WTW Healthcare Concierge

Member guide

Making the most of your medical insurance



AVIVA

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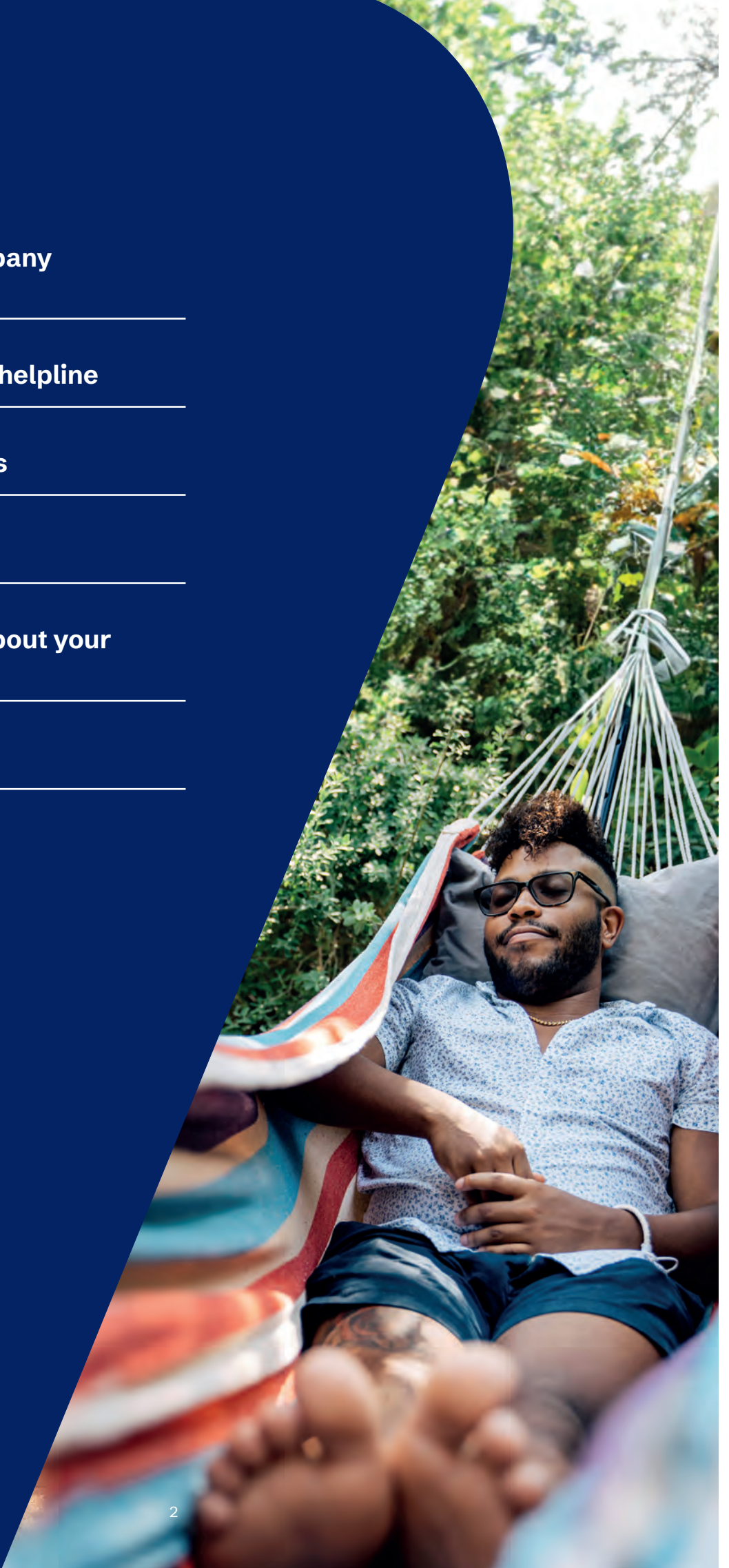
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Welcome to your company healthcare policy

When it comes to giving you access to healthcare 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.

Your member literature also includes a cover guide which explains the benefits available to you. 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, then please contact the Healthcare Concierge helpline number, which can be found in your member documentation.

Should you need to contact us for more details, or if you have a query on your healthcare policy, please call the Healthcare Concierge helpline number, which can be found in your member documentation.

Calls may be monitored and/or recorded.

'We' and 'us' in this document refers to WTW.



Healthcare Concierge helpline

The Healthcare Concierge helpline is managed by experienced healthcare nurses who provide confidential support and reassurance and will guide you through every step of the claims process.

The Healthcare Concierge helpline number can be found in your member documentation.
A team of healthcare nurses are available to take your calls from:

8am - 6pm Monday to Friday

Calls may be monitored and/or recorded.

How we can help you

It's likely that following a GP referral you'll have a number of questions about your symptoms and any proposed course of treatment. This isn't unusual, and the nurses are here to help. From the moment your GP suggests that a specialist should be consulted, experienced nurses will guide and support you throughout your claim. They'll be happy to answer any questions you may have about your treatment and your 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 may apply. If required, one of the nurses will be happy to go through, in more detail, the cover your policy provides and what is excluded under the terms of your policy.

Hospital information

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

Aviva's fee schedule

We pay specialist fees and all practitioner fees (such as physiotherapists, chiropractors, or osteopaths) up to the limits in Aviva's fee schedule. If your policy includes a mental health benefit, this will also apply to psychiatric specialist and psychiatric therapist fees.

If you receive treatment from a practitioner who charges above the fee guideline, it will be your responsibility to pay the difference. The fee schedule can be found at **aviva.co.uk/pmifees**

Wellbeing services

Aviva are 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, Aviva 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.

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).

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 3,500 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.

To find out more about Get Active visit **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 support you when things become to 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 helpful information, videos and articles.

For more details on the support available, please visit **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, your employees must be residents of Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man.

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 as hassle free as possible.

It's important that you contact the Healthcare Concierge helpline before you undertake any specialist consultations or receive any private medical treatment. On referral from your GP 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 there's 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; or
- for symptoms requiring GP referral, if your recommended specialist and hospital are recognised by Aviva.

If you don't contact the Healthcare Concierge helpline and 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 will be telephone assessed by experienced healthcare nurses. This means we can take all the necessary medical information from you over the telephone to confirm your cover.



The steps below outline the 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 your GP recommends a particular specialist and/or hospital, or
- an **open** referral – where your 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.

We strongly recommend that you call us before any consultations, diagnostic tests, or treatment takes place, so that we can discuss with you appropriate facilities or specialists. All claims have to be authorised in advance by us.

Step 2 – Call the Healthcare Concierge helpline

You can do this in either of the following ways:

Call your dedicated medical helpline number which is detailed in your member documentation.

- You'll be booked in to speak with your Healthcare Concierge nurse, who will call you at a convenient, pre-arranged time to talk through your proposed medical treatment.
- If you have a heart, cancer or mental health condition you can choose to be supported by one of the specialist nurses in the Healthcare Concierge team.

OR

Follow the link to the booking app **wtwco.com/en-gb/solutions/health-and-benefits** and book an appointment in the nurse's clinic

- If you'd like to discuss more than one condition, please book two consecutive appointments
- You'll usually need to have seen your GP for a referral – although physiotherapy may be possible without a referral – your nurse can advise you. The referral may be from your NHS GP or a digital GP consultation, if you have this service.
- The nurse will call you at the pre-arranged time

Please have the following information when you call:

- your policy number, which is detailed in your member documentation, and the name of your company. This will help us to confirm your identity
- the medical specialism of the specialist you need to see
- details of your condition, including symptoms, dates and diagnosis if known.

If there is a network for your condition we'll tell you and you can choose to use the network, or:

- If you've been given a named referral, we'll check to make sure the specialist is recognised by Aviva and works within their fee guidelines. To view Aviva's fee guidelines for specialists visit **aviva.co.uk/pmifees**.
- If it's an open referral, Aviva will use their specialist finder database to select an appropriate specialist and/or hospital.

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 the Healthcare Concierge helpline with these details.

Once you've called us with these details, we can confirm whether or not your treatment's covered and provide information about where you can receive treatment, whether this is through Aviva's networks, at a hospital on your list or at other facilities recognised by Aviva.

Settling bills directly for you

All eligible bills will be settled by Aviva, directly with the treatment provider. If you do receive a bill for your treatment, please send a copy, together with your policy number, to Healthcare Concierge, so that payment can be arranged. Please send it to:

Healthcare Concierge
WTW
Suite L1C, 1 Booths Park
Chelford Road
Knutsford
Cheshire
WA16 8GS

@ Or you can email: **hbgb.advocateteam@wtwco.com**

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



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 hospital doctor and contact the Healthcare Concierge helpline. You'll be able to discuss your claim in detail with one of a team of experienced healthcare nurses, to ensure you have access to the most appropriate facilities when you require 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.

Change of details

Please advise your HR Department immediately should any of your, or any of your dependants' personal details change e.g. your home address or 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, after renewal, you will no longer be able to satisfy this criteria.

What about tax?

Under current UK tax rules, the contribution that's paid to Aviva 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 the premium at the appropriate rate.

Except where specified, this document reflects our understanding of the relevant law (and regulatory guidance) as at May 2025, which is subject to change.

PHIN

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**

General information about your healthcare 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 medical cover on an individual policy. 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 the Healthcare Concierge helpline or your financial adviser.

Lines are open **Monday to Friday 8am - 6pm**.
Calls 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 will be required to complete a member health declaration which may affect your underwriting.

If you've any cause for complaint

Healthcare Concierge and Aviva's aim is to provide a first-class standard of service to our customers, 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 contact your nurse or request to speak to the nurse manager at Healthcare Concierge in the first instance:

Healthcare Concierge,
WTW,
Suite L1C, 1 Booths Park
Chelford Road
Knutsford
Cheshire
WA16 8GS

If you remain dissatisfied, please write with full details to:

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 satisfied with your Aviva policy, and with our service. It is very rare that matters can't be resolved amicably. However, if you're still unhappy with the outcome after Aviva have investigated it and feel that there is additional information that should be considered, you should let Aviva have that information as soon as possible so that it can be reviewed.

If you disagree with Aviva's response or if they haven't replied within eight weeks, you may be able to take your case to the Financial Ombudsman Service to investigate. Its contact details are:

The Financial Ombudsman Service
Exchange Tower,
London
E14 9SR

0800 023 4567

complaint.info@financial-ombudsman.org.uk

financial-ombudsman.org.uk

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

Clinical complaints

Clinical services or providers aren't regulated by the Financial Conduct Authority (FCA) and aren't subject to our complaints process, set out above. However, if you've cause to make a complaint, please contact your nurse or request to speak to the nurse manager at Healthcare Concierge in the first instance.

Complaints relating to the conduct or competency of your specialist or the facilities at which they practise, can also 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 third party 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 Aviva of a clinical complaint outcome please contact us using the contact details above.

The Financial Services Compensation Scheme (FSCS)

Aviva are covered by the FSCS. You may be entitled to compensation from the scheme if they can't meet their obligations. This depends on the type of business and the circumstances of the claim.

Further information is available from the website: **fscs.org.uk**



Personal Information

In this section any references to “we”, “us” or “our” refer to Aviva Health UK Limited and WTW.

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 Aviva’s full privacy policy at **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

WTW’s policy is available at **wtwco.com/en-gb/notices/privacy-notice-h-and-b**. If you are 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 Aviva's full privacy policy or by contacting **dataprt@aviva.com** and in the "Choices and access" section of the WTW privacy policy or by contacting **privacy@willistowerswatson.com**.



Notes

Getting in touch

Our aim is to make it as easy as possible to get all you need from your policy. If you want to access any of the helplines, here's a reminder of the numbers you need to call:

The Healthcare Concierge helpline number can be found in your member documentation. A team of healthcare nurses are available to take your calls from:

8am – 6pm Monday to Friday

Calls may be monitored and/or recorded.

Stress Counselling helpline

To talk to an experienced counsellor

0800 092 3189

This service is available for members aged 16 and over.

Need this in a different format?

Please get in touch with Aviva if you'd prefer this brochure (**GEN6897**) in large print, braille, or as audio.

How to contact us

0800 092 4590

contactus@aviva.com

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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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.

aviva.co.uk/health

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