

# Excess – Key Facts

## Corporate policies/schemes

- Your **excess** is payable **once** each **person**, every **policy/scheme year**, unless you have a **family excess** - please check your member guide for further details.
- If you have to make more than one claim in a policy/scheme year you'll only have to pay **one excess**.
- If a claim or course of treatment **continues** after the **policy/scheme renewal date**, a **new excess** will be payable for the new policy/scheme year, even if you've already **paid your excess** for this claim during the **previous policy/scheme year**.
- Your **excess** will be deducted from the first eligible bill or bills we receive, and any subsequent bills until your **excess** has been deducted in full.
- We'll contact you once we receive bills for your treatment, advising who and how much to pay.
- If you have **dental or optical benefits** on your company's policy/scheme, these may each have a **separate excess** applied, regardless of the main **excess** on your company's policy/scheme. This applies even if you've already paid the main **excess** in this policy/scheme year.
- If your company's policy/scheme includes our **BacktoBetter Service** and you're covered under an **Optimum** policy/scheme, **your excess won't apply** to any **physiotherapy** treatment received through the BacktoBetter service.
- If your company's policy/scheme includes the **Mental Health Pathway** and you're covered under an **Optimum** scheme, **your excess won't apply** to any **treatment** received through the pathway.
- If your company policy/scheme includes **NHS cash benefit, NHS cancer cash benefit, baby bonus, hospice donation** or the **wig benefit** (extensive cancer benefits), your **excess won't apply** to these benefits.

### Helpful information regarding your excess

**Did you know...** you can view and track your excess online through MyAviva?  
To activate or view your account just visit **aviva.co.uk/myaviva**

### How to pay your excess:

We confirm  
claim

Treatment  
takes place

Hospital/  
Specialist bills  
sent direct  
to us

We'll deduct  
your excess  
from the first  
eligible bills  
received

We'll contact  
you advising  
who and  
how to pay

### Any Questions

For more information please speak with your Group Administrator  
Or alternatively contact us on



**0800 092 4590**

Calls to and from Aviva may be monitored and/or recorded