

Medios Healthcare

Target Market Statement

This document has been prepared by Aviva Health UK to provide an overview of our Medios Healthcare product. It is intended to help distributors understand the target market for this product, at new business and at point of renewal. In addition, distributors should consider whether any changes in circumstances may result in some features of the product no longer being suitable (for example distribution channel, features/covers, communication method and payment method). Some customers for whom the product is suitable may not be eligible for cover due to Aviva Health UK Limited risk acceptance and eligibility criteria. Aviva Health UK Limited is the Product Manufacturer for this product and may source elements of cover from third parties. Full details are contained within the policy documentation

Who is Medios Healthcare designed for?

Medios Healthcare is designed for individuals who are resident in the UK, Channel Islands or Isle of Man who want prompt access to a choice of healthcare services, delivered in a private setting. This includes both the diagnosis and treatment of acute medical conditions.

This product is closed to new business. New members cannot be added to the policy and members can't change their benefits. Policyholders are also not able to switch to other Medios products in this range.

Medios Healthcare is a product for individuals who want access to healthcare including referrals to consultants, admissions to hospital and treatment at a convenient time and location.

Medios Healthcare provides healthcare services in a private clinic or hospital so the product could be suitable for individuals who want a high standard of comfort, often including a private room.

Medios Healthcare includes a loyalty bonus to ensure that members only incur one age related increase to their premium for as long as the policy remains in force, providing they continue to maintain premium payments. This product could be suitable for individuals who want to mitigate against age related price increases individuals traditionally get on other health insurance products.

Private Medical Insurance is a premium product, providing an alternative to the healthcare services offered by the NHS. Therefore, it could be suitable predominantly to those with higher disposable incomes who desire a private experience.

What features should you be aware of on this product?

- Medios Healthcare could be suitable for individuals who have the legal right to reside, and be physically living, in the UK, Channel Islands or Isle of Man for the duration of the policy year other than trips abroad totalling no more than three months during the policy year.
- The product is designed to cover treatment of short-term (acute) conditions that occur after taking out the product
- The product does not cover treatment of ongoing or long-term medical conditions, often referred to as chronic conditions
- Pre-existing conditions that the individual had when taking out the product typically aren't covered by the product
- Medios Healthcare customers benefit from a loyalty bonus which ensures that so long as they maintain premium payments, they will only incur one age related increase to their premium. This does not apply to child dependents
- There is a variety of private hospitals across the UK and this product includes both the Key and Extended hospital lists. Individuals will have selected their hospital list when purchasing the product; they are not able to alter this choice
- Medios Healthcare, like all the Medios range, has a singular annual renewal date of the 1st of January
- Customers are unable to move to other Medios products or alter the upgrade options they have selected
- We recognise that some individuals have additional needs when buying or understanding our products. Aviva is committed to helping meet these needs. Please contact Aviva for guidance or support.

How can Medios Healthcare be purchased?

Medios Healthcare is a closed product so is not open to new business. Policyholders cannot add new members to the policy, change their product options or switch to other Medios products.

What is covered?	Who could the option be suitable for?
<p>Comprehensive in-patient, day-patient, out-patient cover, consultations and diagnostic tests in a private hospital. Customers also have benefits for specialist referred physiotherapy, mental health treatment, home nursing, private ambulance, Stress Counselling helpline and support for cancer including 24 months of targeted drug therapies, and up to 5 years monitoring after treatment.</p> <p>Additional cover is provided for:</p> <ul style="list-style-type: none"> • Minor GP surgery up to £250 • Complementary medical treatment up to £360 including acupuncture, chiropractic, homeopathy and herbalism, and up to £100 towards medicines • Up to 12 sessions of GP referred physiotherapy, • Baby bonus £100 per baby • NHS cash benefit of up to £150 per night to a maximum of 100 nights 	<p>Customers with Medios Healthcare want peace of mind that they have comprehensive cover for diagnostics and treatment of an acute medical condition once under the care of a specialist. They also have cover for the diagnosis, treatment of and aftercare for cancer.</p> <p>Customers also benefit from a range of GP treatment and GP referred services. Customers accept that these benefits are subject to a limit. Once this limit is reached, the customer will need to pay for the treatment themselves.</p> <p>This product only provides cover for acute conditions; there is no cover for chronic conditions and, as such, customers should be happy to use the NHS or pay for any treatment that isn't for an acute condition, or that comes under one of the other policy exclusions.</p>
Hospital lists - when the customer chose their options, they were able to select between two hospital lists; Key or Extended. As the product is now closed, they are now unable to alter that choice.	
<p><u>Key List</u></p> <p>This list provides access to the private and NHS hospitals most frequently used by people with medical insurance.</p>	<p>Customers with this list have peace of mind that they have extensive access to private hospitals across the country.</p> <p>Customers with this list will be able to choose from several hospitals in their area for treatment. However, remote areas of the country may have fewer choices as coverage isn't as extensive. The full list of hospitals is viewable here</p> <p>A policy with this list is not suitable for customers who want access to some of the central London hospitals as these are only available on the Extended list.</p>
<p><u>Extended List</u></p> <p>This hospital list is an upgrade to the Key list. It provides the best coverage and level of access to private hospitals.</p> <p>It provides the Key hospital list as above plus some additional hospitals in Greater London.</p>	<p>This hospital list provides access to additional central London hospitals, so it is most suitable for customers living in London and the surrounding areas or individuals who are happy to travel to London for treatment.</p> <p>Customers with this list agree to pay an increased premium, so they have access to extra central London hospitals.</p>

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Aviva Health UK Limited acts as agent of Aviva Insurance Limited for the purposes of: (i) receiving premium from our clients; and (ii) receiving and holding claims money and premium refunds prior to transmission to our client making the claim or entitled to the premium refund.

[aviva.co.uk](https://www.aviva.co.uk)

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