

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

- | | |
|-------------------------------|--------------------------------|
| <input type="checkbox"/> £0 | <input type="checkbox"/> £1000 |
| <input type="checkbox"/> £100 | <input type="checkbox"/> £3000 |
| <input type="checkbox"/> £250 | <input type="checkbox"/> £5000 |
| <input type="checkbox"/> £500 | |

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

Why The Exeter

At The Exeter we're a friendly society, so we're run differently from other insurers. As a friendly society, we don't pander to shareholders because we don't have any. So, we're able to put 100% of our time and effort into the things that really matter to our members. Here's 3 reasons how:

01

We put people before profit

As a mutual we don't pay dividends so we're free to spend our profits on the things that matter to our members, such as the quality of our policies and customer service.

02

We do more to cover more people

We don't have a 'preferred type' of customer. We consider every application on its merits – so we'll often say yes, when other insurers might say no.

03

We take care of you personally

We have plenty of real people on-hand to answer calls. And if you ever claim, you'll receive a dedicated claims handler to take care of your case personally.

HealthWise

Every member has access to our HealthWise member benefits app that provides free access to medical experts whenever you need.

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

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.