39%	45%	50%	54%	59%	63%	66%	70%	72%	74%	75%

If your client makes a claim, they'll move down the scale by the number of levels relative to the size of the claim. Here are a few examples:

No Claims	**= move up a level**	^
Claim up to £300	**= stay at current level**	<
Claim between £300.01 and £1,000	**= move down one level**	v
Claim between £1,000.01 and £2,000	**= move down two levels**	vv
Claim over £2,000	**= move down three levels**	vv

Lastly, your client will never move down by more than three levels in any one policy year. And if they don't make any claims during the next year they'll start to move up again. All-in-all we think our approach is fair all round.

Member benefits

HealthWise* for your clients with **Health+**

- Unlimited **remote GP** consultations per year.
- Two **second medical opinion** consultations per year.
- Six **physiotherapy sessions** per year.
- One **health MOT** kit per year for policyholders only.
- Six **mental health support** consultations per year.
- Six **lifestyle consultations** per year.
- Six **nutrition consultations** per year.
- Six **registered dietitian** consultations per year.
- **Repeat NHS and private prescriptions** with no in-app charges for prescriptions, fit notes or referrals.

Appointments refresh annually and are available to your client, partner and children (with some age restrictions).

* This is a non-contractual benefit and can be withdrawn at any time. Terms and conditions apply.

Provided by

2 SQUAREHEALTH
ALWAYS THERE HEALTHCARE



Why choose The Exeter?

Here are just some of the reasons advisers choose us.



Mutuality

As a mutual, we focus on delivering for you, your clients and our members.



Longevity

We've been offering health insurance to our members since 1927.



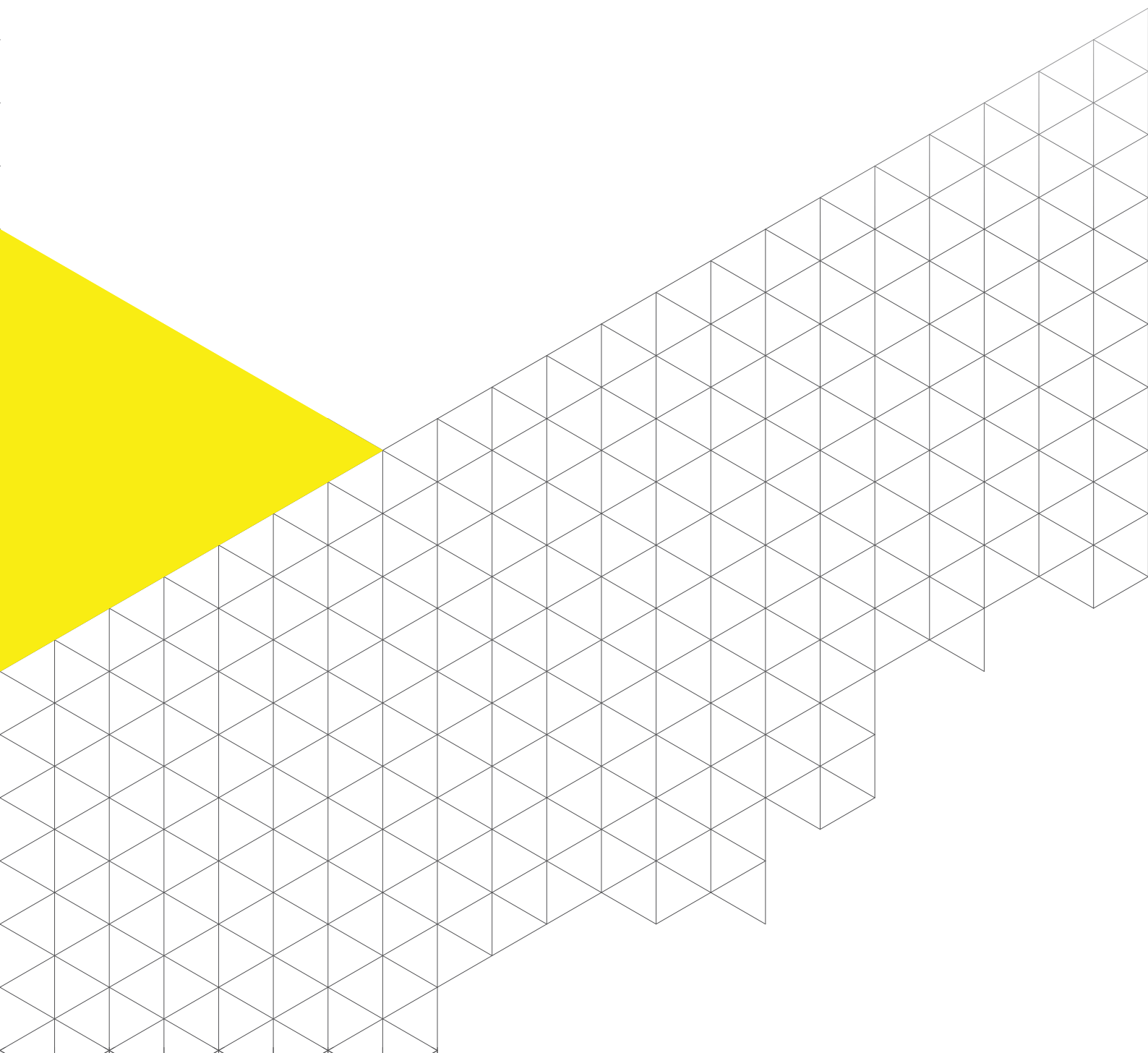
HealthWise

Our member benefits app offers a range of free services, including remote GP appointments, annual health checks and more.



Five-star rated

Rated five stars by Defaqto, Health & Protection, Moneyfacts and MyTribe in 2025.



For more information, please visit our website:
the-exeter.com

The legal blurb

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.

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