

# Member guide

Making the most of your  
medical insurance



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# Welcome to your company healthcare policy

When it comes to giving you healthcare cover you can rely on, It takes Aviva so we're delighted to welcome you and provide you with your member guide

We want to ensure you've got everything you need to make the most of your company healthcare policy. In this document you can find a summary of your cover, details of how to make a claim and where to find your hospital list.

If you'd like a copy of the policy wording containing full details of the definitions, benefit terms, conditions and exclusions that apply to your cover, please contact your group administrator.

**If you need to contact us for more details, or if you have a query on your healthcare policy, logon to MyAviva or call the customer service helpline number, which can be found in your policy documentation. Calls to Aviva may be monitored and/or recorded.**

## MyAviva

At Aviva, we understand that life is busy. That's why we're all about making things easier for our customers wherever we can.

Our online portal will help you manage your Aviva policies and schemes in one secure and easy-to-use place.

With a whole host of benefits at your fingertips, you can:

- Check your policy or scheme information, including cover and benefit details
- Start a new claim, update us on an existing one and view authorised treatments
- View your claims summary, update us on what's next and track bills paid against your claim
- Keep track of your excess and out-patient benefits (if applicable), helping you stay in control
- Chat to our Online Assistant where you can get support 24/7. They can help answer your question or direct you to someone who can.

MyAviva, available to download from the App Store or Google Play, is safe, secure and tailored to use on most devices. Mobile data charges may apply. MyAviva terms and conditions apply and are available to read in-app before signing up.

## Providing you with a quality service

At Aviva, we've got years of experience under our belt and our aim is to ensure you receive a quality service at all times. Most claims can be started online at MyAviva or telephone assessed by experienced claims advisers – making the process quick and easy, ensuring you receive your recommended treatment as soon as possible.

## Support for specialist conditions

We believe that it's important to offer you consistency of support and advice when dealing with certain conditions. That's why we've developed a number of dedicated claims teams to look after certain conditions such as cancer and mental health.

Each of these teams offer guidance from highly trained advisers, who are able to provide support throughout the course of your treatment. This ensures you can progress from one stage of treatment to the next as seamlessly as possible.

## Customer service helpline

The customer service helpline is managed by experienced claims advisers who provide confidential support and reassurance and will guide you through every step of the claims process.

**The customer service helpline number can be found in your member documentation.**

Our team of advisers are available to take your calls from:

8.00am - 6.30pm Monday to Friday

9.00am - 1.00pm Saturday

Closed on bank holidays

The cost of calls to 01/02/03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

## How we can help you

It's likely that following a GP referral you'll have a number of questions about what to do next. This isn't unusual, and our advisers are here to help.

Experienced advisers will be available to guide and support you throughout your claim. They'll be happy to answer any questions you may have about the claims process and your Aviva healthcare policy.

## Where you can find out what you're covered for

The enclosed cover guide provides a summary of your cover and the exclusions that apply. If required, our advisers will be happy to go through the cover your policy provides in more detail, explaining the cover it includes or excludes under the terms of the policy.

## Hospital information

Hospital lists are updated frequently, as Aviva works to ensure they get the best possible service for our customers. The hospital list that applies to your company policy is detailed in your member documentation. Details of the hospitals you can choose from are provided online at [aviva.co.uk/hospital-lists](https://www.aviva.co.uk/hospital-lists). Alternatively, you can call the customer service helpline to request further details.

## Expert advice and support for musculoskeletal pain

If you experience back, neck, muscle or joint pain - musculoskeletal conditions - the BacktoBetter service should be your first point of contact.

BacktoBetter offers an evidence based case management service. It's designed to ensure that anyone suffering with back, neck, muscle or joint pain gets easy access to the most clinically appropriate support and treatment, helping them to recover as quickly as possible. The BacktoBetter service could help reduce the time you need to take off work by putting in place a suitable treatment plan built around you.

BacktoBetter gives you early and convenient access to high quality support and treatment.

Members aged 11 or under aren't eligible to use BacktoBetter - a GP referral should be obtained, as normal, prior to contacting us.

## Mental health pathway

As we're all unique, with individual needs, we believe that mental health treatment should be tailored to your personal requirements. That's why we follow a clinical results-driven approach to mental health treatment.

Our mental health pathway enables us to tailor the support you receive - ensuring that your treatment is guided by clinical need.

Members aged 11 or under aren't eligible to use the mental health pathway - a GP referral should be obtained as normal, prior to contacting us.



# How to make a claim

When you feel unwell, the last thing you want to face is a difficult claims journey. So we've made ours as easy and hassle free as possible.

## The BacktoBetter musculoskeletal claims process

Follow these simple steps to make a musculoskeletal claim.

Members aged 11 and under are unable to use the BacktoBetter service, so a GP referral should be obtained for them as normal, before contacting the customer service helpline.

### Step 1 - If you're unwell with any back, neck, muscle or joint pain

The BacktoBetter service is your first port of call with **no need for a GP referral**. Just call the customer service helpline.

### Step 2 - Call the customer service helpline

You'll find the customer service helpline number in your member documentation. Before you make this call, please check that you have:

- ✔ your policy number, which is shown in your member documentation, and the name of your company. This will help us to confirm your identity
- ✔ details of your symptoms and when they started.

One of our advisers will assess your claim and, if eligible, arrange for a clinical case manager from one of our third party clinical providers to contact you, or provide you with a link to our supplier's online portal. Through the portal you can either book your own appointment at a convenient time for you or complete a digital assessment.

In some instances we may require more information before confirming cover but we'll talk this through with you when you call.

### Step 3 - Clinical assessment

Using evidence-based medical guidelines, a third party clinical case manager will contact you to conduct a thorough assessment by telephone or video consultation and recommend the most effective course of treatment. This step won't be required if you completed your initial assessment digitally.

If clinically appropriate, you may be referred to a physiotherapist approved by the clinical case management provider for treatment and/or to a specialist for further treatment or diagnostic tests as necessary.

The clinical case manager will provide advice to help you manage symptoms and pain. They'll also advise how best to remain active with a tailored home exercise programme. Your case manager will continue to monitor your progress throughout your claim.

# The Mental health pathway claims process

Follow these simple steps to make a claim for a mental health condition.

Members aged 11 and under are unable to use mental health pathway, so a GP referral should be obtained for them as normal, before contacting the customer service helpline.

## Step 1 - If you need some support for your mental health

If you're worried about your mental wellbeing, our clinical case management approach can help. There's **no need for a GP referral**, just call the customer service helpline.

If you've seen your GP, you must still follow mental health pathway to access assessment and treatment covered by your policy.

## Step 2 - Call the customer service helpline

You'll find the customer service helpline number in your member documentation. Before you make this call, please check that you have:

- ✔ your policy number, which is shown in your member documentation, and the name of your company. This will help us to confirm your identity
- ✔ details of your symptoms and when they started.

One of our advisers will transfer you to our third party clinical provider, where a therapist will conduct a thorough assessment with you. Or, if you prefer, we can arrange a suitable time to call you back.

## Step 3 - Telephone clinical assessment

From a range of treatment options, the therapist will agree what's the most appropriate help for you, these options include:

- ✔ self-directed online services
- ✔ remote talking therapies (telephone or video)
- ✔ face-to-face treatment
- ✔ further assessment and treatment by a psychiatrist or within an in-patient facility, if clinically necessary.

All treatment is led by experienced mental health therapists working in conjunction with our third party clinical provider. At the end of treatment you'll be provided with a plan to help manage your symptoms in the longer term.



# For all other claims

The steps below outline the standard claims process:

## Step 1 - If you're unwell

Please go and see your GP in the usual way. If your GP recommends you need to see a specialist for further assessment or treatment, they'll give you a referral. This may either be:

- ✓ a **named** referral - where the GP recommends a particular specialist and/or hospital
- ✓ an **open** referral - where the GP just states which type of specialist you need to see, or the type of treatment you need, without stating a specialist's name or hospital.

All claims have to be authorised in advance by Aviva.

## Step 2 - Go online with MyAviva or call the customer service helpline

You can start your claim through MyAviva, our online portal. Simply log on and click on the 'Make a new claim' button on your Health policy homepage. You'll be taken through a series of questions which will help us understand and assess your claim.

Alternatively, you can call through to our customer service team, the helpline number is in your member documentation. If you decide to call, please check that you have your policy number which is shown in your member documentation, and the name of your company. This will help us to confirm your identity.

To help complete your claim, you'll need to have details of:

- ✓ your condition including symptoms, dates and diagnosis if known
- ✓ the medical specialism of the specialist you need to see.

If we have a network for your condition or suspected condition we'll tell you where you can have your treatment, unless your company has chosen the Extended hospital list. This may or may not be at a hospital included on your hospital list. If we don't have a network in place or if you have access to the Extended hospital list and:

- ✓ you've been given a named referral, we'll check to make sure the specialist is recognised by us, or
- ✓ if it's an open referral, we'll use our specialist finder database to select an appropriate specialist and/or hospital.

To view our fee guidelines for specialists visit [aviva.co.uk/pmifees](https://www.aviva.co.uk/pmifees)

Where possible we'll let you know whether your claim's authorised, there and then over the phone. If using MyAviva, you'll receive an email by close of business the following day with confirmation including full details of your specialist and agreed treatment centre. The more information you're able to give us at this point, the easier it'll be for us to make the decision. If we need any further information following an online claim, we'll call you directly or if you have any queries or concerns, you can contact one of our claims experts through Live Chat on MyAviva.

## Step 3 - Diagnosis, treatment or surgery

If your specialist recommends hospital treatment please ask for a description of the treatment and a procedure code (called the CCSD code), if there is one. Please then contact us; you can do this by logging onto MyAviva and selecting the 'Update my claim' button on your Health Homepage or by calling us.


Once you've given us these details, we can confirm whether your treatment's covered and let you know where you can receive treatment - whether this is through our networks, at a hospital on your list, or at other facilities recognised by us.



## Settling bills directly for you

All eligible bills will be settled by us, directly with the treatment provider. If you do receive a bill for your treatment, please send us a copy, together with your policy number, so that we can arrange payment. Please send this to:

 **Bill Payment Team**  
**Aviva Health UK Limited**  
**Chilworth House**  
**Hampshire Corporate Park**  
**Templars Way**  
**Eastleigh**  
**Hampshire**  
**SO53 3RY**

 Or you can email these to: [hcteam1@aviva.com](mailto:hcteam1@aviva.com)

We'll contact you to advise if you need to pay any part of the bill – for example, if you have an excess.

**It's important that you contact us before you undertake any specialist consultations or receive any GP referred private medical treatment.**

Please call us so that we can confirm:

- the details of your membership
- if the treatment you require is covered under the terms of your policy
- if we have a network in place for your condition or suspected condition
- if there are any limits that apply to your cover which you should be aware of; and
- for GP referred symptoms, if your recommended specialist and hospital are recognised by us.

**If you don't contact us and you continue with any recommended diagnostics or treatment, you may have to pay the costs for these services if they aren't covered by your healthcare policy.**

To make the process as quick and easy as possible, most claims can be telephone assessed by our experienced claims advisers. This means we can take all the necessary medical information from you over the telephone to confirm your cover and, in most cases, no claim form will be required. However, some claims will require more information from your GP or specialist.



# Other information

## Networks

For some conditions, such as cataracts, hip, knee and spine conditions, we offer another level of quality assurance – a network of treatment units specialising in providing treatment for specific conditions. Networks are a way of clinically selecting providers who meet our high standards in delivering care for you.

With networks you can benefit from our expertise – we'll do the background checks for you and help steer you through complex healthcare choices. We only work with providers who meet our quality criteria. And all our providers sign up to collecting and sharing clinical outcomes with us and, where applicable, national registries to make everything as clear as possible for you.

More information on networks can be found at [aviva.co.uk/health-network](https://aviva.co.uk/health-network)

## What happens in an emergency?

If you require emergency treatment as a result of an accident or illness, you'll normally be taken to the accident and emergency department of your nearest NHS hospital. The NHS is best placed to offer emergency treatment and facilities which aren't normally available at private hospitals.

If you need further care after the initial treatment and are considering private facilities, please discuss this with your NHS hospital doctor and contact the customer service helpline. You'll be able to discuss your claim in detail with an experienced adviser, to ensure you have access to the most appropriate facilities when you need them.

## Reimbursement for NHS amenity beds

An NHS amenity bed is a bed which you pay for in a single room or side ward in an NHS hospital where you are receiving NHS in-patient or day-patient treatment. If that treatment would have been covered by the policy if you'd chosen to receive it as a private patient, we'll reimburse you for the cost of the amenity bed.



## Private Healthcare Information Network

You can find independent information about the quality and cost of private treatment available from doctors and hospitals from the Private Healthcare Information Network: [phin.org.uk](https://phin.org.uk)

# Our wellbeing services

We're dedicated to helping you live your best life. That means encouraging you to consider your wellbeing in terms of everything you do - what you eat, how active you are and your mental health.

By promoting healthier habits and small, positive shifts in attitudes and actions, we help people make informed, balanced and beneficial lifestyle choices.

## Stress Counselling helpline

The Stress Counselling helpline can be a good place for you to get help with personal or work-related stress issues. Talking and sharing can be the first step in helping to work through problems and resolve them.

The Stress Counselling helpline is free to use all year round. Call **0800 092 3189** for a confidential chat with a trained counsellor (available to members aged 16 or over).

For joint protection, telephone calls may be recorded and/or monitored. Calls to 0800 numbers from UK landlines and mobiles are free.

## Get Active, feel the benefits\*

Get Active helps you stay fit and healthy with discounts on online workouts, over 3,000 health and fitness clubs nationwide and a variety of discounted products and services to help you and your family get active and keep healthy.

Cancer Care with Get Active offers discounted products and services that can help support the daily living adjustments a cancer diagnosis and treatment can bring, as well as offers on services and experiences that may enhance quality time spent with family and close friends.

For more information on Get Active and terms and conditions, please visit [getactive.aviva.co.uk](https://getactive.aviva.co.uk) and enter the code **HCGLRG** when prompted - its as simple as that. Terms and conditions and the privacy policy can be viewed before signing up.

The sign-up process for some offers, such as health and fitness clubs, means you'll enter a binding contract which may include conditions such as minimum term and monthly fees. Please read the terms and conditions relating to your chosen offers carefully.

## Mental health support\*

We want to help you when things become too much. If you're experiencing stress, anxiety or poor mental health, it can be difficult to get back on track.

Aviva can help you manage and improve your mental health by providing you with access to helpful information, videos and advice.

For more details on the support available, please visit [aviva.co.uk/mental-health-support](https://aviva.co.uk/mental-health-support).

\*These services are non contractual and could be changed or withdrawn at any time. To be eligible for Wellbeing services, you must be a permanent resident of Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man

# General information about your company healthcare policy

## Change of details

Please advise your company immediately should any of your, or any of your dependants' personal details change e.g. your home address, name or if you wish to add new dependants to your family cover.

You must have the legal right to reside, and be physically living, in the UK for the duration of the policy year, other than trips abroad totalling no more than three months during the policy year. You must tell your company as soon as possible if this ceases to be the case, or if it might reasonably be expected that you may cease to satisfy this criteria following renewal of the policy.

## If you leave your company or policy

If you leave your company, have your membership removed by your company or if you decide to leave the policy, your membership of the policy may cease immediately or cease on an agreed date between you and your company, even if treatment was pre-authorised by Aviva. However, you may be entitled to benefit from continued private healthcare on an individual policy with no further personal medical exclusions being applied. Benefits, exclusions, terms and conditions on an individual policy may be different to those on this policy.

If you'd like to discuss this further, please contact your group administrator or our sales advice line on **0800 142 142**.

Lines are open Monday to Friday 9am - 5pm.

Calls to and from this number may be monitored and/or recorded.

To qualify for continued cover, you need to apply within 45 days from the date your previous cover ceases. If more than 45 days have gone by, you'll need to complete a member health declaration which may affect your underwriting.

## What about tax?

Under current UK tax rules, the contribution that's paid to us for your inclusion on the policy arises from your employment. This means it is a taxable benefit. Please contact your group administrator if you require further information.

Insurance Premium Tax, which is a tax applied to the payments you make for your insurance, is included in your premium at the appropriate rate.


Except where specified, this document reflects our understanding of the relevant law (and regulatory guidance) as at November 2024, which is subject to change.

## If you've any cause for complaint

Our aim is to provide a first-class standard of service to our customers at all times, and to do everything we can to ensure you're satisfied. However, if you ever feel we've fallen short of this standard and you've cause to make a complaint, please let us know.

Our contact details are:

 **Aviva Health UK Ltd,  
Complaints Department,  
PO Box 540,  
Eastleigh,  
SO50 0ET**


 **0800 051 7501**


 **hcqs@aviva.com**

Calls may be monitored and/or recorded.

We've every reason to believe that you'll be totally satisfied with your Aviva policy, and with our service. It's very rare that matters can't be resolved amicably. However, if you're still unhappy with the outcome after we've investigated and feel that there's additional information that should be considered, you should let us have that information as soon as possible and we'll review it. If you disagree with our response or if we haven't replied within eight weeks, you may be able to take your case to the Financial Ombudsman Service to investigate. Their contact details are:

Please note that the Financial Ombudsman Service will only consider your complaint if you've given us the opportunity to resolve the matter first. Making a complaint to the Ombudsman won't affect your legal rights.

 **The Financial Ombudsman Service  
Exchange Tower,  
London E14 9SR**

 **0800 023 4567**

 **complaint.info@financial-ombudsman.org.uk**

 **financial-ombudsman.org.uk**

## Clinical complaints

Clinical services or providers aren't regulated by the Financial Conduct Authority (FCA) and aren't subject to our complaint process, set out above.

Complaints relating to the conduct or competency of your specialist, or the facilities at which they practise, need to be directed to the specialist and hospital/clinic directly.

For your information, the responsibility for investigating and responding to clinical complaints is as follows:

- if your complaint is about a hospital/clinic or specialist, whether through a network or otherwise, it will be investigated in accordance with the complaints process in force at the relevant hospital/clinic.
- if your complaint relates to a third party clinical case manager, it will be investigated by the clinical provider who employs that case manager.
- if your complaint is about a network therapist (e.g. physiotherapist, counsellor, psychologist) it will be investigated by the independent clinical provider responsible for that therapist network.

Once you've contacted the provider who's responsible for investigating and responding to your clinical complaint, they should advise you of the full complaints process which will also include any escalation details, should you require these.

While Aviva don't have a role in investigating and responding to clinical complaints, Aviva record clinical complaint volumes and investigation outcomes. If you'd like to inform us of a clinical complaint outcome please contact us using the contact details above.

## The Financial Services Compensation Scheme (FSCS)

We're covered by the FSCS. You may be entitled to compensation from the scheme if we can't meet our obligations. This depends on the type of business and the circumstances of the claim.

Further information is available from: [fscs.org.uk](https://www.fscs.org.uk).



# Personal Information


Aviva Health UK Limited and Aviva Insurance Limited are the main companies responsible for your Personal Information (known as the controller(s)).

## Personal Information we collect and how we use it

We collect and use Personal Information about you in relation to our products and services. Personal Information means any information relating to you or another living individual who is identifiable by us. The type of Personal Information we collect and use will depend on our relationship with you and may include more general information (e.g. your name, date of birth, contact details) or more sensitive information (e.g. details of your health or criminal convictions).

Some of the Personal Information we use may be provided to us by a third party. This may include information already held about you within the Aviva group, information we obtain from publicly available records, third parties and from industry databases, including fraud prevention agencies and databases.

This notice explains the most important aspects of how we use your Personal Information, but you can get more information by viewing our full privacy policy at [aviva.co.uk/privacypolicy](https://www.aviva.co.uk/privacypolicy) or requesting a copy by writing to us at:

 **The Data Protection Team,  
Aviva,  
PO Box 7684,  
Pitheavlis,  
Perth,  
PH2 1JR.**

If you're providing Personal Information about another person you should show them this notice.

We use your Personal Information for a number of purposes including providing our products and services and for fraud prevention.

We also use profiling and other data analysis to understand our customers better, e.g. what kind of content or products would be of most interest, and to predict the likelihood of certain events arising, e.g. to assess insurance risk or the likelihood of fraud.

We may carry out automated decision making to decide on what terms we can provide products and services, deal with claims and carry out fraud checks. More information about this can be found in the "Automated Decision Making" section of our full privacy policy.



## How we share your Personal Information with others

Your Personal Information may be shared with other Aviva group companies and third parties (including our suppliers such as those who provide claims services and regulatory and law enforcement bodies). We may transfer your Personal Information to countries outside of the UK but will always ensure appropriate safeguards are in place when doing so.

## Your rights

You have certain data rights in relation to your Personal Information, including a right to access Personal Information, a right to correct inaccurate Personal Information and a right to erase or suspend our use of your Personal Information. These rights may also include a right to transfer your Personal Information to another organisation, a right to object to our use of your Personal Information, a right to withdraw consent and a right to complain to the data protection regulator. These rights may only apply in certain circumstances and are subject to certain exemptions. You can find out more about these rights in the “Data Rights” section of our full privacy policy or by contacting us at [dataprt@aviva.com](mailto:dataprt@aviva.com).

## Contacting us

If you’ve any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection Team by either emailing them at [dataprt@aviva.com](mailto:dataprt@aviva.com) or writing to the **Data Protection Officer, Level 5, Pitheavlis, Perth PH2 9NH.**

If you’ve a complaint or concern about how we use your personal information, please contact us in the first instance and we’ll attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.





## **And finally...**

If you have any queries, please contact us using the customer service helpline number in your member documentation or chat with us through our LiveChat facility on MyAviva.

# Notes



## Getting in touch

The customer service helpline number can be found in your member documentation. Our team of advisers are available to take your calls from:

**8:00am - 6:30pm Monday to Friday**


**9:00am - 1.00pm Saturday**

**Closed on bank holidays**

The cost of calls to 01/02/03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from

## Stress Counselling helpline

To talk to an experienced counsellor phone


 0800 092 3189


This benefit is available for members aged 16 and over.

## Need this in a different format?

Please get in touch with Aviva if you would prefer this brochure (**GEN6893**), in large print, braille or as audio.

## How to contact us

 0800 092 4590

 [contactus@aviva.com](mailto:contactus@aviva.com)

 [aviva.co.uk](http://aviva.co.uk)

Lines are open Monday to Friday from 8.00am – 6.30pm.

Calls may be recorded and/or monitored.



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Registered Office: 8 Surrey Street, Norwich, NR1 3NG. Authorised and regulated by the Financial Conduct Authority. Firm Reference Number 308139.  
A wholly owned subsidiary of Aviva Insurance Limited.

This insurance is underwritten by Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202153.

Aviva Health UK Limited acts as agent of Aviva Insurance Limited for the purposes of: (i) receiving premium from our clients; and (ii) receiving and holding claims money and premium refunds prior to transmission to our client making the claim or entitled to the premium refund.