

Select Care

Target market statement

This document has been prepared by Aviva Health UK to provide an overview of our Select Care 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's 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 [and on the Health adviser website].

Who is Select Care designed for?

Select Care is designed for Small, Medium Enterprises (SMEs) with 3-49 employees. Policies are intended to provide cover for company employees, directors and other designated members of an actively trading business, based in the UK, Channel Islands or Isle of Man.

This product is closed to new business however we do allow movement from our other SME Legacy products. Companies can also add employees and their dependants to their policy.

Select Care is a product for business owners who want to provide access to healthcare services for their employees and their dependants including referrals to consultants, admissions to hospital and treatment at a convenient time and location. The product supports businesses to manage absence costs and provides an employee benefit to attract and retain employees.

Select Care delivers healthcare services in a private clinic or hospital so the product could be suitable for businesses who want to provide a high standard of comfort, including a private room, for themselves and their workforce.

Private Medical Insurance is a premium product, providing an alternative to the healthcare services offered by the NHS. Therefore, it could be suitable for businesses looking to offer a private experience and health benefits to their workforce and dependants.

By not covering some of the extras available on more all-inclusive products, such as home nursing or surgical procedures on the teeth, Select Care could be suitable for businesses who are looking to manage costs.

To help manage costs, Select Care also offers a six-week option and a choice of excesses which enables businesses to decrease cover in line with their needs and budgets. There is also the ability to offer subsections of the workforce different levels of cover.

What features should you be aware of when considering this product?

- Select Care could be suitable for SMEs whose members 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 pay for the treatment of short-term (acute) conditions that occur after the member joins the policy.
- The product does not cover the treatment of ongoing or long-term medical conditions. These conditions are often referred to as chronic conditions.
- The product does not cover some of the extras available on more all-inclusive products, such as home nursing or surgical procedures on the teeth.
- Select Care is a community rated product; premium increases are based across the performance of the whole Select Care book of business and not on the performance of each individual company scheme. Premiums are also charged according to age bands, postal district and the underwriting terms.
- Select Care is not suitable for sole traders or businesses who wish to select cover for one or two key individuals only. In this case you may want to consider Healthier Solutions or Solutions as a more suitable product for the customer.
- This product is also not suitable for larger companies who wish to insure more than 49 members of staff. In this case you may want to consider Solutions or Optimum as a more suitable product for the customer.
- There are different underwriting options available and your client should consider which option is best for their workforce and size of business.

- Up to 3 sub-categories can be formed with 2+ employees whereby different levels of cover can be designed for each category e.g. leadership, mid managers and other employees.
- This product provides cover for the Key hospital list only. Whilst this provides extensive coverage of private hospitals across the UK, SMEs should consider the hospitals they want to use to ensure this product meets their workforce's needs.
- We recognise that some businesses 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 Select Care be purchased?

Select Care is a closed product so is not open to new business. However, existing policyholders can add new employees and dependants to their policy. We will also allow movement from our other SME Legacy products. To add members or to move to Select Care from another Aviva Legacy SME product, businesses should speak to their insurance broker or contact Aviva directly.

Product cover option	Cover options available	What is covered?	Who could this option be suitable for?
Core Cover	The comprehensive cover that all Select Care products start with. SMEs can choose to downgrade their cover from this, depending on needs and budget.	<p>Comprehensive in-patient, day-patient and out-patient cover, consultations and diagnostic tests in a private hospital plus additional benefits including cash benefit when receiving NHS in-patient treatment, private ambulance and a Stress Counselling helpline.</p> <p>Core cover also includes cancer treatment, palliative care and extensive cover for aftercare, including consultations with a dietician, as well as money towards prostheses and a wig.</p> <p>Core cover also includes full cover for out-patient treatment by a physiotherapist on referral by a specialist.</p>	<p>Businesses with this product will want peace of mind that they and their workforce have comprehensive cover for diagnostic tests and treatment of an acute medical condition once under the care of a specialist. They also have extensive cover for the diagnosis, treatment and aftercare for cancer.</p> <p>Businesses with this product have the peace of mind that they have full cover for specialist referred out-patient treatment by a physiotherapist. Aside from this, the business should be comfortable that members will be happy to rely on NHS provision for out-patient physiotherapy or pay for out-patient physiotherapy themselves.</p> <p>As this option doesn't include cover for in-patient, day-patient or out-patient mental health treatment, the business should be comfortable that members will be happy to use NHS provision or pay for any treatment themselves.</p> <p>Select Care only provides cover for treatment recommended by a specialist. If a GP recommends treatment, this won't be covered. Members will be happy to pay for any treatment that isn't on recommendation from a specialist or have this treatment on the NHS.</p> <p>The business should be comfortable that members will 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 conditions.</p>

Product cover option	Cover options available	What is covered?	Who could this option be suitable for?
Ways to reduce premiums – These options reduce the level of cover on the policy but also reduce the premium to help support different budgets			
Six-Week Option	One option for all members.	<p>This option does not cover in-patient or day-patient treatment, NHS cash benefit, NHS cancer cash benefit or for the cost of an NHS amenity bed if the treatment is available on the NHS within six weeks of the specialist recommending it.</p> <p>This option doesn't impact out-patient diagnostic consultations, procedures and treatment as an out-patient.</p>	<p>Businesses choosing this option agree for members to use the NHS for in-patient and day-patient treatment that can be delivered within six weeks from the date the specialist recommends it. In-patient or day-patient treatment that isn't available in this timeframe will be covered as a private patient in a private hospital using this policy.</p> <p>This option would not be suitable for businesses who want their members to have private treatment for cancer, or urgent referrals where cancer is suspected as the NHS is likely to provide this within six weeks.</p> <p>This option is not suitable for businesses who want their members to only have treatment as a private patient in a private hospital.</p> <p>This option is not available to residents of the Channel Islands or Isle of Man.</p>
Ways to reduce premiums <i>Continued.</i>			
Member Excess Options	£50, £100 and £150	<p>Excess options are available which apply to each member, every policy year. The excess is an amount each member pays towards the cost of their treatment, every policy year.</p> <p>The first eligible costs incurred will be paid for by the member, up to the chosen excess level. The remaining eligible costs will then be covered by the policy, regardless of the number of claims made in any one policy year.</p>	<p>This option could be suitable for businesses that are happy for their members to pay the first part of the cost of the treatment themselves. In return, the business benefits from a reduction in their premium.</p> <p>Businesses choosing this option know how much their members will need to contribute towards their treatment. Businesses will need to be happy they have chosen an excess amount that their workforce is comfortable to fund, should they need to claim.</p>
Hospital list			
Key Hospital List	Only hospital list available to members.	This list provides access to the private and NHS hospitals most frequently used by people with medical insurance.	<p>Businesses with this list have peace of mind that their workforce have extensive access to private hospitals across the country, including central London. However, remote areas of the country may have less choice as coverage is less extensive. The full list of hospitals is viewable here</p> <p>The Key hospital list provides access to London hospitals however, a few of the central London hospitals are not available. Businesses should not choose Select Care if they want their employees to have full access to the central London hospitals.</p>

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

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