

Cover options

Whether you choose our traditional or guided health insurance you're making a great choice. We want you to be clear about the difference between the two, here's what you need to know.

Health⁺ Traditional

Ideal if your priority is choice and flexibility.

With our traditional option you can choose from three hospital lists when you take out the policy.

If you claim, your GP can refer you to any named specialist that can be accessed on your chosen list.



Choose from three hospital lists

Choose from three hospital lists, with the list with the most hospitals being the most expensive.



Your choice of specialist

Accept the recommendation of your GP or conduct your own research to identify a specialist.



Exceptional core cover

Our core cover comes with a range of additional benefits to enhance your cover further.

Health⁺ Guided

Perfect if your priority is lower premiums.

With our guided option, you don't choose a hospital list when you take out the policy.

However, if you claim your GP makes an open referral to a type of specialist and we recommend a shortlist of specialists for you to choose from.



Lower premiums

We pre-negotiate fees with our pool of consultants so we can keep premiums lower.



Shortlist of specialists

We always recommend specialists based on your diagnostic and treatment needs.



Exceptional core cover

Our core cover comes with a range of additional benefits to enhance your cover further.

Core cover

Exceptional cover comes as standard.

Health+ traditional and Health+ guided provide the same core cover and excess options.

Core cover

- ✓ Designed to provide you with fast access to the best possible treatment
- ✓ Unlimited in-patient & day patient treatment
- ✓ Complete cancer cover
- ✓ Out-patient surgery
- ✓ Private ambulance
- ✓ Home nursing
- ✓ Parental accommodation
- ✓ Post-operative physiotherapy
- ✓ NHS cash benefit
- ✓ CT, MRI & PET scans.

Additional benefits

- + Out-patient cover
- + Unlimited out-patient diagnostics
- + Mental health cover
- + Therapies cover.

Excess amounts

With any Health+ policy you have a choice of the following excess amounts:

- | | |
|--------|---------|
| ✓ £0 | ✓ £1000 |
| ✓ £100 | ✓ £3000 |
| ✓ £250 | ✓ £5000 |
| ✓ £500 | |

As you'd expect, the lower the excess amount the higher the premium.

Why The Exeter



Mutuality – no shareholders means all our efforts go into delivering for you.



HealthWise – our member benefits app offers a range of free benefits including remote GP appointments, annual health checks, second medical opinions and more.



Established health insurance provider – offering health insurance since 1927.



Expert and friendly team – we regularly win awards for our service delivery.

HealthWise

As a member of The Exeter, you have access to HealthWise, the free app for quick, convenient medical advice and treatment.

Find out more about HealthWise at the-exeter.com/customer/member-benefits/

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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.