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About Freedom Health Insurance

Founded in 2003, Freedom Health Insurance is an award-winning private medical insurance (PMI) provider aiming to offer exceptional customer service and simple yet flexible products at competitive premiums for people living in the United Kingdom (UK) and overseas.

We offer a range of products suited to individuals, families and businesses insuring two employees upwards. Our products include Freedom Essentials, Freedom Elite and Freedom Worldwide.

Friendly and helpful service

At Freedom, we take care to place our supporting brokers and their clients at the heart of everything we do and aim to provide the highest quality of customer service at all times.

We are proud to have won or been shortlisted for the Best Customer Service by a Provider Award at the Health Insurance & Protection Awards since 2015.

Our friendly and knowledgeable teams understand how important it is to develop strong long-term business relationships and continuously provide exceptional levels of customer service. With clients based in many countries all around the world and our experienced team based in Poole, Dorset (mainland UK), Freedom is a well-established business always prepared to go the extra mile to make sure you and your clients feel supported.

Protected clients

Freedom Essentials policies are underwritten by A rated insurers and administered by Freedom Health Insurance, a trading name of Freedom Healthnet Limited which is authorised and regulated by the Financial Conduct Authority, registration number 312282.

Investing in the future

With continuing investment building Freedom's infrastructure and a focus on providing sustainable premiums for clients, we are well-placed to enjoy a promising future and we look forward to working with you.



Taking care of tomorrow

Our service promise to you

We understand how important it is to have an insurance provider you can rely on and trust, and who can get things done quickly and accurately. This is exactly what Freedom aims to achieve. Our service standards are published below.

Quotations and new business

- Telephone calls will be answered within five rings.
- Quotations will be provided within two working days of receipt of all relevant information.
- New business documentation will be issued within five working days of receipt of all relevant information.

Existing policies

- Telephone calls will be answered within five rings.
- Policy amendments will be actioned within two working days.
- Revised policy documents will be issued within five working days.
- Renewal invitations will be issued at least four weeks in advance of the renewal date.
- All other general correspondence will be responded to within five working days.



Why choose Freedom?

With a friendly and knowledgeable team dedicated to providing an outstanding level of customer service, you can be sure Freedom Health Insurance will deliver a reliable, personal and efficient service to you and your clients every time you contact us.

Claims

- Telephone calls will be answered within five rings.
- Emails will be responded to within two working days.
- New claims will be authorised or declined within two working days of receiving all the required information.
- Invoices will be processed within five working days of receipt.
- We aim to make payments to policyholders for inpatient and daypatient treatment in advance of the treatment but, where this is not possible, as soon as possible afterwards.



Complaints

- We recognise that complaints can arise and when they do, prompt resolution and communication to customers is essential. At Freedom we will listen, react and respond to complaints in a timeframe that meets the needs of our customers.
- For more information about making a complaint, ask for a copy of our complaints procedure.

Welcome to Freedom Essentials

Freedom Essentials is a cost-conscious private medical insurance product for individuals and families. Designed to provide a good basic level of core cover giving fast access to inpatient and daypatient treatment, Freedom Essentials also offers the option to add cover for outpatient diagnostic tests plus some useful cash plan benefits too.

Core cover

With no annual limit, the **mandatory core cover** provides a fixed cash benefit* towards the cost of eligible inpatient and daypatient treatment. The fixed cash benefit is paid straight to your client so they can arrange the treatment directly with the hospital under a self-pay contract*.

The core cover also includes certain pregnancy complications and dental surgical procedures, MRI, CT and PET scans, and an NHS cash benefit. We will also pay a fixed cash benefit if your client has an inpatient or daypatient procedure and a cash benefit if they need chemotherapy or radiotherapy as part of a course of active cancer treatment.

Fixed cash benefit towards the cost of:

- ✓ Inpatient treatment
- ✓ Daypatient treatment
- ✓ Pregnancy complications
- ✓ Dental surgery

Plus:

- ✓ NHS cash benefits
- ✓ MRI, CT and PET scans
- ✓ Cancer cash benefit

We believe the National Health Service (NHS) provides excellent treatment for cancer so, in order to support your client going through this difficult period, Freedom Essentials offers a valuable cancer cash benefit.

Optional cover

Freedom Essentials also offers an **optional benefit package** for outpatient treatment which can be added to the core cover. This includes:

- ✓ Diagnostic tests requested by a GP
- ✓ Specialist fees and physiotherapy treatment
- ✓ Outpatient procedures
- ✓ Routine dental costs
- ✓ Optical costs
- ✓ Maternity cash benefit

Freedom to choose a hospital

Freedom Essentials gives clients the freedom to choose to have eligible inpatient and daypatient treatment at any hospital of their choice in the UK or abroad. This feature could be particularly valuable for clients who may wish to travel abroad to have their treatment near to family living overseas.

What is not covered?

As with most private medical insurance policies, there are things we do not cover. Some of these are shown below. This is not a full list of all the exclusions so ask for a copy of our policy summary or the full terms and conditions for further information.

- Cancer treatment (other than cancer cash benefit).
- Complications following overseas treatment.
- Pre-existing conditions (unless we have approved treatment relating to them).
- Ongoing, recurrent or long-term medical conditions ('chronic conditions').
- Failure to have inpatient or daypatient treatment within six months of it being authorised.
- Psychiatric treatment.
- Experimental treatment.
- Professional sports injuries.
- Self-inflicted injuries.
- Sexual dysfunction.
- Weight loss surgery.
- Screening, monitoring or preventative treatment.

A policy may include cover for some of our exclusions depending on the specific cover purchased.

Benefit payments for inpatient and daypatient treatment

The policy will pay a fixed cash benefit towards the cost of eligible inpatient and daypatient treatment. The amount we pay is based on the national average cost (excluding Central London hospitals) of the same procedure when carried out under a self-pay contract. If your client chooses a more expensive hospital, they are responsible for any shortfall in cost, but if there is any surplus cash after paying for the treatment, this is theirs to keep.

Excesses

There is a compulsory excess of £100. Premiums can be reduced by including an additional voluntary excess.

Voluntary excess	Total excess	Premium reduction
£0	£100	0%
£100	£200	10%
£250	£350	15%
£500	£600	22.5%
£1,000	£1,100	35%

The excess applies once to each insured person for each period of insurance.



Payment of the premium

The premium can be paid in full at the start of the policy by cheque, credit or debit card, direct debit or by bank transfer (details available on request). The premium can also be paid by monthly direct debit. Clients can save 6% by paying the full annual premium at the start of each period of insurance.

Ask us for more information

For more detailed information about the benefits provided by Freedom Essentials, including the relevant limits which apply, see pages 8-10 of this brochure. Alternatively, ask for a copy of our policy summary or the Policyholder's Guide to Cover.

* See definition on page 11

Summary of benefits

Important information

1. All Freedom Essentials policies must have the core cover and cancer cash benefit as a minimum level of cover.
2. The benefits provided in the optional outpatient treatment section come as a complete unit - you cannot select individual benefits.
3. Unless otherwise stated, all benefit limits apply to each insured person in each period of insurance.
4. There is a compulsory £100 excess which applies once to each insured person in each period of insurance.

Core cover (included in all policies)

Inpatient and daypatient treatment (where a procedure is required)	Limits
<p>A fixed cash benefit towards the cost of inpatient and daypatient treatment needed to treat an acute condition and where a procedure is required.</p> <p>Treatment must be carried out by a specialist in a hospital under a self-pay contract.</p>	No annual limit.
Inpatient and daypatient treatment (where no procedure is required)	Limits
<p>A cash benefit of £200 for each night or day spent in hospital for inpatient and daypatient treatment needed to treat an acute condition, but where no procedure is required.</p> <p>Treatment must be carried out by a specialist in a hospital under a self-pay contract.</p>	No annual limit.
Pregnancy complications	Limits
<p>A fixed cash benefit towards the cost of inpatient and daypatient treatment related to the pregnancy complications listed below.</p> <ul style="list-style-type: none"> • Miscarriage, including missed miscarriage (loss of a pregnancy before completion of 24 weeks). • Still birth (loss of a pregnancy after completion of 24 weeks). • Ectopic pregnancy (where the foetus grows outside the womb). • Molar pregnancy, also called a hydatidiform mole (the placenta and foetus do not form properly and a baby does not develop). • Post-partum haemorrhage (heavy bleeding immediately after childbirth). • Retained placenta (where part of the placenta or membrane remains in the womb after childbirth). • Complications following any of the above conditions. <p>Caesarean sections No benefit is provided towards the cost of a planned or emergency Caesarean section.</p> <p>Outpatient treatment Related outpatient treatment costs will be covered under the outpatient treatment benefit.</p>	No annual limit.
Dental surgery	Limits
<p>A fixed cash benefit towards the cost of inpatient and daypatient surgical procedures listed below when they cannot be carried out by a dentist and the insured person is referred to an oral specialist.</p> <ul style="list-style-type: none"> • Putting a natural tooth back into the jaw bone after it is knocked out or dislodged because of an accidental dental injury. • Treating a jaw bone cyst. • An apicectomy to remove the tip of the root of a tooth and treat the surrounding infected tissue. • Surgical removal of impacted teeth, buried teeth and complicated buried roots as long as this is treatment of an acute condition. <p>Outpatient treatment Related outpatient treatment costs will be covered under the outpatient treatment benefit.</p>	No annual limit.

Core cover (included in all policies) - continued

NHS cash benefit	Limits
<p>50% of the fixed cash benefit paid under 'Inpatient and daypatient treatment (where a procedure is required)' if an insured person receives elective inpatient or daypatient treatment which would be covered by this policy if they went into a private hospital.</p> <p>All treatment costs must be paid by the NHS.</p> <p>NHS cash benefit is not paid for accident and emergency services.</p>	No annual limit.
MRI, CT and PET scans	Limits
<p>Fee charged by a hospital or other diagnostic imaging facility in the United Kingdom which is approved by us for the following scans when referred by a specialist.</p> <ul style="list-style-type: none"> • Magnetic Resonance Imaging (MRI scan). • Computerised Tomography (CT scan). • Positron Emission Tomography (PET scan). <p>No benefit is provided for MRI, CT or PET scans requested by a GP.</p>	Paid in full. No annual limit.

Cancer cash benefit (included in all policies)

A cash benefit will be paid if, as part of a course of active cancer treatment, an insured person needs a procedure or undergoes chemotherapy or radiotherapy.

Freedom Essentials does not provide cover for the cost of cancer treatment.

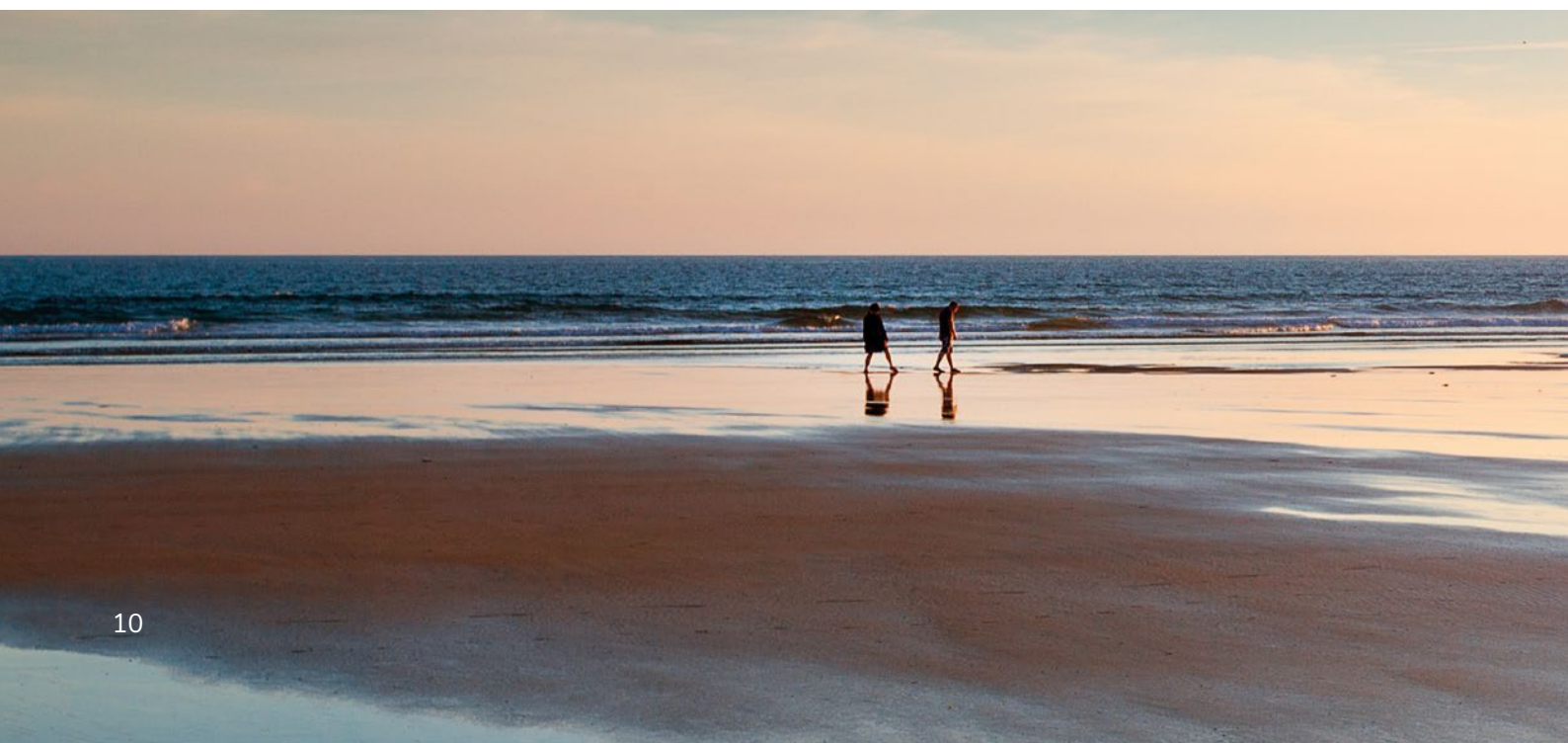
Inpatient and daypatient (where a procedure is required)	Limits
50% of the fixed cash benefit paid under 'Inpatient and daypatient treatment (where a procedure is required)' if an insured person receives inpatient or daypatient treatment as part of a course of active cancer treatment.	No annual limit.
Chemotherapy and radiotherapy	Limits
A cash benefit of £150 for each hospital visit to receive chemotherapy or radiotherapy as part of a course of active cancer treatment.	No annual limit.



Outpatient treatment (optional cover)

All outpatient treatment must take place in the United Kingdom.

Diagnostic tests requested by a GP	Limits
<p>Fees charged by a hospital, or other diagnostic imaging facility approved by us, for diagnostic tests which have been requested by a GP.</p> <p>No benefit is provided for MRI, CT or PET scans requested by a GP.</p>	Up to £500.
Specialist fees and physiotherapy treatment	Limits
<p>Fees charged for outpatient treatment given by, or under the supervision of, a specialist:</p> <ul style="list-style-type: none"> • consultations with the specialist; and • diagnostic tests. <p>No benefit is provided for any repeat diagnostic tests a GP has already carried out.</p> <p>Fees charged by a physiotherapist. If the GP has referred for treatment, cover is limited to no more than six sessions of treatment during a single period of insurance.</p>	Up to £500 or £1,500 depending on the level of cover chosen.
Outpatient procedures	Limits
<p>A fixed cash benefit towards the cost of outpatient treatment needed to treat an acute condition and where a procedure is required.</p> <p>Treatment must be carried out by a specialist in a hospital under a self-pay contract.</p>	No annual limit.
Routine dental costs	Limits
<p>Fees charged by a dentist for routine dental services to maintain oral hygiene.</p>	Up to £150.
Optical costs	Limits
<p>Fees charged by an optician for eye tests, prescription glasses and contact lenses.</p> <p>Benefit is only provided for glasses and contact lenses if the optician has issued a new or amended prescription because the insured person's eyesight has changed.</p>	Up to £150.
Maternity cash benefit	Limits
<p>A cash benefit for each child born after the start date of the policy as long as the policyholder has had this cover for at least 10 months when the child is born.</p>	£150 per child.



Key terminology

Fixed cash benefit

The amount we pay for inpatient and daypatient treatment based on the national average cost (excluding central London hospitals) of the same treatment when carried out under a self-pay contract.

Examples of the benefit amounts we pay can be found on our website at:

www.freedomhealthinsurance.co.uk/essentials/procedure-payment-guide

Self-pay contract

An agreement between a patient and a hospital to provide inpatient or daypatient treatment at their personal cost irrespective of the amount of fixed cash benefit received from us. The contract should be an all-inclusive arrangement covering the following services:

- pre-admission tests;
- specialist fees;
- hospital fees; and
- aftercare.

Aftercare

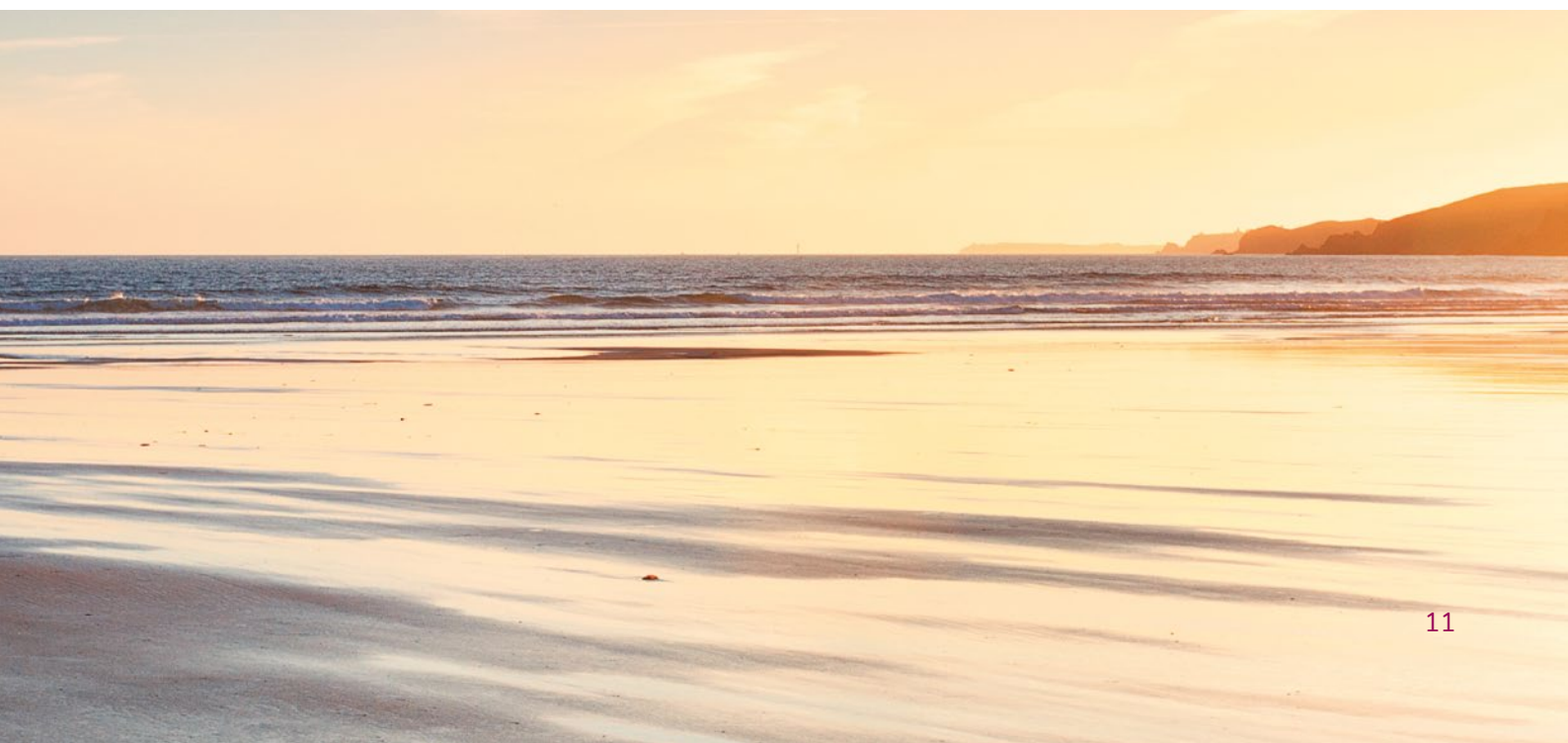
Treatment needed following inpatient or daypatient treatment such as:

- a follow-up consultation with the specialist or physiotherapy treatment to help with recovery; or
- treatment for unforeseen complications.

If these costs are included in the self-pay contract, we will not make any further payment.

If these costs are not included in the self-pay contract, we may make an additional payment in line with the terms and conditions of the policy.

For full details of all the defined terms, refer to the Policyholder's Guide to Cover.



How the cancer cash benefit works

The Freedom Essentials policy has been specifically designed to provide clients with an affordable alternative to traditional private medical insurance.

We recognise the cost of private cancer treatment can be extremely high and providing full cancer cover can significantly increase the cost of traditional private medical insurance policies.

With the National Health Service (NHS) focusing on providing treatment for cancer, Freedom Essentials doesn't include cover for the cost of cancer treatment. This helps us offer clients access to a good basic level of private medical insurance cover at a much more affordable price.

Cash benefits for cancer

Freedom Essentials includes a useful cash benefit which is paid if, as part of a course of active cancer treatment, an insured person needs a procedure or undergoes chemotherapy or radiotherapy.

For a procedure carried out as an inpatient or daypatient, 50% of the fixed cash benefit will be paid.

In addition, a cash benefit of £150 is paid for each hospital visit to receive chemotherapy or radiotherapy.

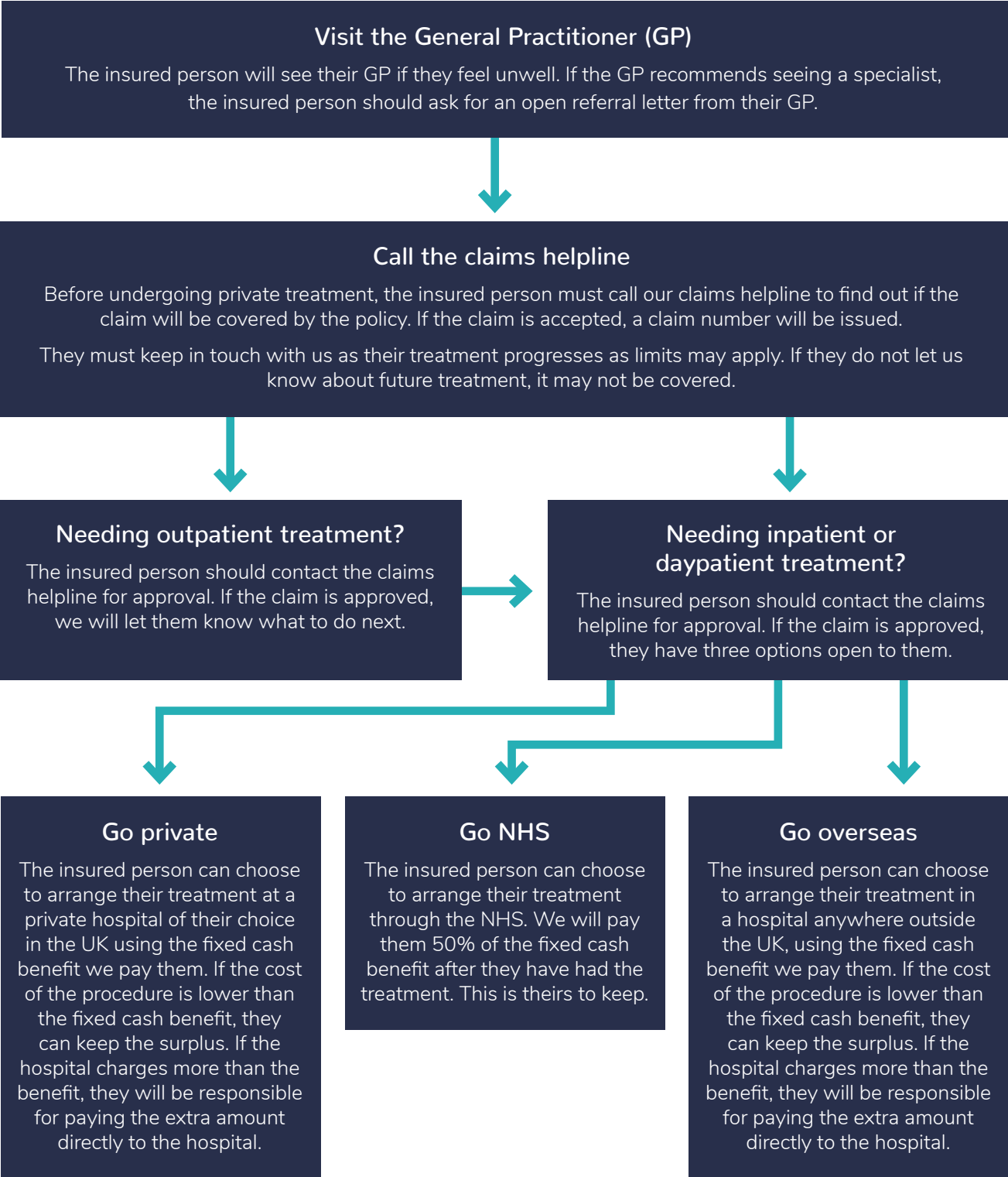
Freedom Essentials does not provide cover for the cost of cancer treatment.

Our approach gives clients a valuable benefit without the high premiums.



Making a claim

When an insured person needs to make a claim with Freedom Essentials, they will find our process simple and straightforward. Our friendly and knowledgeable team aims to answer any questions they may have about their claim in a caring and understandable way.



Full details about the Freedom Essentials claim process will be provided in the policy documents at the start of the policy.

Examples of claims with Freedom Essentials

The following case studies are typical examples of claims under the Freedom Essentials policy and are used in order to show our general approach to such claims. However, these are only fictitious examples and each claim is assessed individually, on its own merits, in line with the policy benefits, terms and conditions. Each example assumes that the policyholder has purchased the optional outpatient treatment benefit.

Example 1

Emma has been with Freedom for many years. She experiences abdominal pain and visits her GP who decides to refer her to a specialist. She has some outpatient investigations and is diagnosed with gallstones. Emma is scheduled for surgery to treat the gallstones.

We will cover Emma's initial consultations with the specialist and the investigations to obtain the diagnosis. We will also pay benefit towards the proposed surgery.

Once Emma is diagnosed with gallstones, she decides to use the NHS for her planned surgery.

We will pay her the NHS cash benefit once the surgery has taken place and she provides Freedom with a copy of the discharge report to show this.

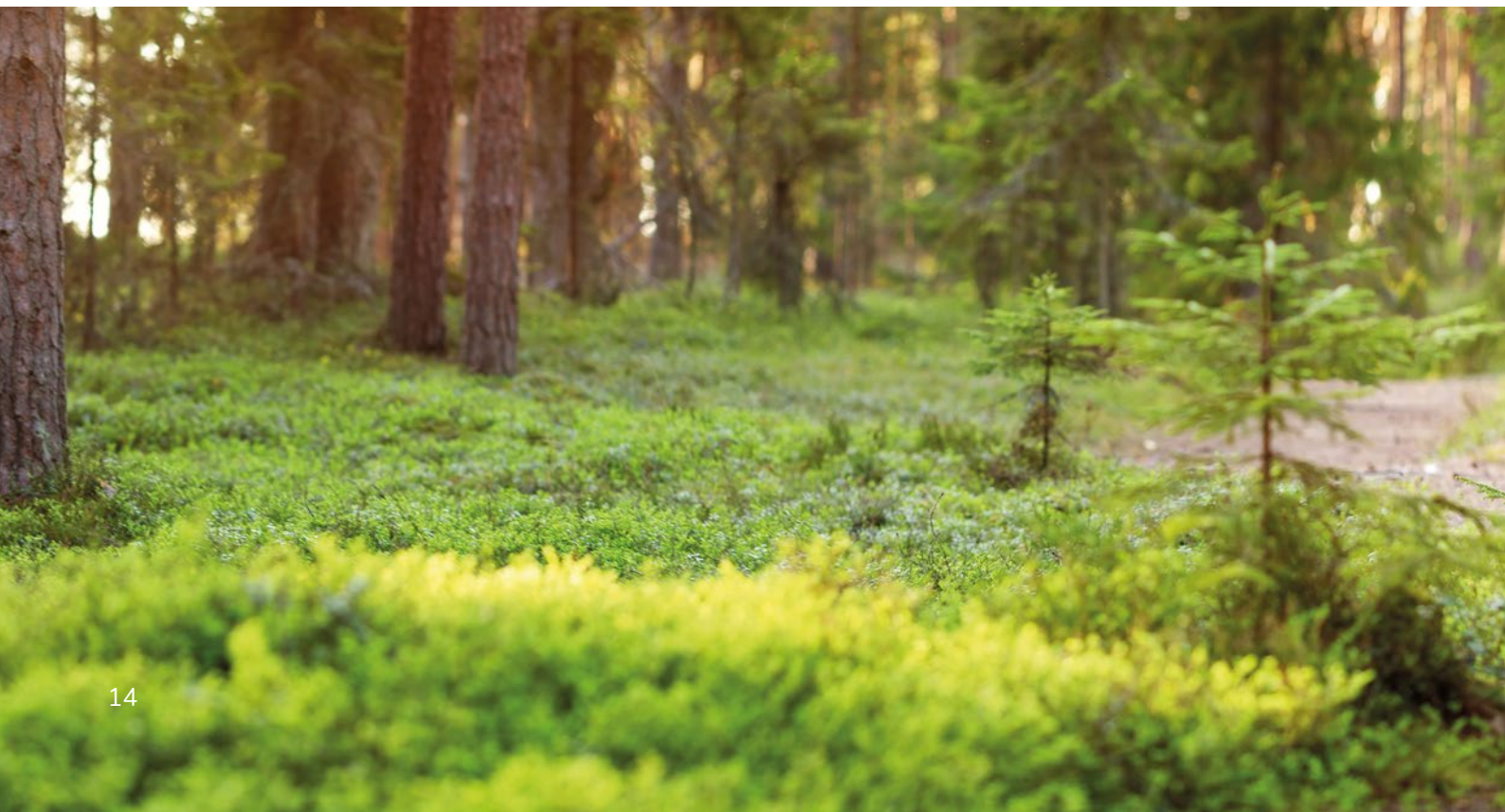
Example 2

John has been with Freedom for two years when he develops sudden pain and is admitted to an Accident and Emergency department. He receives treatment to relieve his pain and undergoes a series of tests to find out the cause of his pain. John is diagnosed with appendicitis and has surgery.

We would be unable to provide any cover for this treatment, as the policy does not cover accident and emergency services. Freedom Essentials is designed to cover pre-planned, elective treatment rather than admissions for emergency treatment.

John is discharged from hospital with a referral to see a specialist for a follow-up appointment.

We would cover this appointment to discuss how it went.



Example 3

Ralph has been with Freedom for five years when he develops knee pain. His GP refers him to a physiotherapist.

We will provide cover for physiotherapy, up to maximum of six sessions on GP referral.

Ralph continues to experience knee pain on and off. His GP arranges for an x-ray, which reveals he is suffering from severe osteoarthritis of the knee and recommends seeking specialist advice.

We will pay for the GP-referred x-ray up to the relevant benefit limit and the referral to see the specialist.

The specialist confirms the diagnosis and recommends conservative management in the form of lifestyle modification, painkillers and further physiotherapy.

We will cover the consultation with the specialist and the suggested physiotherapy up to the outpatient benefit limit. There is no cover for the cost of painkillers.

Three months later, despite trying conservative treatment, Ralph continues to experience knee pain. He goes back to his specialist to seek further advice to manage his knee pain. As the conservative treatment failed to provide relief, the specialist recommends that a knee replacement would be the best course of action. Ralph contacts the claims team and informs them that he wishes to proceed with surgery abroad in his home country so he can have family support during his recovery.

We will authorise his surgery to take place in his home country. Once Ralph provides the appointment letter, we will pay the fixed cash benefit which Ralph can use to have his knee replacement surgery anywhere in the world. If the cost of the treatment is lower than the fixed cash benefit, then Ralph will be able to keep the surplus. However, if the cost of treatment is higher than the fixed cash benefit, then he will be responsible for the shortfall.

We will not be responsible for the costs of any flights, transport and accommodation or complications which may arise from having treatment outside of the United Kingdom. After the treatment has taken place, Ralph should send us a copy of the discharge summary letter.



Underwriting and membership

Individual policies			
Minimum adult age	18 years old at inception	Maximum adult age	70 years old at policy inception
Minimum child age	None		
Maximum child age	24 years at policy inception. Children can be covered up to the end of the period of insurance during which they reach 25 years of age.		
Underwriting options available	<ul style="list-style-type: none">• Full medical underwriting• Moratorium underwriting		

Occupations we do not cover

This list contains a sample of occupations that we are unable to cover.

- Off-shore workers.
- Civil and heavy engineering workers (who work on site).
- Entertainers including circus performers, dancers, acrobats, stunt persons. We will consider actors, musicians and singers.
- Quarrying and mining workers.
- Underwater workers.
- Underground workers (not including underground transport staff).
- Members of the armed forces or emergency services (Police, Fire, Ambulance).
- Professional and semi-professional sports persons.
- Asbestos workers.

Please contact us regarding specific occupations.



How to contact Freedom Health Insurance

We are available between 9am and 6pm Monday to Friday (except public holidays). If you call outside these hours, you can leave a message and we will call you back on the next working day.

Get a quote and general enquiries

Phone - for brokers: 01202 283 581

Phone - for clients: 0800 999 2013 or 01202 756 350

Email: info@freedomhealthinsurance.co.uk

Call the underwriting team for new business quotations, renewal quotations, quotation reviews and general policy administration matters in relation to existing policies.

Make a claim

Phone: +44 (0)1202 283 580

Email: claims@freedomhealthinsurance.co.uk

Call the claims team to make a new claim, if further treatment is needed, to ask a question about an existing claim or to see whether a specific treatment would be covered.



Become a Freedom intermediary

Phone: 01202 283 582

Email: info@freedomhealthinsurance.co.uk

Calls may be monitored for training and quality purposes.

Calls to 0800 numbers are free from all consumer landlines and mobile phones. If you are calling from a business phone, you should check with your provider whether there will be a charge for calling an 0800 number.

All written correspondence should be sent to:

Freedom Health Insurance

County Gates House

300 Poole Road

Poole

Dorset

BH12 1AZ

www.freedomhealthinsurance.co.uk





www.freedomhealthinsurance.co.uk

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Freedom Health Insurance is a trading name of Freedom Healthnet Limited.

Freedom Healthnet Limited is authorised and regulated by the Financial Conduct Authority with the registration number 312282.

Registered address: County Gates House, 300 Poole Road, Poole, BH12 1AZ. Company registration number: 04815524.