



# Saga Key Treatments + Heart and Saga Key Treatments

Membership Handbook

SAGA

Healthcare done properly

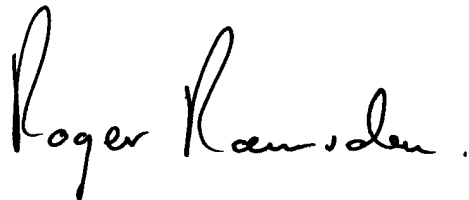
# Welcome to Saga Key Treatments

Thank you for choosing a Saga Key Treatments + Heart or Saga Key Treatments plan, which we have arranged to be underwritten by AXA PPP healthcare Limited. We aim to provide the highest level of care and service possible for our customers, so we have designed this policy with your needs in mind.

This booklet describes your cover in detail and should provide you with all you need to know about your policy, including how to go about making a claim. We have tried to make sure it is as straightforward and as easy to understand as possible. It is also organised into sections to help you quickly find the information you need.

Please take the time to read this booklet carefully to make sure you fully understand what you are covered for, and to ensure that your policy gives you the cover you want.

If you have any questions at all, feel free to call us on the relevant telephone number overleaf and one of our customer care advisers will be happy to help.

A handwritten signature in black ink that reads "Roger Ramsden". The signature is written in a cursive style with a period at the end.

Roger Ramsden  
Chief Executive

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## Contacting us

While it is important that **you** read and understand your **policy** handbook, **we** understand that it is often easier to call **us** to obtain information. So **we** have a team of Claims Personal Advisers to help **you**.

**You** must always call **our** Claims Personal Advisers on 0845 300 4459 when **you** need **treatment**. Please remember **you** must obtain written authorisation for any claim from **us** before starting **treatment**. If **you** do not, **we** will be unable to pay for the **treatment you** receive.

## Quick reference guide for important information

Saga Key Treatments + Heart and Saga Key Treatments, are underwritten by AXA PPP healthcare, therefore any reference to '**we, us, our**' in this document means AXA PPP healthcare.

### To speak to a healthcare professional

#### Saga Health Information Line

**0800 17 40 17**

Available: day or night, 365 days a year.

**Our** health information service. See Section 11.

### To make a new claim or for help with an existing claim

#### Claims Personal Advisory Team

**0845 300 4459**

Available: Monday to Friday 8am-8pm, Saturday 9am-5pm.

Fax: 01892 503172

Please remember that **you** must obtain written authorisation for your claim from **us** before starting any **treatment**.

### To discuss or to make changes to your Saga HealthPlan policy

#### Customer Care Team

**0845 300 0867**

Available: Monday to Friday 8.30am-5.30pm, Saturday 9am-1pm.

**We** are committed to giving customers access to **our** products. To contact **us** by Text Relay on any of the numbers listed in this handbook just prefix the number listed with **18001**.

For example, **our** Claims Personal Advisory Team can be contacted by Text Relay on **18001 0845 300 4459** and the Saga Health Information Line can be contacted on **18001 0800 17 40 17**.

*Calls to all the telephone numbers above may be recorded in case of subsequent query.*

# 1 Introduction

## What is the purpose of this handbook and how to use it

This handbook sets out the terms of your cover for Saga Key Treatments + Heart and Saga Key Treatments. If **you** are unsure of which particular **policy you** have, please refer to your Membership Statement.

Prior to the end of any **policy year** Saga will write to the **policyholder** to advise on what terms the **policy** will continue, provided that the **policy you** are on is still available. This will include an 'endorsement' which contains details of any amendments that will apply to this **policy**.

This handbook and any endorsements which amend it are important documents as they detail:

- the cover **you** have (both benefits and limitations);
- how to make a claim;
- how your **policy** is administered; and
- other services provided by your **policy**.

Throughout your handbook certain words and phrases appear in **bold type** to indicate they have a special medical or legal meaning. **You** will find a glossary of these words in Section 13.

### Please note:

This handbook contains information on two **policies** within the Saga range. Most of the information is relevant to all policies. However, there are instances where information is not relevant to all policies. Where this occurs, **we** have drawn your attention to which particular **policy we** are referring to as follows:

When a sentence or paragraph starts with a **policy** name and is in italics, it means that the information given relates only to the **policy** name stated.

## 2 Your cover

Please remember that **our** policies are not intended to cover all eventualities and are designed to complement rather than replace all the services provided by the NHS.

In return for payment of the premium **we** agree to provide cover as set out in the terms of this **policy**. Please refer to the definition of '**policy**' in the glossary for details of the documents that make up your **policy**.

### Summary of the Saga Key Treatments + Heart and Saga Key Treatments plans

The Saga Key Treatments + Heart and Saga Key Treatments **policies** offer **you** cover for the diagnosis and/or necessary active **treatment** of an **eye condition, varicose vein** (and **heart condition** if **you** have Saga Key Treatments + Heart) and **treatment** required to carry out a **joint replacement, gall bladder** removal or **inguinal** or **hiatus hernia** repair. It does not cover **you** for **treatment of medical conditions** that existed, or **you** had symptoms of, before joining. However, in some circumstances **you** may have joined on a different basis, please refer to the 'Existing medical conditions' section for further information. There is also no cover for ongoing, recurrent and long-term conditions (also known as **chronic conditions**).

Your cover includes:

- **in-patient** and **day-patient treatment** and associated **specialists'** charges
- **out-patient surgical procedures**
- computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET) scans
- up to £1,000 of benefits for **out-patient diagnostic tests, out-patient** consultations and **clinical practitioner** charges.

The **policy** will also cover **you** for necessary active **treatment** of a **medical condition** that arises as a direct result of a complication of **eligible treatment**.

### Be aware:

| Your <b>policy</b> will not cover <b>you</b> for:  | Where can I find more information? |
|--|------------------------------------|
| General dental procedures  | Section 6                          |
| <b>Treatment</b> of psychiatric illness  | Section 6                          |
| Aortic artery surgery  | Section 6                          |
| <b>In-patient</b> or <b>day-patient treatment</b> and CT, PET or MRI scans not received in a <b>hospital</b> listed in the <b>Saga Countrywide Hospital List</b> | Section 8                          |
| Mandatory excess of £100 for each person on the <b>policy</b> each <b>year</b>   | Section 10                         |
| <b>Treatment</b> that <b>we</b> have not first authorised in writing as <b>eligible</b> for payment  | Section 4                          |

These are just some of the key limitations that relate to your **policy**, please read this handbook for full details.

### Please note:

**We** will pay **eligible** fees in full when a **specialist** or **clinical practitioner** charges up to the level within **our** published Schedule of Procedures and Fees. Please see the 'Who we pay for treatment' section of this handbook for full details.

# 3 Benefits table

The following table shows the benefits available to **you** for the **treatment** of a **heart condition** (if you have Saga Key Treatments + Heart), **eye condition**, **joint replacement**, **inguinal** or **hiatus hernia** repair, **varicose veins** and **gall bladder** removal together with the monetary limits of your **policy**. These benefits are explained fully in this handbook. **You** must read this table in conjunction with the rest of your handbook.

*If **you** have Saga Key Treatments: This **policy** will not cover **you** for **treatment** of a **heart condition**.*

Please make sure **you** call **us** on 0845 300 4459 prior to **treatment** so that **we** can confirm the extent of your cover and any limitations that may apply.

Please note: **you** must obtain written authorisation for your claim from **us** before starting any **treatment**. **You** must send the completed form to **us** for confirmation of your cover. If **you** do not **we** will be unable to pay for the **treatment you** receive. All **in-patient treatment** and **day-patient treatment** must also take place at a **hospital** listed in the **Saga Countrywide Hospital List**.

## Excess information

Please note that the **policy** has a compulsory excess of £100 per person per **policy year**.

| Benefits  | Amount payable  | For more information |
|---|---|----------------------|
| <b>In-patient and day-patient treatment</b>   |   | <b>Section</b>       |
| 1. <b>Hospital</b> charges: including charges for accommodation, <b>diagnostic tests</b> , operating theatre charges, nursing care, drugs and dressings, physiotherapy, and surgical appliances used by the <b>specialist</b> during surgery. | No annual maximum at a <b>hospital</b> listed in the <b>Saga Countrywide Hospital List</b>      | 8                    |
| 2. <b>Specialists’</b> fees (Surgeons, anaesthetists and physicians).   | No annual maximum   | 9                    |
| 3. <b>In-patient</b> consultations – benefit for a consultation with a second <b>specialist</b> arranged by the treating <b>specialist</b> .  | No annual maximum   | 9                    |
| 4. Out of network cash benefit – this benefit is payable if <b>you</b> receive private <b>in-patient</b> or <b>day-patient treatment</b> at a hospital or <b>day-patient unit</b> not listed in the <b>Saga Countrywide Hospital List</b> .   | £50 each day for <b>day-patient treatment</b><br>£50 each night for <b>in-patient treatment</b> | 8                    |
| <b>Out-patient treatment</b>  |   |                      |
| 5. <b>Surgical procedures</b> .   | No annual maximum   | 6                    |
| 6. <b>Specialist</b> consultations.   | These three benefits (6, 7 and 8) have a combined overall limit of £1,000 a <b>year</b>         | 9                    |
| 7. <b>Diagnostic tests</b> .  |   |                      |
| 8. <b>Clinical practitioner</b> charges (including physiotherapy).  |   | 9                    |
| 9. Computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET).   | Paid in full in any <b>scanning centre</b> listed in the <b>Saga Countrywide Hospital List</b>  | 8                    |
| <b>Other benefits</b>   |   |                      |
| 10. Saga Health Information Line.<br>Confidential medical information.  | Immediate access 24 hours a day, 365 days a year  | 11                   |

# 4 Arranging treatment and making a claim

## How to arrange treatment and make a claim

Please remember that **you** must obtain written authorisation for your claim from **us** before **you** start any **treatment**. **You** must send your completed claim form to **us** for confirmation of cover. Otherwise **we** will be unable to pay for **treatment you** receive. All **in-patient** and **day-patient treatment** must also take place at a **hospital** listed in the **Saga Countrywide Hospital List**.

| To ensure your claim proceeds smoothly, please follow these simple steps |  |
|--|--|
| <b>Step One</b>  | Your GP refers <b>you</b> to a <b>specialist</b> for private <b>treatment</b> of an <b>eye condition, varicose veins</b> (and <b>heart condition</b> if you have Saga Key Treatments + Heart) or <b>treatment</b> required to carry out a <b>joint replacement, gall bladder removal</b> or <b>inguinal</b> or <b>hiatus hernia</b> repair.  |
| <b>Step Two</b>  | <p><b>You</b> need to call <b>us</b> on 0845 300 4459 to check that <b>treatment</b> is <b>eligible</b> but please remember that cover for your claim can only be confirmed once <b>we</b> have received the completed claim form.</p> <p>Please help <b>us</b> by having the following details available:</p> <ul style="list-style-type: none"><li>• <b>Specialist</b> or group practice name</li><li>• Hospital name and any admission dates</li><li>• A procedure code if <b>you</b> are having a <b>surgical procedure</b>.</li></ul>             |
| <b>Step Three</b>  | <p><b>We</b> will then:</p> <ul style="list-style-type: none"><li>• Check that <b>we</b> will pay the <b>specialist's</b> fees in full.</li><li>• Confirm which <b>hospitals, day-patient units</b> and <b>scanning centres</b> are covered.</li><li>• Send <b>you</b> a partially completed claim form.</li></ul>   |
| <b>Step Four</b>   | <p>Complete your section of the claim form, answering all the questions. Ensure <b>you</b> include the date <b>you</b> first became aware of the condition <b>you</b> are claiming for, and if <b>you</b> have experienced similar symptoms before, tell <b>us</b> when.</p> <p>Ask your GP to complete the remainder of the claim form and return it to <b>us</b> at the address shown on the form.</p>   |
| <b>Step Five</b>   | <p>Once <b>we</b> have received your completed claim form <b>we</b> will then:</p> <ul style="list-style-type: none"><li>• Assess the claim and send <b>you</b> by 1st class post written confirmation detailing whether <b>we</b> will cover the <b>treatment</b></li><li>• Remind <b>you</b> of any benefit restrictions that may affect your claim.</li></ul> <p>(Note: in most of the cases – and provided that your claim form has been completed correctly – <b>we</b> should be able to give <b>you</b> an answer within two working days.)</p> |
| <b>Step Six</b>  | <p>Send in any outstanding accounts for <b>treatment</b> to the Claims Personal Advisory Team.</p> <p>Please send any correspondence to: Saga Claims Personal Advisory Team, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL.</p>   |

### Be aware:

When **you** ask your GP to complete the claim form they may make a charge, which **we** will not refund.

## What happens if I require emergency treatment?

Most private hospitals are not set up to receive emergency admissions. In an emergency **you** should call for an NHS ambulance or visit the accident and emergency department at the local NHS hospital.

## How are my medical bills settled?

**We** normally receive accounts for **treatment** directly from **specialists** or **hospitals**. However, if **you** receive an account for payment, please forward it to **us**. **We** can settle **eligible** bills direct with the **hospital** or **specialist**, subject to any excess. If **you** have paid the accounts, then **we** will reimburse **you**.

## What must I provide when making a claim?

4.1 Before **we** can consider a claim **you** must ensure that:

- **you** obtain and complete any form required by **us** in order to provide **us** with the necessary information and necessary legal permissions to handle your medical information and to assess your claim. **We** will require this before starting any **treatment** in order to obtain written authorisation for your claim from **us**; and
- **we** receive original invoices for **treatment** costs; and
- **you** promptly give **us** all the information **we** request.

## Do I need to provide any other information?

4.2 It may not always be possible to assess the eligibility of your claim from the claim form alone. In such situations **we** may require additional information. Where **we** request that **you** provide additional information it is your responsibility to provide any reasonable additional information to enable **us** to assess your claim.

### Be aware:

In order to establish the eligibility of any claim, **we** may request access to your medical records including medical referral letters. If **you** unreasonably refuse to agree to such access **we** will refuse your claim and will recoup any previous monies that **we** have paid in respect of that **medical condition**.

4.3 There may be instances where **we** are uncertain about the eligibility of a claim. If this is the case, **we** may at **our** own cost ask a specialist, chosen by **us**, to advise **us** about the medical facts relating to a claim or to examine **you** in connection with the claim. In choosing a relevant specialist **we** will take into account your personal circumstances. **You** must co-operate with any specialist chosen by **us** or **we** will not pay your claim.

## What should I do if I have cover on another insurance policy?

- 4.4 **You** must tell **us** if **you** can claim any of the cost from another insurance policy.  
If another insurance policy is involved **we** will only pay **our** proper share.

## What should I do if the benefits I am claiming for relate to an injury or medical condition caused by another person?

- 4.5 **You** must tell **us** on the claim form if **you** can claim any of the cost from anyone else. If benefits are claimed for **treatment** to **you** when the injury or **medical condition** was caused by some other person (the 'third party'), **we** will pay those benefits **you** can claim under the **policy**.
- 4.6 If another insurance policy covers those benefits then **we** will only pay **our** proper share of the benefits. However, in paying those benefits, **we** obtain both through the terms of the **policy** and by law a right to recover the amount of those benefits from the third party. In this case, the following shall apply:
- **you** must tell **us** as quickly as possible if **you** believe a third party caused the injury or **medical condition** or if **you** believe they were at fault. **We** may then write to **you** or the third party if **we** require further information; and
  - **you** must include all monies paid by **us** in respect of the injuries (and interest on those monies) in your claim against the third party ('**our** outlay'); and

- **you** (or your solicitors) must keep **us** fully informed about the process of your claim and any action against the third party or any pre-action matters; and
- **you** (or your solicitors) must keep **us** informed of the outcome of any action or settlement (providing **us** with access to the details of any such settlement);
- should **you** successfully recover any monies from the third party they should be repaid directly to **us** within 21 days of receipt on the following basis:
  - if the claim against the third party settles in full **you** must repay **our** outlay in full; or
  - if **you** recover only a percentage of your claim for damages **you** must repay the same percentage of **our** outlay to **us**; or
  - if your claim is repaid as a global settlement (where **our** outlay is not individually identified), **you** must repay **our** outlay in the same proportion as the global settlement bears to your total claim for damages against the third party.

If you do not repay to **us** such monies (and any interest received from the third party), **we** shall be entitled to recover the same from **you** and your **policy** may be cancelled in line with 12.2(d) in the Section 'Complaints and regulatory information'.

The rights and remedies in this clause are in addition and not instead of rights or remedies provided by law.

# 5 Existing medical conditions

## Please note:

The following defined terms apply to this section:

**Medical condition** – any disease, illness or injury, including psychiatric illness.

**Pre-existing condition** – any disease, illness or injury for which:

- **you** have received medication, advice or **treatment**; or
- **you** have experienced symptoms;

whether the condition has been diagnosed or not in the three years (or five years if **you** joined this **policy** on or before 15 November 2005) before the start of your cover.

**Specified related condition** – the **medical conditions** listed in the table following that are associated with the following **pre-existing conditions**: diabetes, raised blood pressure (hypertension) or undergoing monitoring as a result of Prostate Specific Antigen (PSA) test.

**Trouble free** – when **you**:

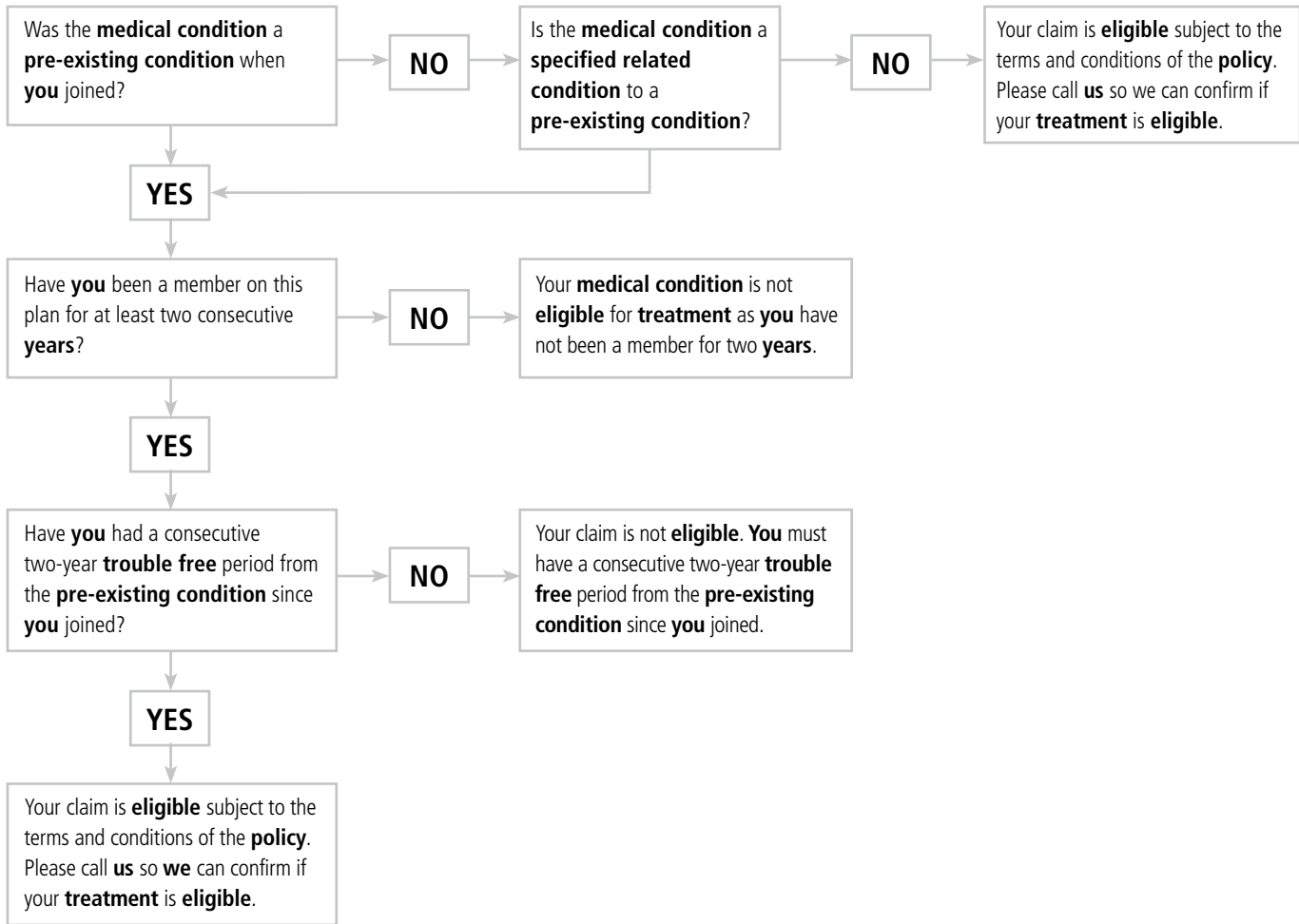
- have not had any medical opinion from a medical practitioner including GP's or **specialists**; or
  - have not taken any medication (including over the counter drugs) or followed a special diet; or
  - have not had any medical **treatment**; or
  - have not visited a **clinical practitioner** or complementary practitioner;
- for the **medical condition**.

## Am I covered for medical conditions that I had prior to joining?

This **policy** is designed primarily to provide cover for **treatment** of a **heart condition** (if you have Saga Key Treatments + Heart), **eye condition**, **joint replacement**, **inguinal hernia** or **hiatus hernia** repair, **varicose veins** and **gall bladder** removal which are needed as the result of a new **medical condition** that arises after **you** join. This is the usual position. However, **you** may have joined on a different basis, particularly if **you** joined this **policy** from another insurer in which case that fact will be shown on your Membership Statement.

If **you** completed a medical history declaration when **you** joined, your Membership Statement will show the **medical conditions** and **specified related conditions** for which **we** will not cover **you** for **treatment** and whether **we** can review that exclusion.

If **you** did not provide your medical history when **you** joined, the diagram overleaf shows how your **policy** works and the process **we** go through when assessing your claim. The **policy** terms are shown on the following page.



We will provide cover for **treatment of medical conditions** that arise after **you** join. However, in the first two **years** of cover there is no cover for the **treatment of pre-existing conditions** or for **treatment of specified related conditions** where that **pre-existing condition** is one of those shown in the table below.

| If you have the following pre-existing condition:   | We will not pay for treatment of the following specified related condition/s:   |
|---|---|
| Have been diagnosed with diabetes   | <ul style="list-style-type: none"> <li>• Diabetes</li> <li>• Ischaemic heart disease</li> <li>• Cataract</li> <li>• Diabetic retinopathy</li> <li>• Diabetic renal disease</li> <li>• Arterial disease</li> <li>• Stroke</li> </ul> |
| Are currently undergoing <b>treatment</b> for raised blood pressure (hypertension)  | <ul style="list-style-type: none"> <li>• Raised blood pressure (hypertension)</li> <li>• Ischaemic heart disease</li> <li>• Stroke</li> <li>• Hypertensive renal failure</li> </ul>   |
| Are under investigation, having <b>treatment</b> or undergoing monitoring as a result of a Prostate Specific Antigen (PSA) test | <ul style="list-style-type: none"> <li>• Any disorder of the prostate</li> </ul>  |

Once **you** have been a member for two consecutive **years**, **you** may be able to claim for **treatment of pre-existing conditions** and **specified related conditions** as long as **you** have had a **trouble free** period of two consecutive **years** for the **pre-existing condition** since **you** became a member.

There are some **medical conditions** – those that continue or keep recurring – that **you** will never be able to claim for. This is because **you** will never be able to have a consecutive two-year **trouble free** period.

### What happens when I want to make a claim?

If **you** completed a medical history declaration when **you** joined, your Membership Statement will show any specific exclusions that apply to your **policy**. **You** should call **us** to confirm that the **treatment you** need is **eligible**.

If **you** did not provide your medical history when **you** joined, **we** will need to assess your medical history before **we** can authorise your **treatment**. **We** may do this by asking for a claim form from your GP or **specialist**, or by asking for your GP notes.

#### Be aware:

Because **we** need to assess your medical history, it is possible that **we** will not be able to authorise your **treatment** straight away. There may be a short delay before **we** can confirm if your **treatment** is **eligible**.

## 5.1 We pay for eligible:

- (a) **Treatment** of a new **medical condition** that arises after **you** join.
- (b) **Treatment** of **pre-existing conditions** and where applicable their **specified related conditions** once **you** have been a member for at least two consecutive **years** and have had a consecutive two-year **trouble free** period.

## 5.2 What we do not pay for:

- (a) **Treatment** of **pre-existing conditions** and **specified related conditions** where that **pre-existing condition** is diabetes, raised blood pressure (hypertension) or **you** have been undergoing monitoring as a result of Prostate Specific Antigen (PSA) test for the first two **years** after **you** join.
- (b) If **you** completed a medical history declaration when **you** joined: **we** will not pay for **treatment** of any **medical condition** which **you** already had when **you** joined and about which **you** should have told **us**, but did not tell **us** at all or did not tell **us** everything. This includes any such **medical condition(s)** or symptoms, whether or not being treated and any previous **medical condition(s)** which recurs or which **you** should reasonably have known about even if **you** had not consulted a doctor.
- (c) **Treatment** of any other **medical condition** detailed on your Membership Statement as excluded for benefit.

# 6 Your cover for certain types of treatment

## Will my policy cover me for preventive treatment?

No, these **policies** are designed to provide cover for necessary and active **treatment** of an **eye condition, varicose vein** (and **heart condition** if you have Saga Key Treatments + Heart) or **treatment** required to carry out a **joint replacement, gall bladder** removal or **inguinal** or **hiatus hernia** repair. Therefore, **we** do not pay for preventive **treatment** or for tests to establish whether such a **medical condition** is present when there are no apparent symptoms.

### Please note:

**We** do not pay for genetic tests, when those tests are undertaken to establish whether or not **you** may be genetically disposed to the development of a **medical condition**.

## What other treatments are not covered?

This policy had been designed to provide cover for a limited number of conditions and **treatments**. **Treatment** costs therefore will only be covered for the **treatment** of an **eye condition, varicose vein** (and **heart condition** if you have Saga Key Treatments + Heart) or **treatment** required to carry out a **joint replacement, gall bladder** removal or **inguinal** or **hiatus hernia** repair. There are a number of **treatments** (listed below) that your **policy** does not cover. These include **treatments** that may be considered a matter of personal choice (such as cosmetic **treatment**) and other **treatments** that are excluded from cover to keep premiums at an affordable level (such as **out-patient** drugs and dressings and **cancer treatment**).

### 6.1 We pay for eligible:

- (a) **Diagnostic tests** ordered by a **specialist** or GP which are necessary to establish or exclude a diagnosis of an **eye condition, varicose vein** (and **heart condition** if you have Saga Key Treatments + Heart) or **diagnostic tests** ordered by a **specialist** which are medically necessary to establish or exclude the need for a **joint replacement, gall bladder** removal or **inguinal** or **hiatus hernia** repair.
- (b) **Treatment** of astigmatism where the astigmatism arises from the surgical replacement of the lens of the eye. (See also 6.2(k)).

### 6.2 What we do not pay for:

- (a) **Diagnostic tests** ordered by anyone other than a **specialist** or GP.
- (b) Any general dental procedure or orthodontics.
- (c) **Treatment** which is not medically necessary or which may be considered a matter of personal choice.
- (d) Any costs related to the **treatment of cancer**.
- (e) Vaccinations, routine preventive examinations or preventive screening.
- (f) Preventive **treatment**.
- (g) **Out-patient** drugs or dressings.
- (h) The costs of providing or fitting any external prosthesis or appliance.
- (i) Cosmetic (aesthetic) surgery or **treatment**, or any **treatment** relating to previous cosmetic or reconstructive **treatment**.

- (j) The removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons (including but not limited to breast reduction).
- (k) Any other **treatment** of astigmatism or any other refractive errors (see also 6.1 (b)).
- (l) Any **treatment** to correct long or short-sightedness.
- (m) **Treatment** directed towards developmental delay in children whether physical or psychological or due to learning difficulties.
- (n) Any charges which **you** incur for social or domestic reasons (such as travel or home help costs) or for reasons which are not directly connected with **treatment**.
- (o) Any **treatment** needed as a result of nuclear contamination, biological contamination or chemical contamination, war (whether declared or not), act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons or any event similar to one of those listed. Please note, for clarity: There is cover for **treatment** required as a result of a **terrorist act** providing that the **terrorist act** does not result in nuclear, biological, or chemical contamination.
- (p) **Treatment** which arises from or is directly or indirectly caused by a deliberately self-inflicted injury or an attempt at suicide.
- (q) **Treatment** of, or **treatment** which arises from or is in any way connected with, alcohol abuse or drug abuse or substance abuse.
- (r) Claims on this **policy** if **you** live outside the **United Kingdom** or any **treatment** received outside the **United Kingdom**.
- (s) Treatment provided by a dentist or for any other dental **surgical procedure**, dental procedure or orthodontics, or for any dental implants.
- (t) Aortic artery surgery.
- (u) *If you have Saga Key Treatments only:*  
**Treatment of a heart condition.**

## Will my policy cover me for new or experimental treatments?

Your **policy** only covers **you** for established medical **treatments**.

### Be aware:

There is no cover for any **treatment** or procedure that has not been established as being effective or which is experimental.

### 6.3 We pay for eligible:

- (a) **Surgical procedures** required for the **treatment** of an **eye condition, varicose vein** (and **heart condition** if **you** have Saga Key Treatments + Heart) or **treatment** required to carry out a **joint replacement, gall bladder** removal or **inguinal** or **hiatus hernia** repair listed in a technical document, called the Schedule of Procedures and Fees, which **we** make available to **specialists** and which lists the **surgical procedures we** pay benefits for. **We** will pay for **treatment** not listed if, before the **treatment** begins, it is established that the **treatment** is recognised as appropriate by an authoritative medical body and **we** have agreed with the **specialist** what the fees will be. If **you** would like a copy of the Schedule of Procedures and Fees please contact the Claims Personal Advisory Team.

### 6.4 What we do not pay for:

- (a) The use of a drug which has not been established as being effective or which is experimental. This means they must be licensed for use by the European Medicines Agency or the Medicines and Healthcare products Regulatory Agency and be used within the terms of that licence.

(b) **Treatment** which has not been established as being effective or which is experimental. For established **treatment**, this means procedures and practices that have undergone appropriate clinical trial and assessment sufficiently evidenced in published medical journals and/or approved by The National Institute for Health and Clinical Excellence for specific purposes to be considered proven safe and effective therapies.

# 7 Recurrent, continuing and long-term treatment

## Will my policy cover me for recurrent, continuing or long-term treatment?

Your **policy** covers **treatment** of specific **medical conditions** that respond quickly to **treatment** - defined in **our** glossary as **acute conditions**. This **policy** is not intended to cover **you** against the costs of recurrent, continuing or long-term **treatment** of **chronic conditions**.

**We** define a **chronic condition** in the glossary as:

A disease, illness or injury that has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and/or tests
- it needs ongoing or long-term control or relief of symptoms
- it requires **your** rehabilitation or for **you** to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back.

### Please note:

Your **policy** will cover **you** for the following phases of **treatment** for a **chronic condition**:

- The initial investigations to establish a diagnosis.
- **Treatment** for a period of a few months following diagnosis to allow the **specialist** to start **treatment**.
- The **in-patient treatment** of acute exacerbations or complications (flare-ups) in order to quickly return the **chronic condition** to its controlled state.

## What happens if I require recurrent or long-term treatment?

In the unfortunate event that the **treatment you** are receiving becomes recurrent, continuing or long-term, the costs for **treatment** of that **chronic condition** (including long-term monitoring, consultations, checkups and examinations) will not be covered under your **policy**. **We** will write to let **you** know if this is the case.

## Where can I find out more about cover for chronic conditions?

**We** publish a leaflet which explains how **we** deal with payment for **treatment** of **chronic conditions**. This is available on the Saga website ([saga.co.uk/health-insurance](http://saga.co.uk/health-insurance)) and can also be obtained from **us**.

## 7.1 We pay for eligible:

- (a) **Treatment** of an **acute condition** and the short-term **in-patient treatment** intended to stabilise and bring under control a **chronic condition**.
- (b) **In-patient** rehabilitation of up to 28 days when it is an integral part of **treatment**; and:
  - it is carried out by a **specialist** in rehabilitation;
  - it is carried out in a recognised rehabilitation **hospital** or unit which is either listed in the **Saga Countrywide Hospital List** or **we** have written to confirming it is recognised by **us**;
  - the costs have been agreed by **us** before the rehabilitation begins.

## 7.2 What we do not pay for:

- (a) Ongoing, recurrent or long-term **treatment** of any **chronic condition**.
- (b) The monitoring of a **medical condition**.
- (c) Any **treatment** which only offers temporary relief of symptoms rather than dealing with the underlying **medical condition**.
- (d) Routine follow-up consultations.
- (e) **Treatment** of any **medical condition** which arises in any way from HIV infection.

# 8 Where you are covered for treatment

## Which hospitals and day-patient units do I have cover for?

The **Saga Countrywide Hospital List** lists the **hospitals** and **day-patient units** in the **United Kingdom** for which **we** provide cover.

### Please note:

It may be necessary from time to time for **us** to suspend the use of a **hospital**, **day-patient unit** or **scanning centre** listed in the **Saga Countrywide Hospital List** so as to protect the interests of all **our** customers.

**You** need to call **us** before receiving any **treatment**. This will allow **us** to check **our** database and confirm whether the **hospital you** have been referred to is **eligible** for benefit.

If it is medically necessary for **you** to use a hospital, day-patient unit or scanning centre not listed in the **Saga Countrywide Hospital List** and **we** have specifically agreed to this in writing before the **treatment** begins, then **we** will pay those hospital charges.

## What happens if I choose to have treatment at a hospital which is not in the Saga Countrywide Hospital List?

If **you** have **in-patient treatment** or **day-patient treatment** in any hospital which **we** do not list in the **Saga Countrywide Hospital List** then **we** will pay **you** only a small cash benefit shown in the core **benefits table**. **You** will be entirely responsible for paying the hospital bills.

## Which scanning centres and out-patient facility charges are covered?

Your **policy** includes cover for computerised tomography (CT), magnetic resonance imaging (MRI) scans and positron emission tomography (PET). If **you** require CT, MRI or PET **we** will make full payment, or set the charges against any excess **you** may have, if you use a **scanning centre** listed in the **Saga Countrywide Hospital List**.

**We** will pay for **eligible** charges made by a provider **we** have an agreement with for the use of their facilities on an **out-patient treatment** basis (which may include charges for the use of drugs).

## 8.1 We pay for **eligible**:

- (a) Charges made by, or incurred in, a **hospital** for ITU (Intensive Therapy Unit, sometimes called intensive care unit) **treatment** only when ITU **treatment** immediately follows **eligible** private **treatment** and **you** or your next of kin have asked for the ITU **treatment** to be received privately. (See also Section 4 for emergency treatment).

## 8.2 What **we** do not pay for:

- (a) Any charges from health hydros, spas, nature cure clinics or any similar place, even if it is registered as a hospital.
- (b) Special nursing in **hospital** unless **we** have agreed beforehand that it is necessary and appropriate.
- (c) Any charges made by, or incurred in, an NHS hospital for ITU **treatment**.

# 9 Who we pay for treatment

Your **policy** can provide benefit for **eligible treatment** provided by **specialists** and **clinical practitioners**, subject to any **out-patient** limits.

## How do I find out whether the person I am seeing for treatment is recognised?

**You** need to call **us** before receiving any **treatment**. This will allow **us** to check **our** database and confirm whether the person **you** have been referred to is **eligible** for benefit.

## What services provided by specialists and clinical practitioners are eligible for benefit?

| We will pay for charges for <b>treatment</b> from: | If <b>you</b> are referred by your GP | If <b>you</b> are referred by a <b>specialist</b> | If <b>you</b> are referred by your dentist |
|--|---------------------------------------|---|--|
| <b>Specialists*</b>                                | ✓                                     | ✓   | ✓  |
| <b>Clinical practitioners</b>                      | ✗                                     | ✓   | ✗  |
| Physiotherapists                                   | ✓                                     | ✓   | ✗  |

\*Includes consultations, **diagnostic tests**, **treatment in hospital** and **surgical procedures**.

## Will treatment charges be met in full?

**We** publish a document called the 'Schedule of Procedures and Fees' which sets out what **we** will pay **specialists** and **clinical practitioners** for the services they provide to **our** customers. **We** will pay **eligible** fees in full when a **specialist** or **clinical practitioner** charges up to the level shown within the Schedule of Procedures and Fees. If **you** would like a copy of the Schedule of Procedures and Fees please contact the Claims Personal Advisory Team.

**We** strongly advise that **you** call us before **you** receive **treatment**, to confirm whether **we** will pay the **treatment** charges in full for the person **you** are planning to see. If **we** will not pay the fee in full **we** will tell **you** how much **we** will pay towards the cost of your **treatment**, from the Schedule of Procedures and Fees. **We** have identified those **specialists** and **clinical practitioners** whose fees **we** pay in full, and these make up the majority of all **specialists** and practitioners.

## What if an anaesthetist becomes involved in my treatment?

Before receiving surgical **treatment** it is advisable to establish which anaesthetist your **specialist** intends to use. This will mean **we** can tell **you** if that anaesthetist is one who **we** pay in full or, if this is not the case, what fee **we** will pay (as set out in the Schedule of Procedures and Fees). However, if **you** don't know when **you** call **us** which anaesthetist your **specialist** intends to use, **we** will make every effort to notify **you** whether they commonly work with an anaesthetist who **we** do not pay in full.

### 9.1 We pay for eligible:

- (a) **Treatment** charges made at the level set out in **our** Schedule of Procedures and Fees or at the amount charged if lower than that level.

### 9.2 We do not pay for:

- (a) Charges made by a **specialist** when **you** have been referred to them by a member of your family, or if that **specialist** is a member of your family.
- (b) **Treatment** charges when they are above the level set out in **our** Schedule of Procedures and Fees.
- (c) **Treatment** charges made by a **specialist** or **clinical practitioner** who **we** have identified to **you** as someone whose fees **we** will pay in full if, without **our** prior agreement, they charge significantly more than their usual amount for **treatment**.
- (d) Charges for general chiropody or foot care even if this is carried out by a surgical podiatrist.
- (e) Any charges made for written reports or any administrative costs.

# 10 Additional information

## When can I add other members or change my cover?

**You** can apply to add a **partner** to your policy at any time. Also, **you** may be able to change your cover at your renewal. Call Saga on 0845 300 0867 to discuss the options open to **you** and we will send **you** any relevant forms to complete. **You** must keep Saga fully informed of any changes which take place between sending in any form and receiving written confirmation that the change has been made.

## Can I cancel my policy?

**You** have a 14 day cooling off period when **you** join and at each renewal. Please see Section 12.1(g) 'Your rights and responsibilities'.

## How can I pay my premium?

At the start of each **policy year we** will calculate your new premium and let **you** know how much it is. **We** offer a choice of monthly or annual premiums which can be paid by Direct Debit mandate. In addition, **we** offer a choice of annual premiums which can be paid by cheque, debit or credit card. **We** offer a discount if **you** pay annual premiums.

If **you** pay by Direct Debit **we** will collect the first premium when your **policy** starts and subsequent premiums when they fall due.

## Be aware:

Important - **you** must pay your premium when it is due. If **you** do not **we** will cancel your **policy** and will not pay for any **treatment** or benefit entitlement arising after that date.

## Why do you make changes to my premium?

**We** make every effort to maintain premiums at as low a level as possible, without compromising the range and quality of the cover provided. **We** review premiums each **year** to take account of a range of statistical factors. Typically the cost of premiums has increased at a level higher than the Retail Price Index (RPI). **You** will receive reasonable notice of any changes in premium.

Your premium will also include the amount of any insurance premium tax or other taxes or levies which are payable by law in respect of your **policy**.

Your premium may also increase as a result of an increase in age.

## I have an excess on my policy - how does this work?

**You** have a compulsory £100 excess on your **policy**, this is how it is applied:

- The excess (that is, the amount of money **you** have to pay towards the cost of **eligible treatment**) applies to every person covered by the **policy** in each **policy year**.
- **We** will not pay any claim or part of a claim which is subject to an excess. In this case **we** will only pay the balance of the claim after **we** have deducted the excess amount.
- The excess is deducted from any **eligible treatment** costs **you** incur.
- The excess is a single deduction that is made regardless of the number of individual **medical conditions** claimed for in that **policy year**. Should **treatment** continue beyond your **policy's** renewal date then **we** will apply the excess once against the costs incurred before this date, and again against the costs incurred on or after the renewal date. **We** will do this irrespective of whether the costs relate to **treatment** for the same **medical condition**.
- If the first claim relates to a benefit with a monetary limit, then **we** will reduce the monetary limit by the total cost incurred before **we** apply the excess. If **you** have a high excess then **you** may find that, within a reasonable period, **you** will reach or exceed the limit of those benefits that have monetary limits.
- **We** will not apply the excess against medical costs for **treatment** that your **policy** does not cover.

Here are two examples of how the excess operates (with a £100 excess)

These policies have a benefit limit of £1,000 (for each person each **year**) for **out-patient** consultations, **diagnostic tests** and **clinical practitioners'** charges.

| Example 1       |   |
|-----------------|---|
| <b>One</b>      | <b>You</b> develop a medical problem and require £700 of <b>eligible diagnostic tests</b> – your first claim for that <b>policy year</b> .  |
| <b>Two</b>      | The £100 excess charge is applied.  |
| <b>Three</b>    | <b>We</b> pay £600 towards the £700 cost of <b>out-patient treatment</b> , while <b>you</b> pay the £100 excess.  |
| <b>Four</b>     | This £700 total claim reduces your £1,000 benefit limit for <b>out-patient</b> consultations, <b>diagnostic tests</b> and <b>clinical practitioners'</b> charges to £300.   |
| <b>Then....</b> | Later in the same <b>policy year</b> , <b>you</b> suffer a different <b>medical condition</b> , incurring costs of £350 for <b>eligible out-patient</b> consultations and <b>diagnostic tests</b> – £50 more than the <b>policy's</b> remaining £300 benefit limit. |
| <b>So...</b>    | <b>We</b> pay £300 towards the cost of <b>treatment</b> , and <b>you</b> pay the £50 shortfall.   |

If the first claim relates to a benefit with a monetary limit, then **we** will reduce the monetary limit by the total cost incurred before **we** apply the excess.

Example 2 demonstrates this.

| Example 2    |  |
|--------------|--|
| <b>One</b>   | <b>You</b> require £1,150 of <b>eligible diagnostic tests</b> but the <b>policy</b> limit is £1,000.   |
| <b>Two</b>   | So, <b>we</b> pay £1,000 for the <b>treatment</b> – less the £100 excess – giving a total of £900.   |
| <b>Three</b> | <b>You</b> pay the remaining £150 not covered by the <b>policy</b> plus the £100 excess making a total of £250.  |
| <b>So...</b> | Leaving no further benefit for <b>out-patient</b> consultations, <b>diagnostic tests</b> and <b>clinical practitioners'</b> charges for the rest of the <b>policy year</b> . |

# 11 Saga Health Information Line

Through the Saga Health Information Line you have access to a qualified and experienced team of healthcare professionals 24 hours a day, 365 days a year.

Whether you are calling because you have late night worries about a child's health, or you have some questions you forgot to ask your GP, it is likely that the Saga Health Information Line will be able to provide you with the help you need.

The team of nurses, pharmacists, counsellors and midwives is on hand to give you the benefit of their expertise. They can answer your questions and give you all the latest information on specific illnesses, treatments and medications as well as details of local and national organisations. They can also send you free fact sheets and leaflets on a wide range of medical issues, conditions and treatments, and will happily phone you back afterwards to discuss any further questions you may have from what you have read.

## Saga Health Information Line - 0800 17 40 17

Saga Health Information Line is available to you any time - day or night, 365 days a year.

If calling from outside the UK please dial +44 800 17 40 17 - international call rates apply.

Please remember to have your Membership number to hand before you call.

### **Please note:**

The Saga Health Information Line does not diagnose or prescribe and is not designed to take the place of your GP. However, it can provide you with valuable information to help put your mind at rest. As the Saga Health Information Line is a confidential service, any information you discuss is not shared with our Claims Personal Advisory Team. If you wish to authorise treatment, enquire about a claim or have a membership query, our Claims Personal Advisory Team will be happy to help you.

# 12 Complaint and regulatory information

## Our customer service commitment to you

Saga aims to provide **you** with high levels of service at all times. However, there may be times when **you** feel that service has fallen below the standard **you** expect. If this is the case and **you** want to complain, Saga will do its best to try to resolve the situation.

Whether **you** are phoning or writing, please remember to quote your name, address and **policy** number as it will help your enquiry or complaint to be dealt with quickly.

## What should I do if I have a reason to complain?

[For queries and complaints not related to a claim](#)

### Step one

If **you** have a query or complaint about private medical insurance that is not regarding a claim, please contact Saga's Customer Care Team on 0845 300 0867 and they will try to resolve your complaint.

### Step two

If this does not resolve your complaint please contact:  
The Customer Relations Department, Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ.  
Alternatively call 01303 771160, fax 01303 771347  
or e-mail [services.customer-relations@saga.co.uk](mailto:services.customer-relations@saga.co.uk).

### Step three

If **you** are still dissatisfied, **you** should write to:  
Director of Customer Service, Middelburg Square, Folkestone, Kent CT20 1AZ.

### Step four

If **you** are not happy with Saga's final response, **you** can ask the Financial Ombudsman Service to review your case.

[For queries and complaints related to a claim](#)

### Step one

If **you** think things have gone wrong for **you** regarding a claim and **you** are unhappy with **us**, please contact the Saga Claims Personal Advisory Team in the first instance on 0845 300 4459 and they will try to resolve your complaint.

### Step two

If **you** are unhappy with their response, then **we** invite **you** to contact **us**, preferably in writing, to :  
Customer Relations Executive, AXA PPP healthcare, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL. Alternatively call 01892 503110.

**We** will acknowledge your complaint upon receipt, investigate it and respond to **you** within five working days of receiving your letter (**we** will, of course, keep **you** informed if there is an unavoidable delay).

### Step three

If **you** are dissatisfied with this response then **we** invite **you** to write, detailing why **you** feel **our** decision is incorrect in relation to the terms and benefits of your **policy**, to:  
The Operations Director, AXA PPP healthcare, PPP House, Vale Road, Tunbridge Wells, Kent TN1 1BJ

Again **we** will acknowledge your letter upon receipt. The Operations Director will then - on behalf of **our** Chief Executive - review your complaint and respond to **you** within 20 working days of receiving your letter (**we** will, of course, keep **you** informed if there is an unavoidable delay).

#### Step four

The Financial Ombudsman Service will review your complaint if **you** remain dissatisfied after **we** have issued **our** final decision from the Operations Director. The address **you** need to write to is:  
Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 95R.

Telephone: 0300 123 9 123

e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The Ombudsman will review complaints about:

- the way in which your **policy** was sold to **you**
- the administration of your membership
- the handling of any claims

Please note that the Ombudsman will not normally investigate complaints concerning an insurer's legitimate exercise of commercial judgement.

The Ombudsman will also not usually be able to review a complaint where:

- **We** gave a final decision over six months ago
- Your case already involves (or has involved) legal action.

None of these procedures affect your legal rights.

## What regulatory protection do I have?

### The Financial Services Authority

AXA PPP healthcare and Saga Services Limited are authorised and regulated by the Financial Services Authority (FSA). The FSA was established by government to provide a single statutory regulator for financial services. The FSA is committed to securing the appropriate degree of protection for consumers and promoting public understanding of the financial system.

The FSA has set out rules which regulate the sale and administration of general insurance which **we** must follow when **we** deal with **you**. AXA PPP healthcare's FSA register number is 202947.

This information can be checked by visiting the FSA register which is on their website: [www.fsa.gov.uk/register/home.do](http://www.fsa.gov.uk/register/home.do) or by contacting the FSA on 0300 500 5000.

### The Financial Services Compensation Scheme

AXA PPP healthcare is also a participant in the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. The scheme is administered by the Financial Services Compensation Scheme Limited (FSCS), a body established by the FSA. The scheme is governed by FSA Rules and may act if it decides that an insurance company is in such serious financial difficulties that it may not be able to honour its contracts of insurance. The scheme may assist by providing financial assistance to the insurer concerned, by transferring policies to another insurer, or by paying compensation to eligible policyholders.

Further information about the operation of the scheme is available on the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk)

## What we do with your personal data

Please ensure that **you** show the following information to others covered under your **policy**, or make them aware of its contents.

Much of the personal information Saga and the underwriter of your **policy**, AXA PPP healthcare Limited, hold about **you** is obtained when **you** apply for a Saga Private Medical Insurance **policy**, and when a claim is made. This may include medical information **we** obtain from medical practitioners and other health consultants.

Saga will keep your information securely and use it to provide the highest standard of service in the administration of this **policy** and other products that **you** hold with Saga. Saga will also use it for underwriting and pricing purposes and, in certain circumstances, claims mediation and market research, and to maintain management information for business analysis.

AXA PPP healthcare will handle your information on a confidential basis and use it to process claims, for underwriting and pricing purposes and to maintain management information for business analysis. It will disclose this information to Saga or service providers as appropriate for these purposes and to help with the administration of your **policy**. Where it does so, it will put in place safeguards such as contract terms to protect your confidentiality.

In the event of a claim, AXA PPP healthcare may have to give some information about **you** and/or any named **partner** to those involved in your/their treatment or care, but this will be done confidentially. With your/their consent it may also disclose information to a representative **you**/they have chosen.

Correspondence about any claim will be addressed to the **policyholder**. If a claim is made by a **partner**, AXA PPP healthcare will keep any personal

information in this correspondence to the minimum it needs in order to process the claim. It may use or give data to others outside Saga or AXA PPP healthcare for research, statistical purposes or to improve their services, but it will remove your name and address from this data first.

Saga and AXA PPP healthcare's purposes for processing information and the people and organisations to whom it may be given, are each listed in the Register of Data Controllers.

The Register is maintained by the Information Commissioner at Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF (telephone number 01625 545 745 - facsimile number 01625 524 510). **You** are free to inspect this or obtain a copy of the requisite entry from the Information Commissioner.

**You** should be aware that Saga and AXA PPP healthcare do not supply any information about **you** to anyone unless **we** believe it is lawful to do so, or when **we** are requested to do so by **you** and have your consent in advance. However, **we** may, at **our** discretion, appoint a third party to service the **policy**, including another company based outside the European Economic Area.

### Marketing policy

Saga may share your personal information, and your medical data, with other Saga Group companies. By providing Saga and AXA PPP healthcare with your personal data and contact details, **you** consent to Saga Group using it for administrative purposes and to the Saga and Acromas groups of companies and their partners contacting **you** by post, telephone, e-mail, SMS or other electronic means, to inform **you** about any products and services which it considers may be of interest to **you**. Saga will do this unless **you** contact them or **you** make use of the regular opportunities that they provide **you** with, to confirm which channels and products **you** do and do not wish to use or hear about, or unless **you** tell Saga **you** prefer not to receive direct marketing.

### Obtaining a copy of the information we hold about you

**You** may request a copy of the information Saga and AXA PPP healthcare hold about **you** and have any inaccurate data corrected. If **you** wish to access your personal information, please write to the Data Protection Officer at Saga Group and/or AXA PPP healthcare. **We** are entitled to charge a fee, currently £10, which is payable for accessing this information. When information has been supplied by a medical practitioner, **you** should be aware that their consent is needed before this can be supplied to **you**.

### Crime prevention and detection and legal requirements

Saga and AXA PPP healthcare are required by law, in certain circumstances, to disclose information to law enforcement agencies about suspicions of fraudulent claims and other crime. AXA PPP healthcare will disclose information to third parties including other insurers for the purposes of prevention or investigation of crime including reasonable suspicion about fraud or otherwise improper claims. This may involve adding non-medical information to a database that will be accessible by other insurers and law enforcement agencies. Additionally, AXA PPP healthcare is obliged to notify the General Medical Council or other relevant regulatory body about any issue where they have reason to believe a medical practitioner's fitness to practice may be impaired.

### Keeping information

Saga and AXA PPP healthcare will continue to hold information about the **policy** and any claim made under the **policy** for some time after it has ended. **We** will then dispose of your information in a responsible way.

### Future underwriter changes

Your Saga Private Medical Insurance **policy** is currently provided and underwritten by AXA PPP healthcare Limited. If **you** have selected any additional cover options, these may be provided by different insurers. At some time in the future Saga may

enter into an agreement with a new provider for all or part of your **policy**, in which case this new provider will offer **you** private medical insurance to replace your current **policy**. If this is the case, Saga will write to **you** to confirm the details of the new provider and give **you** details of any changes to the Terms and Conditions of your **policy**. **You** hereby authorise Saga to transfer any personal data to a new provider, including health or other data defined as 'sensitive personal data' under the Data Protection Act, and consent to the new provider being able to offer cover to **you**. If at any time **you** wish to withdraw your agreement to this, please let **us** know by calling 0845 300 0867.

## Legal rights and responsibilities

### 12.1 Your rights and responsibilities

- (a) Your **policy** is for one **year**. Prior to the end of any **policy year** Saga will write to the **policyholder** to advise on what terms the **policy** will continue, provided the **policy you** are on is still available. If Saga does not hear from the **policyholder** in response they will renew your **policy** on the new terms. Where **you** have opted to pay premiums by Direct Debit Saga may continue to collect premiums by such method for the new **policy year**. Please note that if Saga does not receive your premium, **you** will not be covered. If the **policy you** were on is no longer available **we** will do **our** best to offer **you** cover on an alternative policy.
- (b) **You** must make sure that whenever **you** are required to give **us** any information all the information **you** give **us** and Saga is sufficiently true, accurate and complete so as to present to **us** fairly the risk **we** are taking on. If **we** discover later it is not then **we** can cancel the **policy** or apply different terms of cover in line with the terms **we** would have applied had the information been presented to **us** fairly in the first place.
- (c) **You** and **we** are free to choose the law that applies to this **policy**. In the absence of an agreement to the contrary, the law of England and Wales will apply.

- (d) **You** must write and tell Saga if **you** change your address.
- (e) Only the **policyholder** and **we** have legal rights under this **policy** and it is not intended that any clause or term of this policy should be enforceable, by virtue of the Contract (Rights of Third Parties) Act 1999, by any other person including any **partner**.
- (f) **You** must pay your premium when it is due.
- (g) The **policyholder** may cancel this **policy** by contacting Saga during the 14 day cooling off period. The 14 day cooling off period commences on the day that the contract is concluded or the day that full **policy** terms and conditions are received, whichever is the later. The 14 day cooling off period also applies from each renewal date. If the **policy** is cancelled during the 14 day cooling off period **we** will return any premium paid for the **policy** providing no claims have been made on the **policy** in relation to the period of cover before cancellation (being no more than 14 days' cover).  
If **you** incur **eligible** claims costs within that period of cover **we** reserve the right to require the **policyholder** to pay for the services **we** have actually provided in connection with the **policy** to the extent permitted by law and any return of premium is subject to this. If the **policyholder** does not cancel the **policy** during the cancellation period the **policy** will continue on the terms described in this handbook for the remainder of the **policy year**.  
A refund of premium will only be made for **policy** cancellations outside the 14 day cooling-off period described in 12.1(g) in circumstances where the **policyholder** dies. In this situation a pro-rata refund will be made in relation to the unused period of cover.
- (h) If for any reason **you** decide to cancel your **policy** let Saga know by calling or writing to Saga's Customer Care Team, Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ. They will then write to **you** and confirm that your **policy** has been cancelled.

## 12.2 Saga and AXA PPP healthcare's rights and responsibilities

- (a) Saga will tell the **policyholder** in writing the date the **policy** starts and any special terms which apply to it.
- (b) **We** can refuse to add a **partner** to the **policy** and **we** will tell the **policyholder** if **we** do.
- (c) **We** will pay for **eligible** costs incurred during a period for which the premium has been paid.
- (d) If **you** break any of the terms of the **policy** which **we** reasonably consider to be fundamental, **we** may (subject to 12.2(e)) do one or more of the following:
  - refuse to make any benefit payment or if **we** have already paid benefits **we** can recover from **you** any loss to **us** caused by the break;
  - refuse to renew your **policy**;
  - impose different terms to any cover **we** are prepared to provide;
  - end your **policy** and all cover under it immediately.
- (e) If **you** (or anyone acting on your behalf) make a claim under your **policy** knowing it to be false or fraudulent, **we** can refuse to make benefit payments for that claim and may declare the **policy** void, as if it never existed. If **we** have already paid benefit **we** can recover those sums from **you**. Where **we** have paid a claim later found to be fraudulent, (whether in whole, or in part), **we** will be able to recover those sums from **you**.
- (f) **We** can change all or any part of the **policy** from any renewal date. **We** will give **you** reasonable notice of changes to your **policy** terms.
- (g) This **policy** is written in English and all other information and communications to **you** relating to this **policy** will also be in English.

# 13 Glossary

Throughout this handbook certain words and phrases appear in **bold**. Where these words appear they have a special medical or legal meaning. These meanings are set out below.

Please note: Some of these words and phrases may not be applicable to your chosen plan.

To aid customer understanding certain words and phrases in this glossary have been approved by the Association of British Insurers and the Plain English Campaign. These particular terms will be commonly used by most medical insurers and are highlighted below by a **◇** symbol.

**Acute condition ◇** - a disease, illness or injury that is likely to respond quickly to **treatment** which aims to return **you** to the state of health **you** were in immediately before suffering the disease, illness or injury, or which leads to your full recovery.

**Benefits table** - the table applicable to this **policy** showing the maximum benefits **we** will pay **you**.

**Cancer ◇** - a malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.

**Chronic condition ◇** - a disease, illness, or injury that has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, checkups, and/or tests
- it needs ongoing or long-term control or relief of symptoms
- it requires your rehabilitation or for **you** to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back.

**Clinical practitioner** - a practising member of certain professions allied to medicine who, in all cases, meets **our** recognition criteria for benefit purposes in their field of practice and who **we** have told in writing that **we** currently recognise as a clinical practitioner for benefit purposes. However, **we** will only pay **out-patient treatment** benefits for such services when a GP or **specialist** refers **you** to them. When such persons provide such services to **you** as part of your **in-patient treatment** or **day-patient treatment** those services will form part of the **hospital** charges.

The professions concerned are dietitians, nurses, orthoptists, physiotherapists, psychologists, psychotherapists and speech therapists. A full explanation of the criteria **we** use to determine these matters is available on request.

**Day-patient ◇** - a patient who is admitted to **hospital** or **day-patient unit** because they need a period of medically supervised recovery but does not occupy a bed overnight.

**Day-patient unit** - a centre in which **day-patient treatment** is carried out. The units **we** recognise for benefit purposes are listed in the **Saga Countrywide Hospital List**.

**Diagnostic tests** ♦ - investigations, such as x-rays or blood tests, to find or to help to find the cause of your symptoms.

**Eligible** - those **treatments** and charges which are covered by your **policy**. In order to determine whether a **treatment** or charge is covered all sections of your **policy** should be read together, and are subject to all the terms, benefits and exclusions set out in this **policy**.

**Eye condition** - any disease of the eye.

**Gall bladder** - a structure located under the liver, the function of which is to store bile that is produced in the liver before bile is secreted into the intestines.

**Heart condition** - any disease of the heart including its muscles, valves, conductive system, blood supply or pericardium.

**Hiatus hernia** - a hernia of the stomach through the diaphragm into the chest.

**Inguinal hernia** - a hernia into the inguinal canal.

**Hospital** - a hospital listed in the current **Saga Countrywide Hospital List**.

**In-patient** ♦ - a patient who is admitted to **hospital** and who occupies a bed overnight or longer, for medical reasons.

**Joint replacement** - a surgical replacement of a damaged or worn joint.

**Medical condition** - any disease, illness or injury, including psychiatric illness.

**Out-patient** ♦ - a patient who attends a **hospital**, consulting room, or out-patient clinic and is not admitted as a **day-patient** or an **in-patient**.

**Partner** - the **policyholder's** current spouse or civil partner or any other person (whether or not of the same sex) living permanently in a similar relationship with the **policyholder**.

**Policy** - the insurance contract between **you** and **us**. Its full terms are set out in the current versions of the following documents as sent to **you** from time to time:

- any application form relating to this **policy**
- these terms and the **benefits table** setting out your cover
- your Membership Statement and **our** letter of acceptance
- any Statements of Fact **we** have sent **you**
- any endorsements Saga has sent **you**
- the **Saga Countrywide Hospital List**.

**Policyholder** - the first person named on the **policy** Membership Statement who must be 50 or over.

**Saga Countrywide Hospital List** - a document Saga publishes which lists the **hospitals**, **day-patient units** and **scanning centres** in the **United Kingdom** covered by the **policy**. The facilities listed may change from time to time so **you** should always check with **us** before arranging **treatment**.

**Scanning centre** - a centre in which **out-patient** CT (computerised tomography), MRI (magnetic resonance imaging), and PET (positron emission tomography) is performed. The centres we recognise for benefit purposes are listed in the **Saga Countrywide Hospital List**.

**Specialist** - a medical practitioner with particular training in an area of medicine (such as consultant surgeons, consultant anaesthetists and consultant physicians) with full registration under the Medical Acts, who meets **our** criteria for specialist recognition for benefit purposes, and who **we** have told in writing that **we** currently recognise as a specialist for benefit purposes in their field of practice.

For **out-patient treatment** only: a medical practitioner with full registration under the Medical Acts, who specialises in psycho-sexual medicine, orthopaedic medicine, manipulative or sports medicine, or a practitioner in surgical dentistry or podiatric surgery who is registered under the relevant Act; and who, in all cases, meets **our** criteria for limited specialist recognition for benefit purposes in their field of practice, and who **we** have told in writing that **we** currently recognise as a specialist for benefit purposes in that field for the provision of **out-patient treatment** only.

A full explanation of the criteria **we** use to decide these matters is available on request.

**Surgical procedure** - an operation or other invasive surgical intervention listed in the Schedule of Procedures and Fees.

**Terrorist act** - any clandestine use of violence by an individual terrorist or a terrorist group to coerce or intimidate the civilian population to achieve a political, military, social or religious goal.

**Treatment** ♦ - surgical or medical services (including **diagnostic tests**) that are needed to diagnose, relieve or cure a disease, illness or injury.

**United Kingdom (UK)** - Great Britain and Northern Ireland, including the Channel Islands and the Isle of Man.

**Varicose veins** - abnormally enlarged and often tortuous veins most frequently occurring in the legs.

**We/us/our** - AXA PPP healthcare.

**Year** - twelve calendar months from when your **policy** began or was last renewed.

**You** - the **policyholder** and any **partner** named on the **policyholder's** Membership statement.

# Appendix

## Frequently asked questions

This section applies to policyholders who did not provide their medical history on joining and have chosen the moratorium method of underwriting for their cover. Your Membership Statement will indicate if this applies to you. Full information on how the moratorium method of underwriting works is shown in the 'Existing medical conditions' section of this handbook.

### What is the advantage of moratorium underwriting?

With this option, we ask you to give only basic information about yourself and any members of your family you wish to insure. We will not ask you to give details of your medical history, but it relies on you to understand that we will not cover treatment of any medical condition which was in existence at any time during the last three years (or five years if you joined this policy on or before 15 November 2005) immediately before your policy started or any specified related conditions to pre-existing diabetes, prostate conditions or hypertension, as shown in Section 5.

To help you understand how the moratorium method of underwriting works in practice we have set out a series of model Questions and Answers to the typical queries often raised:

### I suffer from high blood pressure for which I have to take tablets every day. How does this affect my cover?

Because you need continuous treatment for your medical condition, cover for this or any specified related condition would be permanently excluded.

**Some time after my cover has started, I go to my doctor for a routine visit and, for example, a heart condition is diagnosed. It has obviously developed during the period before the start of my plan.**

### Would I be covered?

The clause only applies to any medical conditions which you were aware existed in the three years (or five years if you joined this policy on or before 15 November 2005) before the start of your policy. If:

- the heart condition was first diagnosed after you joined the policy; and
- the medical condition is not a specified related condition to pre-existing diabetes, prostate conditions or hypertension; and
- you were not aware of any symptoms;

benefit would be available even if it was proved that the condition existed before your policy began.

Please note: cover for heart conditions is only included with Saga Key Treatments + Heart.

### What if I am uncertain whether treatment I received before the start of my policy is related to the condition for which I later wish to claim?

Before undergoing any private treatment for which you wish to make a claim under your policy, you must submit a fully completed claim form to us to gain written preauthorisation for your claim. This way we will be able to establish the full facts about your condition and proposed course of treatment and will confirm our decision to you in writing before you incur the costs of treatment.

## How do regular checkups affect the moratorium?

It depends on what checkups are for. For example:

If you have a specific condition before your policy starts and your doctor or specialist recommends that you continue to have checkups for that condition, then we will not cover the cost of private treatment received for that condition, or specified related condition (if appropriate), for a period of two years from the time your policy started. Cover will then only apply once you have been discharged from care and have no further treatment, medication, special diets or advice for a continuous period of two years. In the same situation described above, if you chose to continue having checkups for your own peace of mind even though you have been discharged from care, we will cover you for that condition (though not the routine checkups) if you do not need any medication, treatment, special diets or advice for a continuous period of two years. If you have general health checkups simply in the interest of maintaining good health and not for any particular condition, we ignore them when applying the moratorium.

*Note: We do not pay for checkups in any of the circumstances described above.*

**NOTE:** Please note that the preceding questions and answers provide broad guidance to the operation of the moratorium method of underwriting. Obviously, each claim is dealt with and treated on its own merits. How the clause is interpreted depends entirely on the facts presented. When we receive a fully completed claim form, we will be pleased to tell you whether cover is available before you have treatment.

If you require a large print, audio or braille version of this document please call 0845 300 0867.

If you have a hearing or speech impairment, you can also contact us by e-mailing [dda@saga.co.uk](mailto:dda@saga.co.uk)

Saga Services Limited has arranged for its private medical insurance to be underwritten by AXA PPP healthcare Limited, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL.

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