

The Nuffield Health Employee Healthcare Scheme

Employee Handbook



Administered by:

simplyhealth

1 September 2014



Contents:

Welcome	3
Joining the scheme	4
Adding dependants to your scheme	5
Leaving the scheme	6
What benefits are available through the scheme?	7
Claim co-payment	8
How do I use my Healthcare Scheme membership?	9
Important contact information	10
Table of Benefits	11
Terms and Conditions	12-19
Hospitals list	20-21
Notes	22-23

Welcome to the Nuffield Health Healthcare Scheme

In the event of illness or injury, the Nuffield Health Healthcare Scheme aims to provide you with fast access to treatment in a Nuffield Health Hospital. Joining the scheme gives you peace of mind and the reassurance of knowing you'll get the treatment you need, when you need it and be cared for and treated the Nuffield way.

Your Healthcare Scheme is provided through a healthcare trust. This scheme is administered on behalf of the Trustees by Simplyhealth, who specialise in the management of corporate healthcare schemes.

This handbook explains the benefits available to you under your Healthcare Scheme, the process for joining the scheme and the procedures you should follow to make a claim.

Joining the scheme

All employees are immediately eligible to join the scheme from their date of hire and Nuffield Health will pay for single membership (unless noted differently in your contract of employment).

You can join the scheme within three months of first becoming eligible to join or at the scheme renewal date each year which is usually 1 January (applications need to be received by 31 December of the previous year).

The cost of your membership is paid for by the company but you are liable for income tax on the amount the company pays, known as a taxable benefit. Nuffield Health will process this taxable benefit for you through the monthly payroll.

To join the scheme you need to complete the online application process which is available at:

www.nuffieldhealth.com/mybenefits

Adding dependants to your scheme

You can choose to add a partner and/or child(ren) to your scheme at your own cost (i.e. you will pay the membership contributions yourself via payroll deduction; the company will not pay these for you). Current costs for dependant cover can be found at:

www.nuffieldhealth.com/mybenefits

You can add a dependant to the scheme within three months of first becoming eligible to join, at the scheme renewal date each January, or if you have a qualifying lifestyle event*.

Before your partner or dependent child(ren) can join the scheme, they must complete a medical history questionnaire which you, the employee, must declare as being factual and accurate. This will be sent to you by Simplyhealth once you have completed your application. Simplyhealth will review their medical history questionnaire and inform you if there are any medical conditions that are not eligible for cover under the scheme.

Dependants' pre-existing medical conditions/symptoms, whether or not advice has been sought, are excluded from treatment under the scheme for a period of two years.

Adding a new born

A new born child may be added to the scheme from their date of birth without the need to provide a health declaration, providing notification via the online application form has been received within three months of their birth.

Child dependants

Dependent children may be included in your scheme until the end of the scheme year in which they reach the age of 21 (or 25 in full time education) or marry, whichever is earlier.

*A qualifying lifestyle event is defined as: Marriage or civil partnership; divorce or separation; birth or adoption of a child; change of partner; death of a spouse / partner / dependant; start or return from maternity leave; 20% change in working hours; change in spouse or partner working pattern / benefits.

Leaving the scheme

Your scheme membership will automatically cease on the last day of your employment. Membership may only be continued after this date if agreed by the company.

You may voluntarily leave the scheme or remove dependants from your scheme at the scheme renewal date (1 January) or within three months of a qualifying lifestyle event* by notifying us using the online application form available at:

www.nuffieldhealth.com/mybenefits

If you or any person included on your membership is receiving treatment via the scheme, it will not fund any treatment or consultations that you receive after your leaving date even if the treatment was previously authorised by Simplyhealth.

*A qualifying lifestyle event is defined as: Marriage or civil partnership; divorce or separation; birth or adoption of a child; change of partner; death of a spouse / partner / dependant; start or return from maternity leave; 20% change in working hours; change in spouse or partner working pattern / benefits.

What benefits are available through the scheme?

Your Healthcare Scheme is designed to pay for treatment of curable, short term disease, illness or injury. The table of benefits on page 11 is a summary of what is included in your scheme. It also shows you any limits for certain treatments that that might apply.

Your Healthcare Scheme does not pay for every type of healthcare treatment, for example chronic conditions, and so it is important that you contact the helpline before arranging any treatment as you will have to pay the costs of any treatment that is not a benefit under the scheme. Details of treatment that the scheme will not pay for is explained in full in Exclusions on page 15.

Which Hospitals can be used?

Your Healthcare Scheme is designed to get you treated and cared for within Nuffield Health and as such provides treatment through Nuffield Health hospitals. A full list of approved hospitals in the scheme can be found on page 20. If your condition cannot be treated at a Nuffield Health hospital or you live more than 25 miles from a Nuffield Health hospital then Simplyhealth may arrange for you to be treated at another approved private hospital or NHS private ward.

Treatment abroad

The scheme does not pay for treatment overseas. We strongly recommend that you buy travel insurance before you go abroad.

Emergency Treatment

In the case of an emergency you should always use the NHS.

Following emergency admission to the NHS and at the appropriate time, arrangements may be made should you wish to transfer to a Nuffield network hospital, dependent on your suitability to transfer and the availability of a Nuffield Health network facility that can provide the treatment required. Simplyhealth requires written approval from the specialist treating you and you should contact the Helpline to confirm if this benefit is available to you.

Claim co-payment

Every scheme member pays the first 10% of each invoice submitted up to a maximum of £100 per scheme year (scheme year: 1 January - 31 December).

The co-payment amount will need to be paid by you direct to the healthcare provider. Simplyhealth will deduct this amount from the first invoice(s) paid and will write to you to confirm the amount you need to pay and to whom.

How do I use my Healthcare Scheme membership?

I have a musculoskeletal injury or think I might need physiotherapy



Call the helpline on
0800 854 910

Your scheme has special arrangements in place for treatment of musculoskeletal conditions through a network of Nuffield Health therapists, without the need for a GP referral.

Alternatively, all Nuffield Health employees can access the staff Physiotherapy service directly which offers free triage and discounted face to face sessions with no co-payment contribution to pay.

You can find more information on this service at:
www.nuffieldhealth.com/mybenefits/health/physiotherapy

My GP has recommended I have treatment or see a specialist



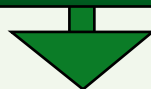
Ask your GP for full details of your condition/injury, diagnosis and intended treatment (where available) and request an "open referral" to the type of specialist or therapist they are referring you to (your GP cannot specify your actual specialist/therapist/consultant)

Call the helpline for authorisation of treatment on **0800 854 910**

Once treatment is authorised you will be given an authorisation number and your call will be transferred to the Nuffield Health bookings centre to book your appointment. If you are unable to use a Nuffield Health hospital the helpline will discuss alternative options.

If your specialist recommends further or follow up treatment, please call Simplyhealth before arranging the treatment. In the event of hospital treatment, Simplyhealth will arrange settlement of the charges directly with the hospital (you will need to pay for personal expenses such as newspapers, telephone calls, alcoholic drinks or visitors' meals)

I require treatment for a mental health condition



Call the helpline on
0800 854 910

Your scheme provides direct national access to treatment through Europe's leading independent provider of mental health services, the Priory Group, without the need for a GP referral. The scheme provides fast access to psychiatrists, psychotherapists and other mental health professionals through a risk based assessment process

If you receive any invoices for treatment, you will need to send these within six months of treatment to:
Simplyhealth, Simplyhealth House, Redland Hill, Redland, Bristol, BS6 6SH
Please include the patient's name, Healthcare Scheme name (Nuffield Health) and authorisation number.

The Helpline is staffed by experienced Personal Care Advisors and Nurse Case Managers who will guide you through your claim, the treatment process and advise you about the terms and conditions and benefit limits of the scheme.

Important contact information

Call us

If you have any questions, and before arranging treatment, call the Helpline on: **0800 854 910** (Monday to Friday 8am to 8pm, Saturday 8am – 1pm)

Go online

For more information, to join the scheme and access Frequently Asked Questions please visit the My Benefits site:

www.nuffieldhealth.com/mybenefits

As a member of the scheme you also have access to online resources where you can:

- Monitor progress of any claims you have made
- View the benefits available to you under the scheme
- Download a copy of the full terms and conditions of your membership
- Access to useful links

This can be accessed at: **www.simplyhealth.co.uk/NuffieldHealth**

Table of benefits

The Trustees will cover all charges which are within the range that is customary and reasonable within UK Private Healthcare. If the proposed provider is one of the few who charge outside this range Simplyhealth will let you know when they authorise treatment and you will have the option to pay the difference or choose another provider.

These are the terms and conditions of the scheme

In patient & day patient	Hospital charges	180 days limit per member per scheme year
	Specialists'/consultants' fees	Paid in full
	Diagnostic tests (including MRI, CT, PET scans)	Paid in full
	Other diagnostics tests (e.g. X-ray and ECGs)	Paid in full
	Cancer benefits	Paid in full
	Psychiatric treatment	28 days limit per member per scheme year
Out-patient treatment	Diagnostic tests (including MRI, CT, PET scans)	Paid in full
	Other diagnostics tests (e.g. X-ray and ECGs)	Paid in full
	Specialists'/consultants' fees	£1,000 per member per scheme year
	Physiotherapy, osteopathy and chiropractic treatment	Overall aggregate limit is £1,000 per scheme year
	Cancer benefits	Paid in full
	Psychiatric treatment	£2,000 limit per member per scheme year
Other care	Nursing at home	£600 limit per member per Scheme year
	Private ambulance	£300 limit per member per scheme year
	Parental accommodation for one parent or guardian when accompanying a dependant(s) under the age of 16 who is undergoing eligible in-patient treatment	Paid in full
	Acupuncture and homeopathy	£300 limit per member per scheme year

Terms and conditions

This scheme has been specially designed to pay for private medical treatment following disease, illness or injury within a Nuffield Health facility. The terms and conditions for the scheme are intended to be clear in language and layout, but it is important that you understand the scheme and your own obligations in order to receive the full benefits. In these terms and conditions and in the table of benefits there are many words which have a special meaning in the context of this scheme.

These words are printed in bold and their meaning is set out in the definitions section. These terms and conditions detail to what extent and how the Healthcare Scheme will pay for private medical treatment.

Terms and conditions

1. Definitions

- 1.1 Acute condition** A disease, illness or injury that is likely to respond quickly to treatment which aims to return you to the state of health you were in immediately before suffering the disease, illness or injury, or which leads to your full recovery.
- 1.2 Administrator** The administrator of this Healthcare Scheme is Simplyhealth. Simplyhealth is the trading name of Simplyhealth Administration Services Limited.
- 1.3 Alternative therapy** Acupuncture, chiropractic, homeopathic and osteopathic therapies administered by a therapist.
- 1.4 Approved hospital** The hospital that you should use for in-patient and day-patient treatment, unless: a) The treatment you require is not available. b) You live more than 25 miles from the hospital.
- 1.5 Authorisation Permission** gained from us before the commencement of any consultations, diagnostic tests or treatment.
- 1.6 Cancer** A malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.
- 1.7 Chronic condition** A disease, illness, or injury that has one or more of the following characteristics:
- It needs ongoing or long term monitoring through consultations, examinations, check-ups, and/or tests.
 - It needs ongoing or long term control or relief of symptoms.
 - It requires your rehabilitation or for you to be specially trained to cope with it.
 - It continues indefinitely.
 - It has no known cure.
 - It comes back or is likely to come back.
- 1.8 Company(s)** The organisation who has established the scheme under which medical expense benefits are provided to all or a selected group of its employees, or any other organisation who has agreed to participate in that scheme.
- 1.9 Customary clinical practice** Clinical Practice falling within the pattern of care most frequently practiced by the majority of specialists for the treatment of your medical condition.
- 1.10 Day-patient** A patient who is admitted to hospital or a day-patient unit because they need a period of medically supervised recovery, but does not occupy a bed overnight.

1.11 Dependant(s) For the purpose of this Healthcare Scheme a dependant is defined as: a) the husband, wife, civil partner or partner of either sex who lives with you. b) any unmarried children or stepchildren, for which you are responsible, under the age of 21 (or 25 if in full-time education) at the renewal date. They do not have to live with you.

1.12 Diagnostic tests Investigations, such as X-rays or blood tests, to find or to help find the cause of your symptoms.

1.13 Employee(s) An employee (or ex-employee) of the company who is considered by the company to be eligible for inclusion in the Healthcare Scheme and is habitually resident in the UK.

1.14 Exclusions Medical conditions which are pre-existing, or any related medical condition, as notified by us as an exclusion. An exclusion could also be applied to a part of your body as well as to a specified condition.

1.15 Experimental treatment and drugs Treatment or drugs which, in the opinion of our medical advisor, the safety and efficacy are unproven based on current and established practice in the UK.

1.16 General Practitioner (GP) A Medical Practitioner in general practice who is registered under the Medical Acts and who is not a specialist.

1.17 Healthcare Scheme/Scheme The healthcare trust provided by the company for the provision of healthcare benefits.

1.18 Hospital A private hospital registered with the Care Quality Commission or an NHS hospital which has written confirmation that the hospital is currently recognised by us.

1.19 Hospital charges Accommodation, nursing care, drugs and dressings, diagnostic tests, prostheses and operating theatre costs. Accommodation charges for one parent or guardian accompanying a dependant under the age of 16 years.

1.20 In-patient A patient who is admitted to hospital and who occupies a bed overnight or longer, for medical reasons.

1.21 Material facts Any information that we would regard as likely to influence acceptance of an application to join the Healthcare Scheme or the authorisation of any part of a claim. If there is any doubt if certain information is material, it should be declared.

Terms and conditions

- 1.22 Medical condition** Any disease, illness or injury.
- 1.23 Member** Those employees and employees' dependant(s) who have been notified to us and accepted by the trustees as members of the scheme.
- 1.24 NHS patient** A patient who is admitted for treatment to an NHS hospital without charge.
- 1.25 Nurse** A qualified nurse who is on the register of The Nursing and Midwifery Council (NMC) and holds a valid NMC personal identification number.
- 1.26 Nursing at home** The services of a nurse following in-patient or day-patient treatment. The services must be actively supervised by a specialist and be for medical and not domestic reasons.
- 1.27 Out-patient** A patient who attends a hospital, consulting room or out-patient clinic and is not admitted as a day-patient or in-patient.
- 1.28 Pre-existing condition** Any disease, illness or injury for which: a) You have received medication, advice or treatment, or b) You have experienced symptoms; whether the condition has been diagnosed or not.
- 1.29 Preventative treatment** Medical services that are used to identify whether you are likely to suffer from an illness, injury or disease in the future, but in a situation where no clinical symptoms are currently present. This includes treatment to prevent the occurrence of a specific medical condition.
- 1.30 Private ambulance** Transport by a registered ambulance on the recommendation of your specialist for your transfer between hospitals to undergo further treatment where medically necessary and for which a charge is made.
- 1.31 Related medical condition** Any symptom, disease, illness or injury, which reasonable medical opinion considers to be associated with another symptom, disease, illness or injury.
- 1.32 Renewal date** The date on which this Healthcare Scheme renews.
- 1.33 Scheme year** The period agreed by your company for your Healthcare Scheme, during which benefits are payable, as defined in the table of benefits, issued by the trustees under this scheme.
- 1.34 Specialist** A doctor who: a) holds an NHS Consultant Post and b) is on the Specialist Register held by the General Medical Council and holds a current licence to practice, or c) has received written confirmation that they are currently recognised by us.
- 1.35 Surgical procedure** An operation (including oral surgery) as specified in the current schedule of surgical operations used by us.
- 1.36 Table of benefits** The current table of benefits which sets out the amounts payable by the trustees under this scheme for treatment.
- 1.37 Therapist** A therapist is one of the following:
- a) A Physiotherapist registered with the Health Care Professions Council.
 - b) An Osteopath who is a professionally qualified member of The Statutory Register of Osteopaths administered by the General Osteopathic Council.
 - c) A Chiropractor who is a professionally qualified member of The Statutory Register of Chiropractors administered by the General Chiropractic Council.
 - d) An Acupuncturist registered with:
 - i) The British Acupuncture Council or
 - ii) The British Medical Acupuncture Society or
 - iii) The Acupuncture Association of Chartered Physiotherapists.
 - e) A Homeopath who is a member of the Faculty of Homeopaths and who is medically qualified.
 - f) A Podiatrist registered with the Health Care Professions Council carrying out Gait Analysis or Biomechanical Studies on the referral of a specialist.
- 1.38 Treatment** Surgical or medical services (including diagnostic tests), that are needed to diagnose, relieve or cure a disease, illness or injury.
- 1.39 Trustee(s)** Trustee or Trustees for the time being of the scheme.
- 1.40 United Kingdom (UK)** For the purposes of this Healthcare Scheme: Great Britain, Northern Ireland, The Channel Islands and The Isle of Man.
- 1.41 We/Us/Our Simplyhealth**, the administrator of your Scheme.
- 1.42 You/your The employee(s) or dependant(s)** who are members of this Healthcare Scheme.

Terms and conditions

2. General Conditions

2.1 Your membership of the Healthcare Scheme will stop on the day that you retire from or leave the company. Membership may be continued after this date if agreed by the company.

- a) Membership of the Healthcare Scheme stops the day before the renewal date unless it is renewed by mutual agreement between the company and the administrator with the consent of the trustees.
- b) The company may offer to renew the Healthcare Scheme with different terms and conditions, benefits or contributions, with the consent of the trustees, and will notify the members in writing of any changes they propose.
- c) The company may, with the consent of the trustees, discontinue the Healthcare Scheme at the end of any scheme year.
- d) Any contributions which you undertake to pay for your dependant(s) must be paid in advance, at such times as the trustees require. Entitlement to claim benefit shall commence when a contribution has been received in full and shall end when the period of entitlement corresponding to that contribution has expired.
- e) The trustees reserve the right to discontinue a member's membership if a contribution is more than 31 days in arrears, or if a member is in breach of these terms and conditions.
- f) There will be no refund of any contribution, paid by you, on the death of any member.

3. Scheme conditions

3.1 The trustees will only pay benefit for treatment of acute conditions:

- a) which has been given for a specific medical condition and has been arranged by the member's GP, except where treatment has been received through the Musculoskeletal Network when authorised by the Helpline.
- b) in cases where it was not possible for the member's GP to arrange the treatment because of an emergency, the trustees will pay benefit for eligible treatment provided the member's GP has been kept fully informed of the treatment undertaken and supports the claim.
- c) which has been supervised by a specialist. In cases where the treatment has been given by a therapist, the trustees will pay benefit for the first eight sessions of treatment or as deemed necessary by the administrator without them having been supervised by a specialist.
- d) a specialist, nurse or therapist has given.
- e) if it was for an allergy, it must have been given by a specialist who holds a consultant position within that speciality in an NHS hospital at the time the treatment was provided.

3.2 The trustees may not pay your claim for treatment or may restrict the amount they pay if:

- a) The expenditure incurred was not:
 - i) Reasonable,
 - ii) Necessary for the treatment of the medical condition, or
 - iii) Wholly and exclusively for the purpose of providing treatment.
- b) The specialist's fees were higher than those in the Simplyhealth fee schedule.
- c) The treatment provided was not in accordance with customary clinical practice.
- d) The member has:
 - i) Not acted in good faith, or
 - ii) Has misled the trustees or a previous medical expenses Healthcare Scheme by mis-stating or withholding material facts, or
 - iii) Breached the scheme terms and conditions.

3.3 The trustees will pay the actual cost of any treatment up to the maximum amount (if any) specified in the table of benefits applicable at the time treatment was received.

3.4 The trustees will retain for their own benefit the cost of any healthcare treatment:

- a) recovered as damages; or
- b) refunded by any providers of treatment.

4 Exclusions Your Healthcare Scheme is designed to pay for treatment of curable, short term disease, illness or injury (known as acute conditions). The trustees will NOT pay benefits for:

4.1 Addictive conditions Treatment for alcoholism, alcohol abuse, solvent abuse, drug abuse or addictive conditions of any kind, and medical conditions arising directly or indirectly from, or related to, any such abuse or addiction.

4.2 Breast reduction or augmentation operations Whether or not for psychological reasons, except where the treatment is to correct disfigurement caused by an accident or specific disease of the breast.

4.3 Cancellation fees Fees incurred for an appointment that you/your dependant did not attend.

4.4 Chronic conditions Treatment of chronic conditions.

4.5 Complications Treatment costs incurred because of complications caused by a condition or treatment for which the scheme does not provide benefits.

Terms and conditions

- 4.6 Contamination, wars and riots** Treatment directly or indirectly arising from or consequent upon nuclear or chemical contamination, civil war, riot, invasion, terrorism, disturbance, rebellion, revolution, insurrection, military or usurped power.
- 4.7 Cosmetic treatment** Cosmetic treatment, whether or not for psychological reasons, except where treatment is to correct an acute medical condition caused as a result of an accidental bodily injury or illness sustained during membership when cosmetic treatment is performed within 12 months of the injury or primary surgery. Treatment of a medical condition which is related to previous cosmetic surgery which would not have been eligible under this Scheme.
- 4.8 Criminal activity** Treatment of an illness, injury or condition which arises from your own criminal act.
- 4.9 Dangerous sports** For the purposes of this policy, dangerous sports are:
- a) ballooning, hang gliding, parachuting or bungee jumping, flying (except where a fee paying passenger)
 - b) motor racing
 - c) scuba diving or free diving
 - d) potholing, rock climbing or mountaineering where ropes or guides should be used
 - e) any form of martial art
 - f) off piste skiing or snowboarding.
- 4.10 Dental treatment** Dental treatment, other than an oral surgical procedure, carried out by an oral surgeon to treat an acute condition (not a dental condition), in a facility which is recognised by us. Removal of impacted wisdom teeth (except where there is a pathological cause necessitating removal).
- 4.11 Dialysis** Regular and/or long term dialysis in respect of chronic or end stage renal failure.
- 4.12 Drugs and dressings** Drugs, dressings and medicines, except where provided as an integral part of in-patient or day-patient treatment.
- 4.13 Excluded medical conditions** Medical conditions which are pre-existing and have been notified by us as an exclusion, or any related medical condition (refer to 1.14 Exclusions).
- 4.14 Experimental treatment and drugs** Treatment whose safety and efficacy, in the opinion of our medical advisor, is unproven based on current and established medical practice in the UK.
- 4.15 Eye treatment** Surgery or treatment where the sole purpose is to correct short (myopia), or long (hypermetropia) sightedness, astigmatism or any other refractive error.
- 4.16 Gender re-assignment** Surgical or medical treatment in connection with, or is in any way related to, gender re-assignment whether or not this is for psychological reasons.
- 4.17 General Practitioner (GP)** services General Practitioner services, or services from any person who is acting in such a capacity, except for a contribution towards the cost of your GP completing a claim form.
- 4.18 HIV/AIDS** Any investigation, test or treatment which is directly or indirectly related to Human Immunodeficiency Virus (HIV) and/or any HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) and/or mutant derivatives or variations however caused.
- 4.19 HRT** Hormone Replacement Therapy except in cases where the member has a total hysterectomy and bilateral oophorectomy operation, when benefit will be paid for up to two implants.
- 4.20 Implantable electronic devices** Monitoring of any implanted devices e.g. cardiac pacemakers, internal defibrillators and nerve stimulators after insertion, including adjustments and replacement batteries/devices.
- 4.21 Infertility** Treatment in any way related to infertility or to any form of assisted reproduction including any investigations into the causes of infertility.
- 4.22 Learning difficulties** and behavioural/developmental problems Treatment related to learning difficulties, such as dyslexia or behavioural problems, such as Attention Deficit Disorder (ADD) or developmental problems, such as shortness of stature or delayed speech.
- 4.23 Medical reports** Charges in obtaining medical reports or for the completion of claim forms.
- 4.24 Non medical treatment** and additional care for domestic reasons. Accommodation or treatment received in a health hydro, nature clinic or similar establishment even if the establishment is registered as a private hospital. A residential stay in hospital wholly or partly for domestic reasons and which is not directly related to the treatment of a medical condition.

Terms and conditions

- 4.25 Nursing at home** arranged wholly or partly for domestic reasons and which is not directly related to the treatment of an acute medical condition.
- 4.26 Obesity** Surgical or medical treatment in connection with, or is in any way related to obesity or weight problems.
- 4.27 Outside of membership** Treatment received after the day you leave the scheme regardless of whether the treatment has been authorised.
- 4.28 Overseas treatment** Treatment received outside the United Kingdom.
- 4.29 Physical aids and devices** Glasses, contact lenses, hearing aids, false teeth, oral appliances, for example a gumshield, and orthotics, for example insoles.
- 4.30 Pregnancy and childbirth** Treatment arising from pregnancy, childbirth and any related medical condition except for ectopic pregnancy, Hydatidiform Mole, post partum, haemorrhage, miscarriage, retained placenta or stillbirth. Contraception, sterilisation or termination of pregnancy.
- 4.31 Preventative treatment**
- Preventative treatment, for example, sight tests, regular monitoring, consultations, check-ups, examinations or tests to assess your state of health, screening and follow up appointments.
 - Preventative surgery or medical treatment to prevent the occurrence of a specific medical condition.
- 4.32 Self-inflicted illness and injury** Treatment required directly or indirectly as a result of self-inflicted illness or injury, including treatment required as a result of attempted suicide.
- 4.33 Sexually transmitted infection/disease** Any diagnostic test or treatment which is directly or indirectly related to a sexually transmitted infection or disease.
- 4.34 Surgical appliances and prostheses** Prostheses and surgical or dental appliances except when they are used as an integral part of a surgical procedure and when, generally but not always, they are implanted within the body for treatment purposes.
- 4.35 Transplants** Treatment involving
- Donor or transplantation operations or treatment associated with such operations other than corneal or skin grafting, coronary artery bypass grafts or mosaicism.
 - Autologous plasmapheresis, transplants of bone marrow or stem cells, autologous blood transfusions or similar procedures.
- 5. Claims procedure**
- 5.1 If you need treatment funded by the scheme,** you must notify us about all treatment before it occurs. We will confirm whether the proposed treatment is eligible under your scheme.
- 5.2 The administrator may require a medical report to be submitted,** at your expense, in respect of any claim you make and may appoint, at their expense, an independent medical examiner.
- 5.3 You must advise The administrator if the cost of treatment is covered under any other medical expense scheme or by a third party.** The trustees reserve the right to pursue an alternative medical expense scheme or third party in the name of the member to recover these costs. If the trustees choose to do this, the member must provide all reasonable assistance to the trustees and account to the trustees for any amount recovered.
- 5.4 We can pay any benefit due directly to the healthcare provider, to you or to a legally appointed representative.** Please read 'How do I use my Healthcare Scheme Membership' on page 9. This details the steps you should take when making a claim.
- 6. Summary of benefits** You can only claim benefits for treatment detailed in the table of benefits (page 11). The treatment must take place whilst the scheme is in effect.
- 7. Changes to benefits** The company may change the benefits under the scheme and the terms and conditions under which you and your dependants are entitled to them. Following a change, claims for treatment will be assessed according to the updated benefits. This may mean that the scheme might not pay for treatment that falls within the table of benefits set out in this handbook or payment may be subject to additional or different conditions. The scheme will pay for treatment which we have already provided authorisation for before the change, subject to the table of benefits and terms set out in this handbook.

How information we hold about you will be used

We will hold and use information relating to you. This information may include medical information. We call this information personal data. The main purpose for which we hold and use personal data is to enable us to administer the benefits under the Healthcare Scheme. Other purposes which we use personal data for are to identify, analyse and calculate scheme risks and costs, for statistical purposes, for reporting to the Trustees and the employer, to improve our services to you and our customers generally, to comply with legal obligations which we are subject to, to protect our interests and for fraud detection and prevention.

We may receive and share personal data with persons appointed by you or who provide a service to you, for example your GP and other healthcare providers. We may provide your personal data to persons appointed by the Trustees or the employer to enable them to obtain quotes for the provision of administration services and other healthcare arrangements, including insurance. We may also provide your personal data to other Scheme Administrators or to insurers who are appointed by the Trustees or the employer.

We may provide personal data to persons who provide services to us, including companies operating outside of the United Kingdom and to persons engaged in fraud prevention.

We operate strict procedures to ensure that personal data is kept secure. You have the right to see personal data which is held by us. There may be a charge if you want to do this.

If you have any questions or concerns about the personal data we hold and how we use it please call our helpline on 0800 854 910. Your calls may be recorded and monitored for training and quality assurance purposes. Alternatively, please write to:

**The Data Protection Officer, Simplyhealth,
Hambleden House, Waterloo Court, Andover, Hampshire, SP10 1LQ**

Complaints

We have every reason to believe that you will be totally satisfied with your Healthcare Scheme. However, if you have cause for concern relating to your Healthcare Scheme or our service, please write quoting your full name and your company name, together with full details of your complaint, to:

The Customer Services Manager
Simplyhealth
Simplyhealth House
Redland Hill, Redland
Bristol, BS6 6SH

Approved Private Hospitals

Should you require treatment, you have direct access to the highest quality care at the approved private hospitals listed below. If you need treatment that cannot be provided at one of these hospitals, or you live more than 25 miles from one of them, you may be able to have treatment at another private hospital or NHS private ward. We will confirm this with you when you call to authorise your claim.

England - London

Priory Hospital Hayes Grove
Priory Hospital North London
Priory Hospital Roehampton

England - South East

Nuffield Health Brighton Hospital
Nuffield Health Chichester Hospital
Nuffield Health Guildford Hospital
Nuffield Health Hampshire, The Wessex Hospital
Nuffield Health Haywards Heath Hospital
Nuffield Health Oxford, The Manor Hospital
Nuffield Health Tunbridge Wells Hospital
Nuffield Health Woking Hospital
Priory Hospital Brighton & Hove
Priory Hospital Southampton
Priory Hospital Ticehurst
Priory Hospital Woking

England - South West

Nuffield Health Bournemouth Hospital
Nuffield Health Bristol, The Chesterfield Hospital
Nuffield Health Cheltenham Hospital
Nuffield Health Exeter Hospital
Nuffield Health Plymouth Hospital
Nuffield Health Taunton Hospital
Priory Hospital Bristol

England - East Midlands

Nuffield Health Derby Hospital
Nuffield Health Leicester Hospital
Priory Clinic Nottingham

England - West Midlands

Nuffield Health Hereford Hospital
Nuffield Health Shrewsbury Hospital
Nuffield Health North Staffordshire Hospital
Nuffield Health Warwickshire Hospital
Nuffield Health Wolverhampton Hospital
Priory Hospital Woodbourne

England - East of England

Nuffield Health Brentwood Hospital
Nuffield Health Cambridge Hospital
Nuffield Health Ipswich Hospital
Priory Hospital Chelmsford

England - Yorkshire & Humberside

Nuffield Health Leeds Hospital
Nuffield Health York Hospital

England - North West

Nuffield Health Chester, The Grosvenor Hospital
Priory Hospital Altrincham
Priory Hospital Preston

England - North East

Nuffield Health Newcastle upon Tyne Hospital
Nuffield Health Tees Hospital

Scotland

Nuffield Health Glasgow Hospital

Wales

Nuffield Health Cardiff and Vale Hospitals

Notes

Notes

Notes



The Nuffield Healthcare Scheme is administered by Simplyhealth.

Simplyhealth is a trading name of Simplyhealth Administration Services Limited, registered and incorporated in England and Wales, No. 05961472.

Registered office:

Hambleden House, Waterloo Court, Andover, Hampshire, SP10 1LQ.

Simplyhealth Administration Services Limited is an appointed representative of Simplyhealth Access which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Your calls may be recorded and monitored for training and quality assurance purposes.