

Health Solutions

from Norwich Union Healthcare



Health Solutions is one of the most extensive and versatile healthcare products on the market, offering you and your family real choice.

Health Solutions has been designed to offer affordable and flexible healthcare by not only offering excellent Core Cover but also the option to pick-and-choose other benefits. It's perfect because it can be adapted to suit your needs and budget.

What you can expect:

- Fast access to private treatment at a hospital near you
- Cover for hospitals and specialist charges, diagnostic tests such as X-rays and treatments such as chemotherapy
- Flexible cover that you can change to suit your needs
- A No Claim Discount¹ from day one
- A private en-suite room with TV, radio and special menu, in most cases

The Cover

Health Solutions offers extensive Core Cover but also lets you add options where you need them, including:

- Other Treatments and Therapies (such as GP minor surgery, physiotherapy and chiropractic treatment)
- Dental and Optical cover
- An Extended Hospital List, giving you a greater choice of where to have treatment

Or by choosing one of the following you can reduce your premium:

- Six Week Option – cover for in-patient and day-patient treatment is only available if the NHS waiting list is six weeks or more
- An excess
- Reduced Out-patient Cover and Benefits
- Limit your choice of hospitals to private units of NHS Trust hospitals, or only hospitals in Scotland and Northern Island.

With Health Solutions, you really can have medical insurance cover that's as different as you are.

Plus, your own Personal Health Manager

When you become a Norwich Union Healthcare policyholder you will have access to Personal Health Manager, an online and telephone based service that uses qualified doctors, nurses and counsellors to help with any medical problems or worries you might have. The service includes:

- Talk to the experts - 24 hour GP and Stress Counselling Helplines
- Symptom Assessment – asks you a series of questions, just as a doctor would
- Health Planner – a great way to assess your health and lifestyle, covering areas such as diet and exercise, and providing you with an action plan to improve your health
- NHS Waiting List Guide
- Hospital and Consultant information
- Children's services details in your area
- Medical Encyclopaedia
- Stress Free Living Guide

What it costs

Health Solutions begins from as little as **£11.98²** a month for individual cover. What's more, family cover with Health Solutions makes it even more cost effective. When you pay for your eldest child under 20 subsequent children under 20 are covered free. This means your whole family can be covered from as little as **£39.41³**.

¹No Claim Discount of 0-45% (0-30% if switching) for the first year given against our standard maximum premium, depending on individual circumstances. ²Prices include a 45% No Claim Discount based on a 25 year old opting for maximum savings but without taking an excess.

³Based on a family of five with two adults aged 40 and three children, the oldest being 16. Actual premium will depend on individual circumstances. Prices correct as of 23/6/06 but may change at anytime. Applications are required. Premiums and No Claim Discount arrangements reviewable annually. Norwich Union Healthcare is one of many providers we have access to.

Further information

To discuss Norwich Union Healthcare's Health Solutions please call <intermediary>on <intermediary number>.

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Norwich Union Healthcare Limited Chilworth House Hampshire Corporate Park
Templars Way Eastleigh Hampshire SO53 3RY

www.norwichunion.com/healthcare