

Group Healthcare Deposit Account

Making a difference to your future



| Employee

Introducing the Group Healthcare Deposit Account

Your employer has decided to offer you private healthcare

But not just any private healthcare – a Group Healthcare Deposit Account from National Friendly.

What's so different about it? Unlike other policies where everyone is grouped together, it offers comprehensive healthcare with you as the named plan holder.

You'll receive your own account number and personalised statement every year. What's more, if you leave your employer and take out an individual plan with National Friendly you can take your cover with you.

Now doesn't all that sound like a friendlier kind of healthcare?

For more details about your new policy, take a look in the 'Your policy explained' document.

Private Medical Insurance with a difference

Cash if you claim, cash if you don't

When payments go towards a normal healthcare policy all of the premium will go to the insurance company. But not with the Group Healthcare Deposit Account, instead 25% of the monthly premium goes into a personal deposit account. This is used to help fund claims you make in the future. Your deposit account balance can be added to by you and your employer.

A generous top-up sum supplements the amount you can claim.

Rest assured, we will only use the money in your deposit account if you make a claim.

Other key benefits you can look forward to include:

- Comprehensive medical care including private consultations, surgery, recognised alternative therapies, cancer and heart treatment.
- A range of dental and optical cover, including eye tests.
- Health screening and counselling.
- Cash payments for overnight stays in an NHS hospital.
- An unrestricted choice of private and treatment locations, as well as the option to use the NHS.
- Your employer chooses a monthly premium, from as little as £40 a month.

How it works

This is your own personal plan Dependants can also be covered at extra cost

- You do not pay any premiums – your employer pays these.
- 25% of each month's premium payment goes into your personal deposit account.
- If you make a claim, the first 10% of it comes from your personal deposit account*.
- You will pay tax on money your employer puts into the scheme.
- You have the option to build up your entitlement to claim by paying into your personal deposit account. Any remaining money from your personal contributions will be available to you if you leave your company. Your employer will receive back all other remaining deposit payments.
- The personal deposit account is not a savings account therefore we don't pay interest on the deposit account balance.
- Your plan continues until you leave your employer or you reach 70. The maximum age for joining is 69.
- For the first ten years your employer chooses to pay an additional £10, £15 or £20 a month providing top-up cover for claims up to £30,000, £45,000 or £60,000 respectively. Top-up premiums are reviewable after 5 years. Top-up does not cover NHS payments or dental & optical claims.
- All premiums will be subject to reviews every 5 years

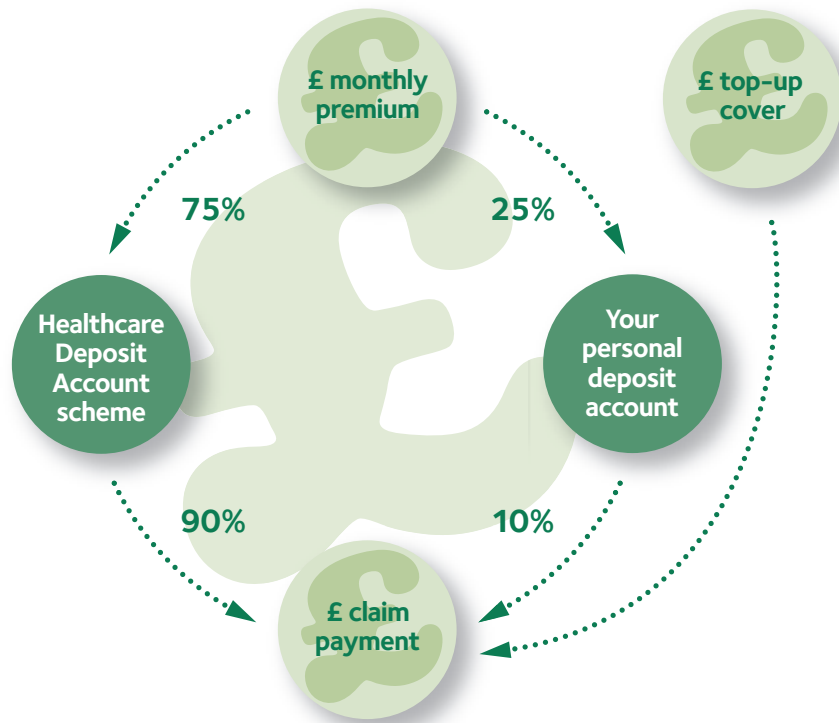
* own share percentage is subject to review and may change in the future

What's covered

Your Group Healthcare Deposit Account pays for all the following:

- Private medical care.
- NHS overnight stays.
- Common claims such as specified dental treatment and optical bills, including eye tests and laser eye treatment (waiting periods apply).
- Counselling should you suffer stress or hardship at work or at home.
- Health screening if you want a check-up (waiting periods apply).

You can have your treatments anywhere in the UK. All we ask is that the specialist performing your treatment is from a recognised body and the cost is close to the expected average.



Don't forget

The amount you can claim depends on the level of cover chosen and the amount in your personal deposit account.

Your level of cover

Your company has chosen your monthly premium amount and this determines how much cover you get, as shown in the table below

Premium you pay		Maximum level of cover you get			
Your monthly premium	10 year top-up premium	Annual medical cover	10 year top-up cover	Annual dental & optical cover	NHS hospital stay payments per night
£30	Either: £10, £15 or £20pm	£15,000	Either: £30,000, £45,000 or £60,000	£450	£30
£40		£20,000		£600	£40
£45		£22,500		£675	£45
£50		£25,000		£750	£50
£60		£30,000		£900	£60
£70		£35,000		£1,050	£70
£75		£37,500		£1,125	£75
£80		£40,000		£1,200	£80
£90		£45,000		£1,350	£90
£100		£50,000		£1,500	£100
£105		£52,500		£1,575	£105
£125		£62,500		£1,875	£125
£150		£75,000		£2,250	£150
£175		£87,500		£2,625	£175
£200		£100,000		£3,000	£200

All limits are per plan and not per family member. Listed premiums are inclusive of Insurance Premium Tax at 5%.

Please note:

- These are the maximum levels of cover available each year. But the amount you claim also depends on your personal deposit account balance.
- You can only make one optical claim every other year per plan.
- You can only claim a maximum of ten NHS hospital overnight stays each year.
- Please check your individual policy schedule for your levels of cover.
- Top-up may not be used for NHS payments or dental & optical claims.

Making a claim

Your personal account will pay a set percentage of the cost and we'll pay the rest

Your claim payment depends on:

- How much cover your employer has chosen.
- Your ability to fund 10%* of each claim from your personal deposit account.
- How much of your top-up cover remains.



Working out how much you can claim

Simply multiply how much is in your personal deposit account balance by ten.

For example:

Mrs Roberts has a balance of £200 in her personal deposit account
 $£200 \times 10 = £2,000$

So, she can claim a maximum of £2,000

The maximum you can claim will depend on the chosen level of cover.



Top-up

Your employer will pay an additional top-up fee of £10, £15 or £20 a month. This gives you an extra £30,000, £45,000 or £60,000 respectively, of medical cover in case you don't have enough money in your personal deposit account to meet your share of a claim. This lasts for the first 10 years or until it runs out, whichever is sooner. When it ends, your employer will be offered terms to extend it.

See 'Your policy explained' for how to claim

*own share percentage is subject to review and may change in the future

The cost of treatment

This table gives you an idea of how much private medical treatment can cost.

Treatment	Cost	
	From	To
Breast lump removal	£1,530	£2,500
Coronary angioplasty	£8,800	£14,175
Hernia surgery	£1,650	£3,800
Haemorrhoids removal	£1,575	£3,075
Hip replacement	£8,200	£10,300
Knee arthroscopy	£1,650	£3,150
Prostate surgery	£4,050	£5,100
Varicose vein treatment (one leg)	£1,650	£2,300
Cataract removal	£1,700	£3,250
Cruciate ligament repair	£3,675	£6,400
Hysterectomy	£5,000	£6,700
Carpal tunnel release	£900	£2,100
Colonoscopy (bowel examination)	£1,100	£1,650
Knee replacement	£9,300	£14,600

The costs shown reflect typical prices for patients paying their own bills. Prices for insurers will be higher but you should get an idea of costs involved.

¹ www.spirehealthcare.com/Patient-Information/Paying-for-treatment/Guide-prices-for-Spire-treatments/

If you've never had private medical treatment before, it's difficult to know how much a treatment can cost. So you may question how much cover your employees will need? However, looking at the figures above you

can see just how much the cost of treatment is. Prices do vary between hospitals and will depend on the complexity of the treatment, but this gives you a general guide¹.

My health cover

What's covered and what's not

Your Group Healthcare Deposit Account covers the cost of private medical treatment for medical conditions that develop after you join.

Here is a summary of what is and isn't included. Please see pages 19–22 in the 'Your policy explained' document for full details.

What's covered

Medical cover

- Surgical operations
- Consultations
- Physiotherapy
- Cancer treatment
- Heart surgery
- Diagnostic investigations
- Acupuncture
- Homeopathy
- Chiropody
- Ambulance fees

Dental cover

- Bridges
- Inlays
- Crowns
- Dental implants
- Dentures
- Extractions
- Fillings

Optical cover

- Laser eye treatment
- New contact lenses
- New glasses
- Repairs
- Prescription sunglasses
- Eye tests

Health screening

- £350 stand alone benefits

Counselling

NHS hospital payments

- Up to 10 overnight stays

What's not covered

- Conditions specifically excluded on your policy schedule based on health problems disclosed on joining, or, pre-existing conditions which fall within the two year exclusion period for moratorium underwriting
- Cosmetic treatments
- Dental and optical claims in the first six months of your policy
- Unlisted dental bills including check-ups
- GP charges
- Health screening in the first six months
- HIV or AIDS related conditions
- Laser eye treatment in the first twenty-four months of your policy
- Long-term or chronic conditions
- Overseas treatment
- Pregnancy or fertility-related treatments
- Surgical or medical appliances

We're here to help

Rest assured you'll always be in safe hands

Even though private healthcare is more expensive than ever, your Group Healthcare Deposit Account gives you peace of mind that as long as your personal deposit account meets your share of a claim, we'll pay the rest.

Our experienced customer support team are always happy to help with any aspect of your account. And if you do need to claim, we'll be on hand every step of the way. From filling in paperwork to finding a suitable surgeon or specialist, we'll give you the help you need, whenever you need it.

Next steps

Thank you for taking the time to read this booklet. If you're interested in finding out more about your Group Healthcare Deposit Account please read the 'Your policy explained' document for full details.

If you have any questions call us on

0800 195 9245

(8am-6pm weekdays, calls are recorded for quality purposes)

Email enquiries@nationalfriendly.co.uk

www.nationalfriendly.co.uk

A friend you can trust

**As a Friendly Society and a mutual,
we use our profits to benefit our members**

National Friendly is a healthcare provider with over 140 years of experience. We were formed way back in 1868, long before there was a National Health Service. In fact, we were asked by the government to help run state healthcare from 1912, and then later in 1948 help set up the NHS as we know it today.

As a friendly society, we do not have any shareholders. Instead we use our profits to benefit our customers – who are our members. By working solely for our members, we can focus on providing only the best services possible.

Which is why, as someone with a Group Healthcare Deposit Account, we're pleased to welcome you as one of our members, with all the advantages this brings.

Other products available

Savings & Investments

- Tax-Free Savings Plan
- Investment ISA
- With-Profits Bond

Health & Life Cover

- 50+ Life Plan

**For extra information on this product or to request
a copy in Braille, large print or audio please call us on:**

0800 195 9245

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National Friendly is a trading name of National Deposit Friendly Society Limited.

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