



No.1 Police Healthcare Scheme Guide

Effective from 1 January 2012

Welcome to the No.1 Police Healthcare Scheme

This guide provides an overview of the benefits available to you under your Scheme, as well as the process you should follow to use them. If you have any questions relating to any aspect of the No.1 Police Healthcare Scheme, please call 0800 980 7419.

Your Healthcare Scheme has been designed to provide you with fast access to treatment in the event of an illness or injury. You have access to quality private treatment with the choice of specialist and hospital location.

Your Scheme is administered by Simplyhealth, a leading medical benefits provider that specialises in managing the healthcare schemes of major organisations.

The No.1 Police Healthcare Scheme Helpline

There is a dedicated Helpline available to make accessing private treatment and the claims process as easy as possible.

As there are some healthcare costs that are not covered by your Scheme, it is important that you contact the Helpline **before** arranging treatment. If you undergo treatment that has not been authorised by the Helpline, you could have to pay some or all of the costs.

When you call the Helpline, you will be asked some questions to confirm your cover, such as:

- What medical condition are you suffering from?
- When did your symptoms begin?
- When did you first see your GP about this condition?
- What is the name of your specialist/therapist?
- What treatment has been recommended?
- When is your treatment due to take place?

What are you covered for?

Your Healthcare Scheme is designed to cover treatment for curable illnesses or injuries, known as acute conditions. Your Scheme does not cover long term chronic conditions. There are also a number of other conditions and treatments which are not covered.

Call the Helpline before
arranging any treatment

0800 980 7419

Helpline Monday to Friday 8am to 6pm

Table of benefits

| Benefits payable subject to the terms and conditions of the Scheme | | |
|--|---|--|
| In-patient and day-patient treatment | NHS pay-bed and private hospital charges for: Accommodation, nursing, operating theatre, drugs, dressing, eligible surgical appliances and prostheses used in connection with treatment, physiotherapy, other ancillary charges and diagnostic tests including pathology, x-rays, ECG's and all medical scanning and imaging techniques including MRI, CT and PET scans | Full cover |
| | Accommodation for one parent or guardian accompanying a dependant(s) under 12 years of age who is undergoing eligible in-patient treatment | Full cover |
| | Fees for consultations and treatment charged by specialists including surgeons, anaesthetists and physicians | Full cover for customary and reasonable fees |
| | Oncology including radiotherapy and chemotherapy | Full cover |
| Out-patient treatment | Consultations and diagnostic tests including pathology, radiology, ECG's and ultrasound scans. Physiotherapy provided by a state registered physiotherapist, Acupuncture, Chiropractic treatment, Osteopathy and Homeopathy | Up to £1,000 a year for consultations and diagnostic tests. Up to £500 a year of the £1,000 for Physiotherapy and other therapies. Up to £250 a year of the £1,000 for complimentary medicine. |
| | All computerised tomographic scanning and medical imaging techniques including MRI, CT and PET scans | Full cover |
| | Oncology including radiotherapy and chemotherapy | Full cover |
| Other services | Nursing at home arranged by a specialist for medical reasons following in-patient or day-patient treatment | Up to £600 per year |
| | Transport by private ambulance in the UK when medically necessary for the purpose of treatment | Up to £60 for each single trip up to an overall max amount of £120 |

Which hospitals can be used?

Cover is provided for most private hospitals. It is important that you contact the Helpline for confirmation that cover is available at your chosen hospital.

Call the Helpline before arranging any treatment

0800 980 7419

Helpline Monday to Friday 8am to 6pm

Rapid Access Physiotherapy Service

Your Healthcare Scheme has special arrangements for Physiotherapy treatment of musculoskeletal injuries, such as back and neck pain. Please contact the Helpline if you are suffering from a musculoskeletal condition and they will advise you how you can access treatment without the need for a GP referral.

Cover for existing medical conditions

There are a number of medical conditions for which your Healthcare Plan will not provide cover. You will not normally be covered for an illness which you are suffering from or already had before the start of your Plan membership.

This is known as a pre-existing condition. If any specific exclusions apply, you will be made aware of these.

What is not covered

The following services are not normally covered by your Scheme

- The first £100 of eligible treatment per person per year
- Chronic conditions
- The services of a GP (except for a contribution towards the completion of claim forms)
- Drugs and dressings provided whilst an out-patient
- Dental treatment unless listed as an oral surgical procedure carried out by a specialist. An oral surgical list is available on request from the Helpline
- Dental appliances
- Sight testing or the provision of spectacles or contact lenses
- Hearing tests unless recommended by your specialist for diagnostic purposes
- Hearing aids
- Routine monitoring and examinations or health screenings even if recommended by a GP or specialist
- Cosmetic treatment, other than as a result of an accident or illness
- Normal pregnancy and childbirth
- Infertility investigations (and/or treatment)
- HIV/AIDS unless contracted during a documented police duty related incident
- Learning difficulties, behavioural and developmental problems, including dyslexia, Attention Deficit Disorder (ADD), shortness of stature or delayed speech
- Treatment for sexually transmitted diseases
- Gender re-assignment
- Donor or autologous organ, bone marrow and stem cell transplantation operations or related treatment
- Treatment for psychiatric conditions, or addictive conditions
- Injury from engaging in dangerous or professional sports or hobbies
- Personal items of expenditure incurred in hospital, such as newspapers, telephone calls, alcoholic beverages or visitors' meals
- Monitoring, adjustments, replacements and battery changes of implantable electronic devices
- Treatment relating to Ageing, menopause and puberty
- Treatment for allergies or allergic disorders
- Dialysis
- HRT and bone densitometry
- Treatment received outside the UK



No.1 Police Healthcare Scheme

For advice and Private Treatment authorisation
telephone the Helpline on

0800 980 7419

(8am – 6pm Monday to Friday)

Calling the Helpline

Contact the Helpline **before** you receive
private medical treatment or if you are unsure
of any aspect of your cover.

Monday to Friday 8am to 6pm

0800 980 7419

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

Please call the No.1 Police Healthcare Scheme Helpline if:

- You need to make a claim
- You have a musculoskeletal injury
- Your GP refers you for private medical care
- Your specialist/therapist recommends further treatment or investigations
- You need to be admitted to hospital

Full details about the No.1 Police Healthcare Scheme, including details of your benefits, copies of scheme literature, how to contact Simplyhealth and make a claim, as well as links to other useful websites can be found on the Scheme Microsite www.no1policehealthcare.co.uk

MyPlan

This internet service allows you to access information about your personal membership and claims being processed at any time.

To register, email your request confirming your full name to: dataservices@simplyhealth.co.uk

Once registered simply logon to <https://myplan.simplyhealth.co.uk> where you will be able to:

- Check your membership details held on the Simplyhealth administration system
- Check the status of any invoices being processed by Simplyhealth
- Download a copy of the full terms and conditions of your membership

How to use your Healthcare Scheme

It is important that you call the Helpline on 0800 980 7419 before you receive any medical treatment you think you may need to claim for. Failure to do so could result in you having to pay the cost of any treatment that is not covered by the Scheme.

Be guided by your General Practitioner (GP). They should always be consulted first, except in the case of emergencies, or where you require musculoskeletal treatment which has been authorised by the Helpline.

- 1 If you are suffering from a musculoskeletal injury or think you may need physiotherapy
 - Call the Helpline on 0800 980 7419 as soon as possible – your Healthcare Scheme has special arrangements for the treatment of musculoskeletal injuries, through a managed network of physiotherapists, without the need for a GP referral.
- 2 If your GP refers you for a diagnostic test or to see a specialist/therapist
 - Ask your GP for the name of your specialist/therapist.
 - Call the Helpline on 0800 980 7419 for authorisation before arranging this.
- 3 When you see the specialist
 - Take your authorisation letter/claim form with you.
- 4 If your specialist recommends treatment, diagnostic tests, referral to a specialist or nursing at home
 - Call the Helpline on 0800 980 7419 for authorisation before arranging this.
- 5 If you need to be admitted to hospital
 - Call the Helpline on 0800 980 7419 for authorisation. They may arrange for your treatment to be monitored by our clinical care managers and will arrange settlement of hospital charges directly with the hospital.
- 6 When you leave hospital
 - You will need to settle any personal expenses such as newspapers, telephone calls, alcoholic beverages or visitors' meals.
- 7 If your specialist recommends nursing at home or out-patient treatment
 - Call the Helpline on 0800 980 7419 to obtain authorisation.
- 8 If you receive any invoices for treatment
 - You will need to forward these within six months of treatment to: Simplyhealth, James Tudor House, 90 Victoria Street, Bristol BS1 6GH. Invoices submitted later than six months might not be settled.
 - Please attach a note giving your name, patient's name (if different) Healthcare Scheme name and authorisation number.

Data Protection

Simplyhealth Data Protection Notice

Simplyhealth fully complies with the Data Protection Act 1998. Full details can be found in your members handbook.

Scheme administration

The administrator of this Healthcare Scheme is Simplyhealth. Simplyhealth is the trading name of Simplyhealth Administration Services Ltd.

Medical information

All medical information will be kept confidential. Information will only be given to those involved with your treatment or care, your GP or their agents or any other organisation or individual who may be responsible for meeting the cost of your treatment.

Member communication

All documents regarding your Scheme membership or any claim will be sent to the principal member.

Telephone calls

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

Contact

Questions and Complaints

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

The Customer Services Manager
Simplyhealth
James Tudor House
90 Victoria Street
Bristol BS1 6GH
Fax: 0800 980 8540

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 and regulated by the Financial Services Authority. Your calls may be recorded and monitored for training and quality assurance purposes.