



# No.1 Police Healthcare Plan Guide

Effective from 1 January 2013

## Welcome to the No.1 Police Healthcare Plan

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

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

Your Healthcare Plan, provided through a healthcare trust is administered by Simplyhealth on behalf of the Trustee(s) a leading medical benefits provider that specialises in managing the corporate healthcare plans.

## The No.1 Police Healthcare Plan Helpline

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

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

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

## What the Plan will pay for

Your Healthcare Plan is designed to pay for treatment for curable short term illnesses or injuries, known as acute conditions. Your Plan does not pay for long term chronic conditions. There are also a number of conditions and treatments which are not eligible under the Plan.

Your Healthcare Plan does not pay for every type of healthcare service, so it is important that you contact the Helpline **before** arranging treatment. If you undergo treatment that has not been authorised by the Helpline, you could have to pay some or all of the costs.

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Call the Helpline before  
arranging any treatment

**0800 980 7419**

Helpline Monday to Friday 8am to 6pm

## Table of benefits

Benefits payable subject to the terms and conditions of the Plan		
Annual Maximum	Annual Maximum	Maximum benefit per member per year £50,000
	Member contribution	£150 per member per rolling 12 months
In-patient and day-patient treatment	NHS pay-bed <sup>1</sup> and private hospital charges for: Accommodation, nursing, operating theatre, drugs, dressing, eligible surgical appliances and prostheses used in connection with treatment, physiotherapy, other ancillary charges and diagnostic tests including pathology, x-rays, ECGs and all medical scanning and imaging techniques including MRI, CT and PET scans	Paid in full (subject to annual limit)
	Accommodation for one parent or guardian accompanying a dependant(s) under 12 years of age who is undergoing eligible in-patient treatment	Paid in full (subject to annual limit)
	Fees for consultations and treatment charged by specialists including surgeons, anaesthetists and physicians	Paid in full up to the amount shown in the fee schedule <sup>2</sup>
	Treatment for cancer, including radiotherapy and chemotherapy	Paid in full (subject to annual limit)
Out-patient treatment	Consultations and diagnostic tests including pathology, radiology, ECGs and ultrasound scans. Physiotherapy provided by a state registered physiotherapist, Acupuncture, Chiropractic treatment, Osteopathy and Homeopathy	Up to £1,000 a year for consultations and diagnostic tests  Up to £500 a year of the £1,000 for Physiotherapy and other therapies  Up to £250 a year of the £1,000 for complimentary medicine
	All computerised tomographic scanning and medical imaging techniques including MRI, CT and PET scans	Paid in full (subject to annual limit)
	Radiotherapy and chemotherapy	Paid in full (subject to annual limit)
Other services	Nursing at home arranged by a specialist for medical reasons following in-patient or day-patient treatment	Up to £600 per year
	Transport by private ambulance in the UK when medically necessary for the purpose of treatment	Up to £60 for each single trip up to an overall max amount of £120
NHS cash benefit	When elective in-patient treatment is received as an NHS patient without charge	£100 per night

<sup>1</sup> An NHS pay bed is available to NHS patients who wish to pay for the privacy of a single en-suite room whilst their treatment remains on the NHS.

<sup>2</sup> Fee schedule: Please go to the Healthcare Professionals section of [www.simplyhealth.co.uk](http://www.simplyhealth.co.uk) to check fees ahead of your treatment.

## Which hospitals can be used?

The Plan will pay for treatment at most private hospitals. It is important that you contact the Helpline to ensure that the Plan will pay for treatment at your chosen hospital.

## Rapid Access Physiotherapy Service

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

## What we will not pay for

The following services are not eligible under the No.1 Police Healthcare Plan

- The first £150 of eligible treatment per person per rolling twelve months
- Chronic conditions
- The services of a GP (except for a contribution towards the completion of claim forms)
- Drugs and dressings provided whilst an out-patient
- Dental treatment unless listed as an oral surgical procedure carried out by a specialist. An oral surgical list is available on request from the Helpline
- Dental appliances
- Sight testing or the provision of glasses or contact lenses
- Hearing tests unless recommended by your specialist for diagnostic purposes
- Hearing aids
- Routine monitoring and examinations or health screenings even if recommended by a GP or specialist
- Cosmetic treatment, other than as a result of an accident or illness
- Normal pregnancy and childbirth
- Infertility investigations (and/or treatment)
- HIV/AIDS unless contracted during a documented police duty related incident
- Learning difficulties, behavioural and developmental problems, including dyslexia, Attention Deficit Disorder (ADD), shortness of stature or delayed speech
- Treatment for sexually transmitted diseases
- Gender re-assignment
- Donor or autologous organ, bone marrow and stem cell transplantation operations or related treatment
- Treatment for psychiatric conditions, or addictive conditions
- Injury from engaging in dangerous or professional sports or hobbies
- Personal items of expenditure incurred in hospital, such as newspapers, telephone calls, alcoholic drinks or visitors' meals
- Monitoring, adjustments, replacements and battery changes of implantable electronic devices
- Treatment relating to ageing, menopause and puberty
- Treatment for allergies or allergic disorders
- Dialysis
- HRT and bone densitometry
- Treatment received outside the UK



## No.1 Police Healthcare Plan

For advice and Private Treatment authorisation  
telephone the Helpline on

**0800 980 7419**

(8am – 6pm Monday to Friday)

## NHS cash benefit

If you choose to be treated as an NHS patient for which no charge is made, you may be able to claim a tax free cash benefit for each night you spend in hospital.

## Pre-existing medical conditions

There are a number of medical conditions which the Plan will not pay for. The Plan will not pay for treatment of an illness from which you are suffering from or already had before you joined the Plan.

This is known as a pre-existing condition and applies to any medical condition for which you have received medication, advice, treatment or you have experienced symptoms, whether the condition has been diagnosed or not.

## Please call the No.1 Police Healthcare Plan Helpline if:

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

Full details about the No.1 Police Healthcare Plan, including details of your benefits, copies of plan literature, how to contact Simplyhealth and make a claim, as well as links to other useful websites can be found on the Plan Microsite [www.no1policehealthcare.co.uk](http://www.no1policehealthcare.co.uk)

## MyPlan

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

To register, email: [dataservices@simplyhealth.co.uk](mailto:dataservices@simplyhealth.co.uk)

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

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

# How to use your Healthcare Plan

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

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

- 1 If you are suffering from a musculoskeletal injury**
  - Call the Helpline on 0800 980 7419 as soon as possible – your Healthcare Plan has special arrangements for the treatment of musculoskeletal injuries through a managed network of physiotherapists, without the need for a GP referral.
- 2 If your GP refers you for a diagnostic test or to see a specialist or therapist**
  - Ask your GP for the name of the specialist or therapist.
  - Call the Helpline on 0800 980 7419 to check whether the Plan will pay for the test or consultation before arranging this.
- 3 When you see the specialist or therapist**
  - Take your authorisation letter with you.
- 4 If your specialist or therapist recommends treatment, diagnostic tests, referral to another specialist or nursing at home**
  - Call the Helpline on 0800 980 7419 to check whether or not the Plan will pay for the treatment before arranging this.
- 5 If you need to be admitted to hospital**
  - Call the Helpline on 0800 980 7419 to check whether or not the Plan will pay for the treatment. We may arrange for your treatment to be monitored by our clinical care managers and, if the Plan pays for the treatment, will arrange to pay the hospital charges directly to the hospital.
- 6 When you leave hospital**
  - You will need to pay for personal expenses such as newspapers, telephone calls, alcoholic drinks or visitors' meals.
- 7 If your specialist or therapist recommends nursing at home or out-patient treatment**
  - Call the Helpline on 0800 980 7419 to check whether or not the Plan will pay for the treatment.
- 8 If you receive any invoices for treatment**
  - You will need to send these within six months of treatment to: Simplyhealth, James Tudor House, 90 Victoria Street, Bristol BS1 6GH.
  - Please attach a note giving your name (or the patient's name if it is for someone else), Healthcare Plan name and authorisation number.

# Data Protection

## Simplyhealth Data Protection Notice

Simplyhealth fully complies with the Data Protection Act 1998. Full details of how information we hold about you will be used can be found in your handbook.

## Plan administration

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

## Medical information

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

## Member communication

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

## Telephone calls

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

## Contact

### Questions and Complaints

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

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

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