

This is a summary of the scheme benefits.

Full details of benefits and exclusions are given in the scheme rules, a copy of which is available upon request.

Benefits	Bronze option	Silver option	Gold option	Notes
Excess	£100	£100	No excess	Each member, every scheme year
Treatment as an in-patient or day-patient at:	a facility recognised by us as part of a network or if we don't have a network for your symptoms or condition, a hospital on the Key hospital list or an NHS hospital recognised by us		a facility recognised by us as part of a network, a hospital on the Extended hospital list or an NHS hospital recognised by us	
Six week rule:	In-patient and day-patient treatment, including accident or emergency admissions, are not available if the NHS waiting list for your treatment is less than six weeks	Not applicable	Not applicable	
Hospital charges	In full	In full		Including accommodation and meals, nursing care, drugs and surgical dressings and theatre fees
Specialists' fees	Subject to Aviva's fee guidelines for specialists	Subject to Aviva's fee guidelines for specialists	In full	
Diagnostic tests	In full	In full		Including endoscopy, removal of tissue for biopsy, blood tests, X-rays and ECGs
NHS cash benefit	Not available: <ul style="list-style-type: none">– Where the treatment has a wait of less than six weeks on the NHS (including accident or emergency admissions)– for cancer treatment (see 'benefits for cancer treatment' section), or– if you claim the cost of an NHS amenity bed for the same treatment	Not available: <ul style="list-style-type: none">– for the first three nights following an accident or emergency admission– for cancer treatment (see 'benefits for cancer treatment' section), or– if you claim the cost of an NHS amenity bed for the same treatment		£150 per night where eligible treatment as an in-patient takes place without charge. Maximum of 35 nights
Radiotherapy/chemotherapy	In full			
Treatment for pain in the back, neck, muscles or joints (musculoskeletal conditions)	In full – Six week rule does not apply	In full		Benefit available when using the Fast Track Physio Service

Benefits	Bronze option	Silver option	Gold option	Notes
Treatment as an out-patient at:	a facility recognised by us as part of a network or if we don't have a network for your symptoms or condition, at a hospital recognised by us		a facility recognised by us as part of a network or at a hospital recognised by us	
Consultations with a specialist	If directly leading to, or following within six months of, related eligible treatment as an in-patient or day-patient. Subject to Aviva's fee guidelines for specialists	Subject to Aviva's fee guidelines for specialists	In full	
Treatment by a specialist as an out-patient	No benefit	Subject to Aviva's fee guidelines for specialists	In full	Including hospital fees, equipment charges and anaesthesia
Diagnostic tests	If directly leading to, or following within six months of, related eligible treatment as an in-patient or day-patient, or related eligible radiotherapy/chemotherapy as an out-patient. Subject to Aviva's fee guidelines for specialists	Subject to Aviva's fee guidelines for specialists	In full	Including blood tests, X-rays, scans and ECGs. CT, MRI or PET scans as an out-patient will only be paid if they are at a recognised diagnostic centre.
Radiotherapy/chemotherapy	In full			
Treatment for pain in the back, neck, muscles or joints (musculoskeletal conditions)	In full			Benefit available when using the Fast Track Physio Service
GP referred physiotherapy, osteopathy, acupuncture or chiropractic treatment for conditions other than pain in the back, neck, muscles or joints (musculoskeletal conditions)	No benefit	Up to 10 sessions in combined total, per condition. Subject to Aviva's fee guidelines for practitioners	Up to 10 sessions in combined total, per condition	Each member, every scheme year
Additional benefits				
Chronic and GP referred services benefit , consisting of: Specialists' fees for consultations and diagnostic tests for non-acute conditions and for previously acute conditions GP referred radiology and pathology for conditions other than pain in the back, neck, muscles or joints (musculoskeletal conditions)	No benefit	Up to £1,000 in combined total. Subject to Aviva's fee guidelines for specialists	Up to £2,500 in combined total	Each member, every scheme year. CT, MRI or PET scans as an out-patient will only be paid if they are at a recognised diagnostic centre.
Home nursing	In full			Immediately following eligible in-patient or day-patient treatment
Private ambulance	In full			
Parent accommodation when staying with a child	In full			Child of 15 and under receiving eligible treatment; one parent only
Minor surgery by a GP	Up to £100 per procedure			To see what procedures are eligible visit: aviva.co.uk/gp-minor-surgery
Hospice donation	£70 per day, up to 10 days			
Surgical procedures on the teeth performed in a hospital	In full. Subject to Aviva's fee guidelines for specialists. Six week rule applies	In full. Subject to Aviva's fee guidelines for specialists	In full	

Benefits	Bronze option	Silver option	Gold option	Notes
<p>Mental health benefit, consisting of:</p> <p>Mental health treatment as an in-patient or day-patient consisting of accommodation, nursing and specialists' fees</p> <p>Fees for mental health out-patient treatment such as counselling by a psychiatric therapist or psychiatric specialist</p>	Up to 28 days in combined total			<p>Benefit when using the mental health pathway.</p> <p>Includes:</p> <ul style="list-style-type: none">– benefit for chronic mental health conditions, if clinically appropriate– one addictive conditions programme during the lifetime of the scheme, if clinically appropriate. <p>Bronze members only - the six week rule does not apply to treatment under the mental health benefit and the standard restrictions on out-patient treatment don't apply</p> <p>Mental health treatment is not available under any other benefit of the scheme, except gender identity benefit (for Silver and Gold members), neurodevelopmental pathway and Talking Through Cancer benefit</p>
Stress Counselling helpline	Unlimited number of calls			Available to members aged 16 and over
<p>Gender identity benefit, consisting of:</p> <p>Counselling by a psychiatric therapist for mental health conditions directly related to gender identity</p> <p>Assessment with a gender identity specialist</p> <p>Initiation and monitoring of hormone treatment</p> <p>Consultations with a hormone specialist if required to re-stabilise medication</p>	No benefit		In full	As managed by Aviva's mental health provider
	No benefit		In full	
	No benefit		Two years	In total whilst a member of the scheme
	No benefit		In full	
<p>Neurodevelopmental benefit, consisting of:</p> <p>Pre-assessment screening for autism spectrum disorder (ASD), attention deficit hyperactivity disorder (ADHD) and Tourette's syndrome</p> <p>Assessment by a psychiatric specialist for ASD, ADHD and Tourette's syndrome</p> <p>Adapted cognitive behavioural therapy (CBT) for member's diagnosed with ASD, ADHD or Tourette's syndrome</p> <p>Consultations with a psychiatric specialist to support stabilisation and monitoring of ADHD medication</p>				<p>As managed by Aviva's clinical provider</p> <p>Bronze members only - the standard restrictions on out-patient treatment don't apply</p>
		In full		
		In full		
		In full		
		Up to two years		In total whilst a member of the scheme

Benefits	Bronze option	Silver option	Gold option	Notes
Cancer benefits				
Please note:	The six week rule does not apply to treatment for cancer, and the standard restrictions on out-patient treatment don't apply to cancer treatment received after the member has been diagnosed with cancer. In-patient or day-patient treatment to take place at a network facility or, if we don't have a network for the treatment that the member needs, at a hospital on the Key hospital list	In-patient or day-patient treatment to take place at a network facility or, if we don't have a network for the treatment that the member needs, at a hospital on the Key hospital list	In-patient or day-patient treatment to take place at a network facility or at a hospital on the Extended hospital list	
Hospital charges for surgery and medical admissions	In full			Including accommodation and meals, nursing care, drugs and surgical dressings and theatre fees
Specialists' fees	Subject to Aviva's fee guidelines for specialists	Subject to Aviva's fee guidelines for specialists	In full	
NHS cancer cash benefit for cancer treatment	£150 per day			
Post-surgery services	See scheme rules for specifics			Specialist services that a member may need, depending on the type of cancer and surgery they have had, for example; dieticians, stoma nurses and lymphoedema nurses
Chemotherapy	In full			
Radiotherapy	In full			
Hormone therapy	In full			To shrink a tumour before surgery or radiotherapy or where it's only available under specialist use and only within the licensing indications in the UK
Treatment for side effects of chemotherapy and radiotherapy	In full			Whilst a member is receiving chemotherapy or radiotherapy, we will pay for treatment prescribed by their specialist that they need to deal with their side effects, for example; antibiotics or anti-sickness drugs
Stem cell and bone marrow transplants	In full			
Targeted therapies	In full			When being used to achieve a cure
Targeted therapies, treatments and drugs used to maintain and control metastatic disease	In full			
Bone strengthening drugs (such as bisphosphonates)	In full			
Wig	Up to £100			In total whilst you are a member of the scheme (not per scheme year)
Mastectomy bra	Up to £100			In total whilst you are a member of the scheme (not per scheme year)

Benefits	Bronze option	Silver option	Gold option	Notes
External prostheses		Up to £5,000		For example: arms, legs, breasts, ears. We will contribute towards the cost of the <u>first</u> prosthesis after a member's surgery. This includes any cost for fitting the prosthesis
Genetic testing to support treatment		In full		If it is requested by a specialist to aid a diagnosis or to help determine the type of treatment required, and is carried out at a facility recognised by us
Molecular profiling		In full		Tests when they are being used to determine the most appropriate treatment and are carried out at a facility recognised by us
Monitoring		In full		Including diagnostic tests and consultations
Talking Through Cancer				Mental health assessment and out-patient therapy benefit for members who are diagnosed with cancer and are receiving treatment that would be paid for by the scheme
Ongoing needs		Up to five years		Such as regular replacement of tubes or drains
Preventative treatment for cancer		In full		Only if a member has already had treatment for cancer and the treatment took place when they were a member of the scheme
End of life care		See scheme rules for specifics		

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GEN7538 07/2023 REG002 © Aviva plc

