

# Freedom Health Insurance

## Robert Smith

# Introduction

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- Established October 2003
- UK and international products
- Members in 50+ countries worldwide
- Knowledgeable and experienced team
- Customer service focused



**Best Customer Service Provider**  
2015 WINNER  
2016 SHORTLISTED  
2017 SHORTLISTED  
2018 SHORTLISTED

**Best Individual PMI Provider**  
2015 SHORTLISTED  
2016 SHORTLISTED  
2017 SHORTLISTED  
2019 SHORTLISTED

# Our approach to PMI

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- Personal service
- Stable premiums
- Community rated – Averaging 10% since 2015
- Not postcode rated
- No NCDs (no claims discounts)
- Broker focused – no direct proposition



**Freedom**  
Health Insurance

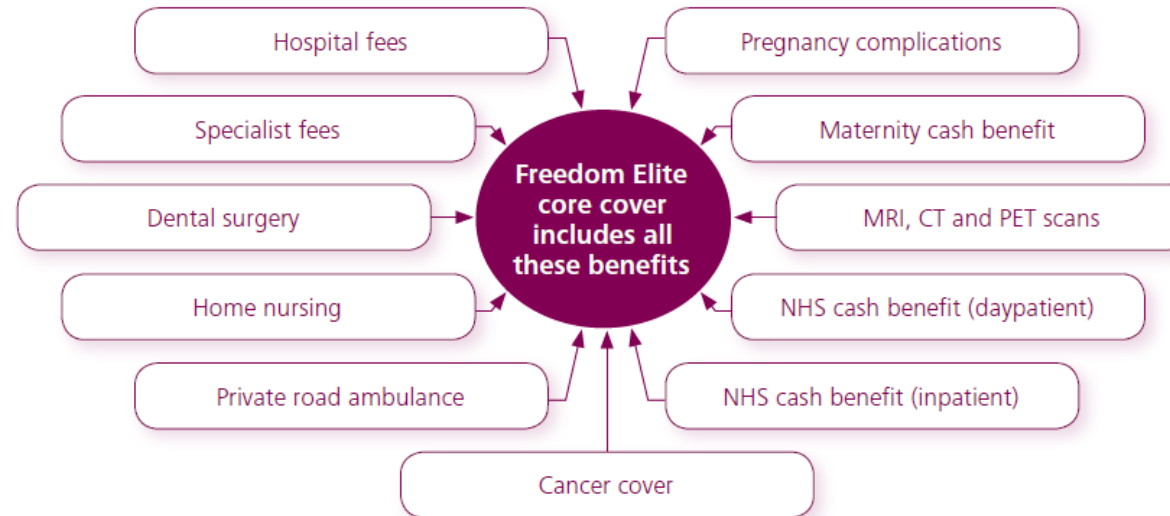
# Freedom Elite

# Overview

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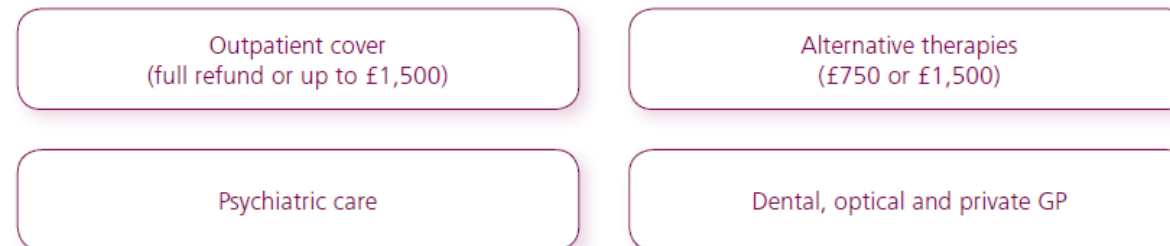
- Traditional private medical insurance for individuals and SMEs
- Comprehensive Cancer Cover
  - Full palliative treatment
  - Approved drugs – European Medicines Agency
  - No limit on follow-up consultations
- Optional – Outpatient, Alternative therapies, Mental illness & Dental, Optical and Private GP
- GP referred services
- No networks or restrictions on referrals
- Flexible solutions for SMEs

# Customise the cover



## Optional cover

Freedom Elite also offers a number of **optional benefit packages** which can be added to the core cover:



# Hospital Lists

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## Standard List

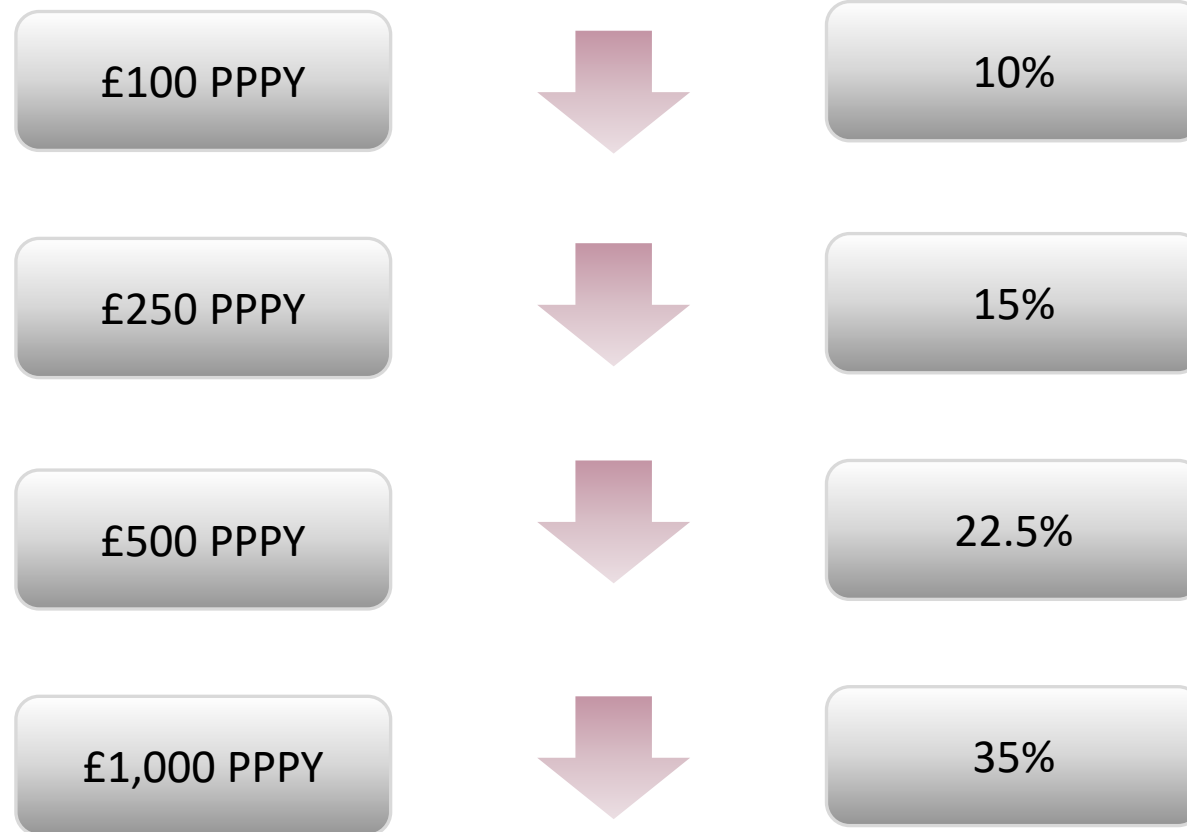
- National Coverage
- All NHS Private Facilities

## London Plus hospital list (Includes **ALL** HCA facilities) :

- BUPA Cromwell Hospital
- HCA Harley Street Clinic
- HCA Harley Street at University College Hospital
- HCA Lister Hospital
- HCA London Bridge Hospital
- HCA Portland Hospital for Women and Children
- HCA Princess Grace Hospital
- HCA Wellington Hospital
- Hospital of St John & St Elizabeth
- King Edward VII's Hospital – Sister Agnes
- London Clinic



# Reduce the premiums



In addition to plan and benefit limits

# Underwriting guidelines

Group schemes			
Minimum group size	Two employees	Maximum group size	250 employees
Minimum adult age	18 years old at policy inception	Maximum adult age	70 years old at policy inception (negotiable based on risk)
Minimum child age	None		
Maximum child age	29 years at policy inception. Children can remain on the policy until the renewal date following their 30th birthday		
Underwriting options available	<ul style="list-style-type: none"> <li>• Full medical underwriting (FMU)</li> <li>• Continued personal medical exclusions (CPME)</li> <li>• Medical history disregarded (MHD) (specific criteria apply)</li> <li>• Moratorium underwriting</li> <li>• Switch moratorium underwriting</li> </ul>		
Choose different cover options for different groups of employees	Yes		
Eligible employee	Someone who is employed by the company on a PAYE basis, a partner or equity partner or a registered director		

# Two member declaration

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## CPME or Continued Moratorium

If your current cover is on a Moratorium basis, we will transfer the start date of your previous Moratorium to the new plan.

If your current cover is on a Full Medical Underwriting basis, we will transfer any personal exclusions applied by your previous insurer and will not add further personal exclusions to the Freedom Elite plan.

*Do you or any applicant have any consultations, investigations or treatment planned or pending in the next 12 months (NHS or Private)?*

*Have you or any applicant had any consultations, investigations or treatment in the last 12 months (NHS or Private)?*

*Have you or any applicant ever been treated for, diagnosed with, or advised that they have a heart condition, cancer or mental illness?*

# Company declaration 3-9

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## CPME/Continued Moratorium

### Medical declaration

If you are applying to transfer an existing private medical insurance scheme to Freedom Health Insurance on either Continued Personal Medical Exclusions (CPME) Continued Moratorium (Switch Moratorium or CM) or Medical History Disregarded (MHD), you must confirm and provide us with the following information:

To the best of your knowledge, in the last 3 years have any employees or their dependants to be included had:

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1) Any treatment or consultations in relation to any type of cancer   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2) Any type of heart or circulatory conditions  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3) Any type of psychiatric or mental illness  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 4) Any operation of a major joint including hip, shoulder, knee, neck or back   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| or  |                              |                             |
| 5) Been advised that in the next 12 months they will need, or may need an operation, treatment, tests or investigations as an In/day patient. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

If you have answered **yes** to any of the above questions, full details of these conditions must be provided to us on a separate sheet prior to the acceptance of this application.

# Company declaration 10+

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## CPME/Continued Moratorium

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To the best of your knowledge, in the last 3 years have any employees or their dependants to be included had:

- |   |                              |                             |
|---|------------------------------|-----------------------------|
| 1) Any treatment or consultations in relation to any type of cancer   | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 2) Any type of heart or circulatory conditions  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 3) Any type of psychiatric or mental illness  | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| or  |                              |                             |
| 4) Been advised that in the next 12 months they will need, or may need an operation, treatment, tests or investigations as an in/day patient. | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

If you have answered **yes** to any of the above questions, full details of these conditions must be provided to us on a separate sheet prior to the acceptance of this application.

# Claims

# Simple process

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- Full cover within selected hospital list
- GP referral required – online or offline
- No claim forms – Medical consent only
- Personal support
- Direct payment for medical services
- Telephone authorisation
- Head office – Dorset, UK

# Our aim

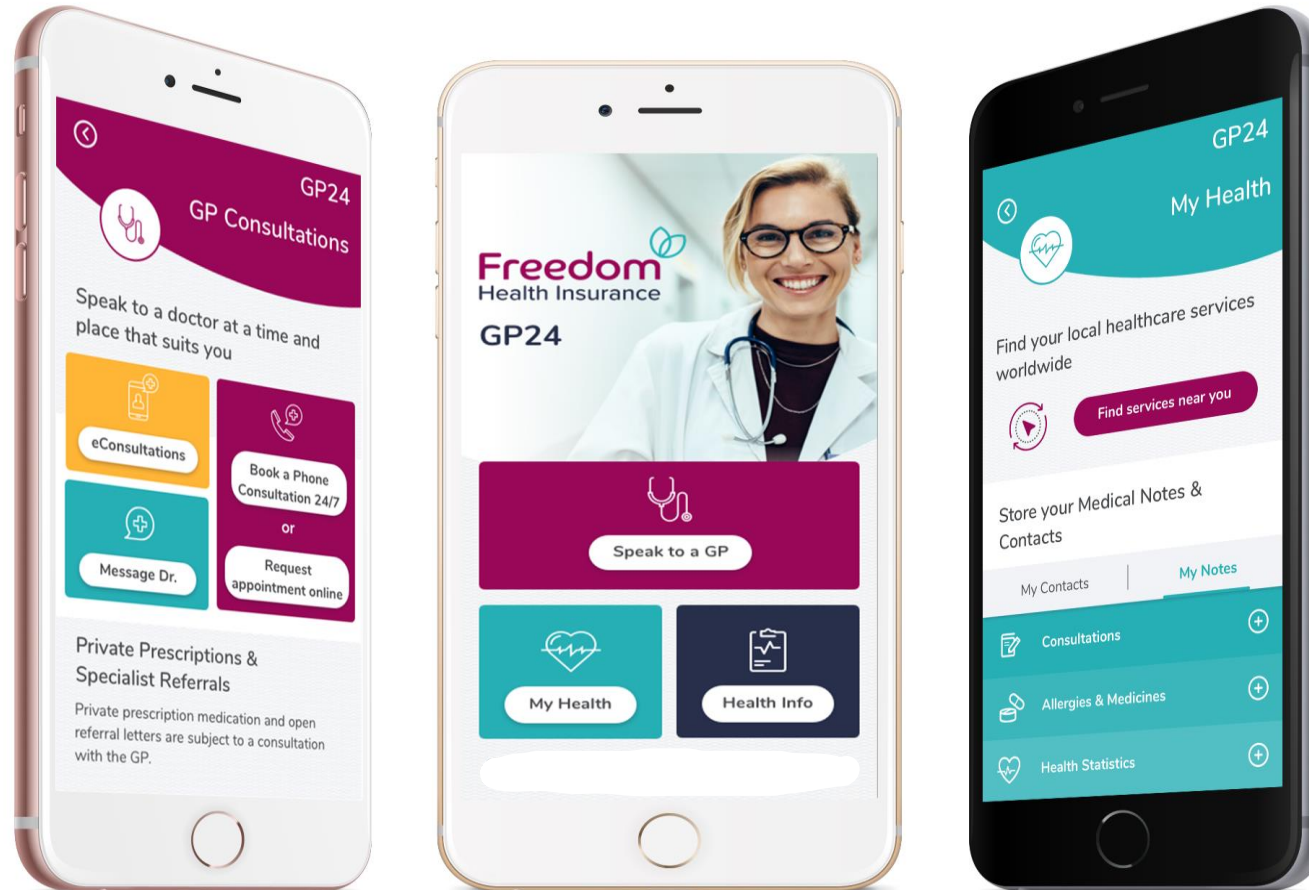
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- ✓ Telephone calls will be answered within five rings
- ✓ Emails will be responded to within two working days
- ✓ New claims will be authorised within two working days of receiving all the information
- ✓ Invoices processed within five working days of receipt
- ✓ We aim to make payments to policyholders for in/day patient treatment in advance, unless undertaken on the NHS.



# GP24

# Virtual GP



# Our aim

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- ✓ 24/7 access to a GP via telephone
- ✓ No usage limits
- ✓ Free to all insured members
- ✓ Online video consultations – 8am to 10pm daily (excluding Christmas Day)
- ✓ Open referral letters for further treatment
- ✓ Private prescriptions (there is a non-refundable charge for prescribed medication and delivery)
- ✓ Health information
- ✓ Message a doctor service

# Questions



Freedom Health Insurance is a trading name of Freedom Health Net Limited.  
Freedom Health Net Limited is authorised and regulated by the Financial Conduct Authority with the registration number 312282.

All Freedom Health Insurance policies are subject to terms and conditions. These may change without prior notice.