



Employee Presentation - Jersey

April 2023

Abbie Mercier



**Rossborough
Healthcare**

A Gallagher Company



Your Private Medical Insurance



- One of the leading PMI providers in the world
- Well established provider of plans designed for the Channel Islands
- **Viberts - Renewal 1st May**
 - POLICY NUMBER – 901597
 - PLAN – Solutions
 - UNDERWRITING – Full Medical Underwriting (FMU) , Medical History Disregarded (MHD) and Continued Medical Exclusions (CME)
 - EXCESS - Nil Excess
 - Key Hospital List
 - Dental & Optical (Excess Applies)
 - Routine and GP Referred Services



Aviva Solutions – Benefit Summary

- **In-patient / day-patient treatment** (hospital / surgeon / anaesthetist etc.) – subject to fee guidelines
- **Full Out-patient treatment** (consultations etc.) – subject to fee guidelines
- **Alternative therapies** – physiotherapy, osteopathy, chiropractic, acupuncture, chiropody, podiatry, homeopathy (GP referred)
- **X-rays / Scans** (CT / MRI / PET)
- **Cancer treatment** (Aviva Cancer Pledge)
- **Nursing at Home**
- **NHS cash benefit** - (£100 per night / Max of 25 nights)
- **Baby Bonus** - £100 after 10 month qualifying period
- **GP / Stress Counselling Helpline**
- **BacktoBetter** – Treatment for pain in the back, neck, muscles, joints (musculoskeletal conditions)
- **Mental Health Pathway**
- **Dental and Optical** – (£450 Routine dental treatment -£600 Accidental treatment -£250.00 Optical) £50.00 excess applies



Channel Island – Key Benefits

- **GP fees** - £400 per annum
- **Off-island transportation** - when treatment **not** available on island - £300 per return trip (6 trips per year)
- **GP referred X-Rays and Ultrasounds**

Standard Exclusions – all levels

- Chronic conditions
- Pregnancy
- Cosmetic treatment
- Preventative treatment / investigations
- Charges not considered to be customary and reasonable in the UK



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Aviva Cancer Pledge



Aviva understand the importance of providing Extensive Cover and support at every stage of cancer treatment.

Aviva cancer pledge means they will cover the cancer treatment and palliative care you need, recommended by your specialist. Aviva want to make things as comfortable as possible following their cancer treatment, so they will provide extensive cover for aftercare, including consultations with a dietician, as well as money towards prostheses and a wig.

- Cover for chemotherapy, radiotherapy and targeted therapy is covered in full.
- Dedicated ongoing care through unlimited monitoring after cancer treatment
- Treatment at home wherever possible, for example chemotherapy or drugs provided by a nurse.
- £100 for each day or night of treatment on the NHS, with no overall limit - this can help towards everyday costs such as parking and childcare.
- The latest diagnostics to help determine the best route of treatment
- Treatments that help control the spread of certain cancers
- Where treatment is outside of standard medical guidelines, we will thoroughly review the clinical evidence to determine what cover is available.



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BacktoBetter
Helping your employees get better, faster
For Optimum customers



- BacktoBetter is a unique service that is designed to intervene quickly and effectively, specifically for MSK (musculoskeletal) conditions
- BacktoBetter provides rapid access to an expert clinician who can help employees deal with musculoskeletal pain
- There is no need to see a GP
- Start with telephone assessment
- Access an experienced physiotherapist who is local and convenient to you through their physiotherapy network
- These types of claims must go through BacktoBetter



BacktoBetter – Making a Musculoskeletal Claim

Making a claim through the BacktoBetter service couldn't be simpler.

- Call the Aviva customer service helpline and describe your symptoms
- Remember you don't need to see your GP before calling

BacktoBetter Contact Telephone : 0800 158 3344

Monday to Friday: 8.00am to 8.00pm

Saturday: 8.00am to 1.00pm

The Clinic available in Jersey is:

Reaction Physiotherapy



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1 Member advantages



- Quick access to treatment – no need for GP referral
- Trusted clinical partners
- Cover based on clinical need
- Wide range of treatment options
- Wide range of practitioners
- Support for family members

2 How Mental Health Pathway works



Members can speak to a mental health practitioner without having to see their GP.

All employees need to do is call our claims team and we'll route them straight through to our clinical provider for assessment and required treatment.

Mental Health Pathway

- Aviva's Mental Health Pathway offers you quick access to quality talking therapy and counselling services.
- The pathway offers quick access to treatment, members can refer themselves for an assessment by a mental health practitioner without needing to see their GP.
- Cover is based on clinical need which reduces delays in treatment for talking therapies.
- Simple Claims Process – members only need contact the claims team once then the independent clinical provider will oversee treatment.
- Range of treatments available including online cognitive behavioural therapy, remote or face to face talking therapies, and psychiatrist assessment.
- Wide range of practitioners including clinical psychologists, CBT therapists, talking therapies consultants, psychiatrists and counsellors.



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Additional Aviva Benefits

Our Wellbeing services

Aviva Digital GP



Convenience

Video consultations can help save time, with no need to visit your GP. You could have an appointment in as little as 30 minutes and appointments can be booked 24/7. Member's appointment slot will last up to 15 minutes



Personalised choice

Male and female GPs so you can select by gender or choose to see the same GP who you've seen in the last 6 months. Review GP bios and select a GP based on your needs and the GP's profile



GP consultations

Access to private GP video consultations with an NHS registered private GP. All at the touch of a button



Repeat prescriptions

Order prescribed repeat medication within the app (all NHS England exemptions accepted) and get free UK delivery



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rossborough.co.uk

Learn more about our parent company at ajg.com/uk



Additional Aviva Benefits

MyAviva

1	Access the login screen at ' www.aviva.co.uk/activate ' and select ' Register '					
2	Enter your activation code, if you have one - if you do not have an activation code, select ' Register without code '					
3	You'll then need to provide your email address , create a password and enter your name before selecting ' Continue '					
4	Once on your Portfolio, select ' Continue your registration '					
5	Enter your date of birth and postcode and select ' Continue '					
6	You'll then need to provide your policy number , complete with the employee's member number , but with the opening zeros removed (example below)					
Example	<table><tr><td>Policy number 521ABC</td><td>+</td><td>Member number 000001100</td><td>=</td><td>Entered as 521ABC1100</td></tr></table>	Policy number 521ABC	+	Member number 00000 1100	=	Entered as 521ABC1100
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MyAviva is an online portal to help you manage your Aviva policies and schemes all in one place and is available to download from the App Store or Google Play.

- You can check your policy or scheme information including cover and benefit details
- start a new claim or update us on an existing one
- View the claims summary, and update aviva on what's next and track bills paid against your claim
- Live chat directly to one of our claims experts without having to pick up the phone

In order to register Visit www.aviva.co.uk/activate



Claims

- All treatment requires **pre-authorisation** from Aviva
- Most treatment can be authorised over the phone
- Keep Aviva informed of ongoing treatment
- avivapmiclaims@aviva.com – for invoice submission
- My Aviva - online
- Remember Back to Better process
- Rossborough Healthcare are here you and your family should any issues arise.

Summary

- Aviva are an excellent health insurer
- Policy covers UK and Channel Islands.
- Ensure you have your up-to-date membership details
- As long as claims are pre-authorised in the right way, there should be no issues
- Rossborough Healthcare are here to support the Viberts members with any issues that they may have.

Any Questions or Assistance...

Please contact:

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Or

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