

# 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
- Fixed two year premiums – Individual plans
- Not postcode rated
- No NCDs (no claims discounts)
- Broker focused – no direct proposition

# Fixed two year premium

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- The 2-year fixed premium option is available for new **Freedom Elite** and **Freedom Essentials** policies and is not impacted by claims.
- If any changes are made to the policy which result in a change to the premium, the amended premium will be held for the remainder of the fixed price period.
- A 6% discount will apply to each year if the full annual premium is paid in advance. If you change your payment frequency from annually to monthly between the two policy years, the 6% annual payment discount will be lost in the second year.
- Any change to the rate of Insurance Premium Tax (IPT) will be included in the renewal premium following the change.
- This option is based on two separate, consecutive 12-month contracts.
- We reserve the right to withdraw this option for new business at any time and without notice.
- Excludes company policies.



# Freedom Health Insurance

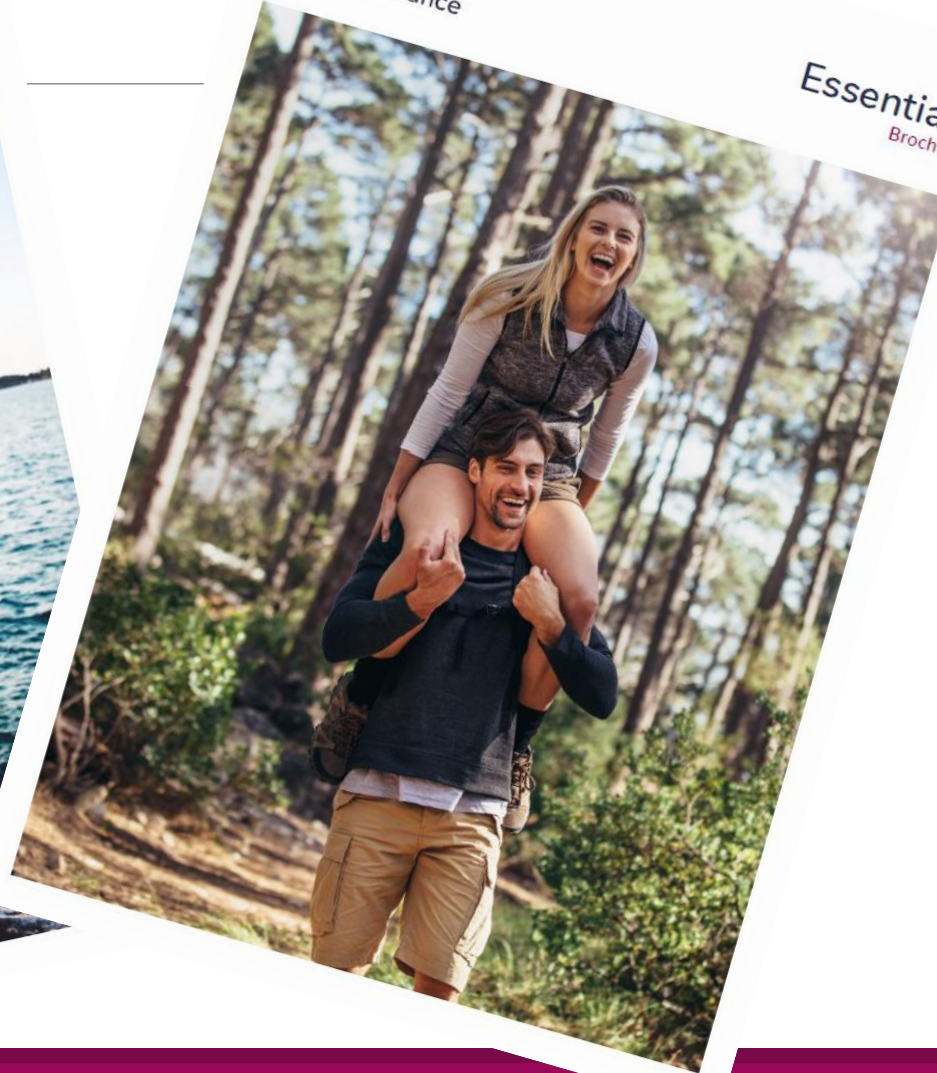
Freedom  
Health Insurance

Elite  
Brochure



Freedom  
Health Insurance

Essentials  
Brochure



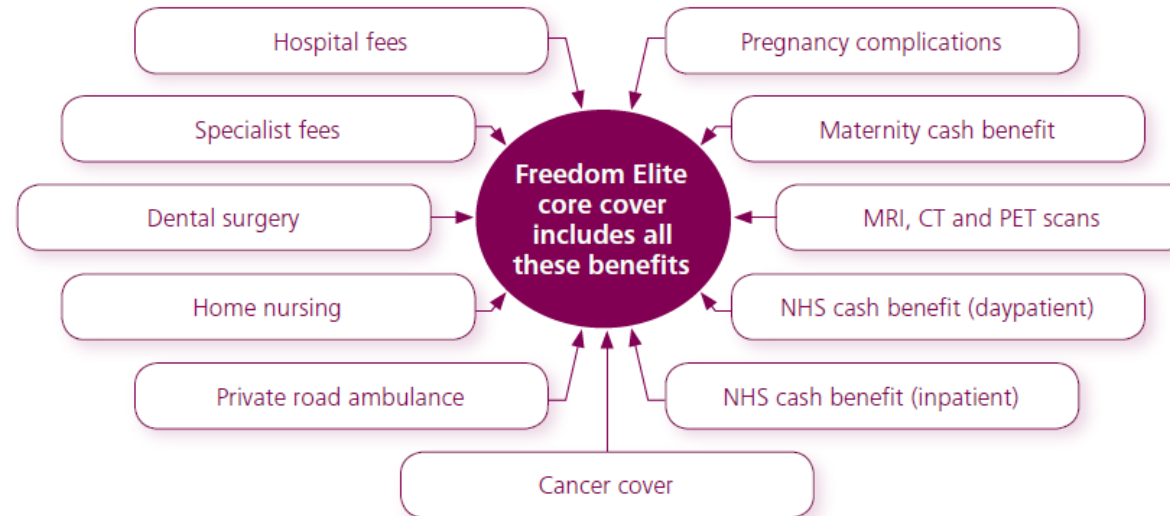
# Freedom Elite

# Overview

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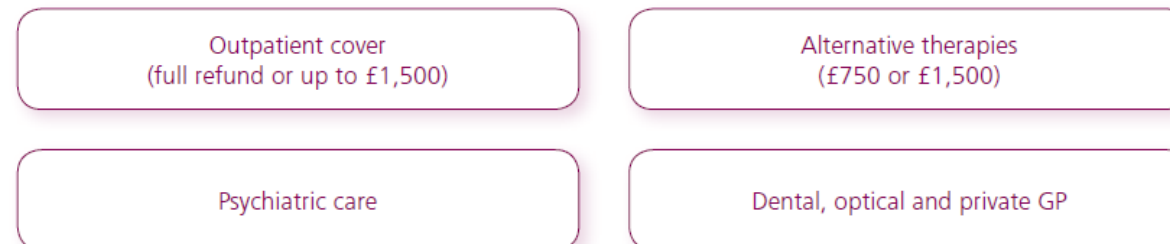
- Traditional private medical insurance for individuals and SMEs
- Comprehensive Cancer Cover
  - Full palliative treatment
  - Approved drugs – European Medicines Agency
  - No limit on follow-up consultations
- Optional – Outpatient, Alternative therapies, Mental illness & Dental, Optical and Private 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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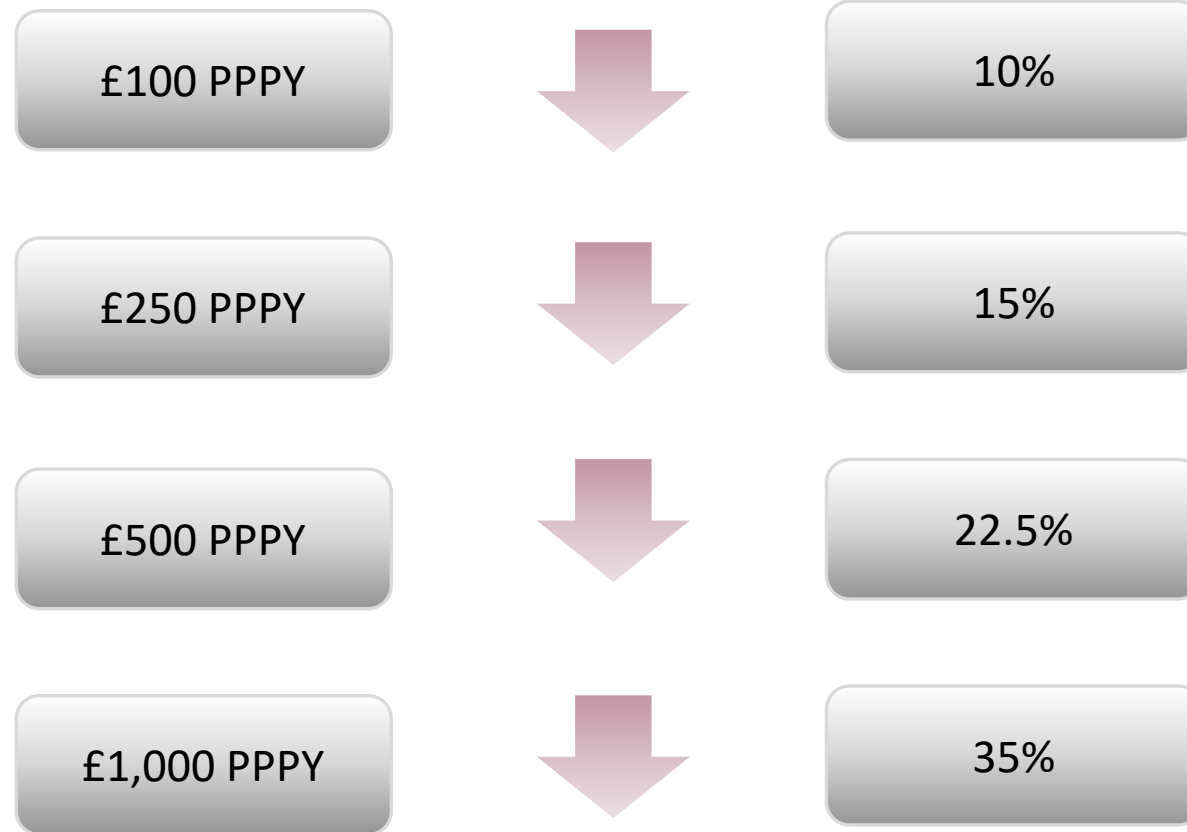
## Standard List

- 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 options

Individual policies			
Minimum adult age	18 years old at policy inception	Maximum adult age	70 years old at policy inception
Minimum child age	None		
Maximum child age	24 years at policy inception. Children can remain on the policy until the renewal date following their 25th birthday		
Underwriting options available	<ul style="list-style-type: none"> <li>• Full medical underwriting (FMU)</li> <li>• Continued personal medical exclusions (CPME)</li> <li>• Moratorium underwriting</li> <li>• Switch moratorium underwriting</li> </ul>		

# Individual 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?*

# 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

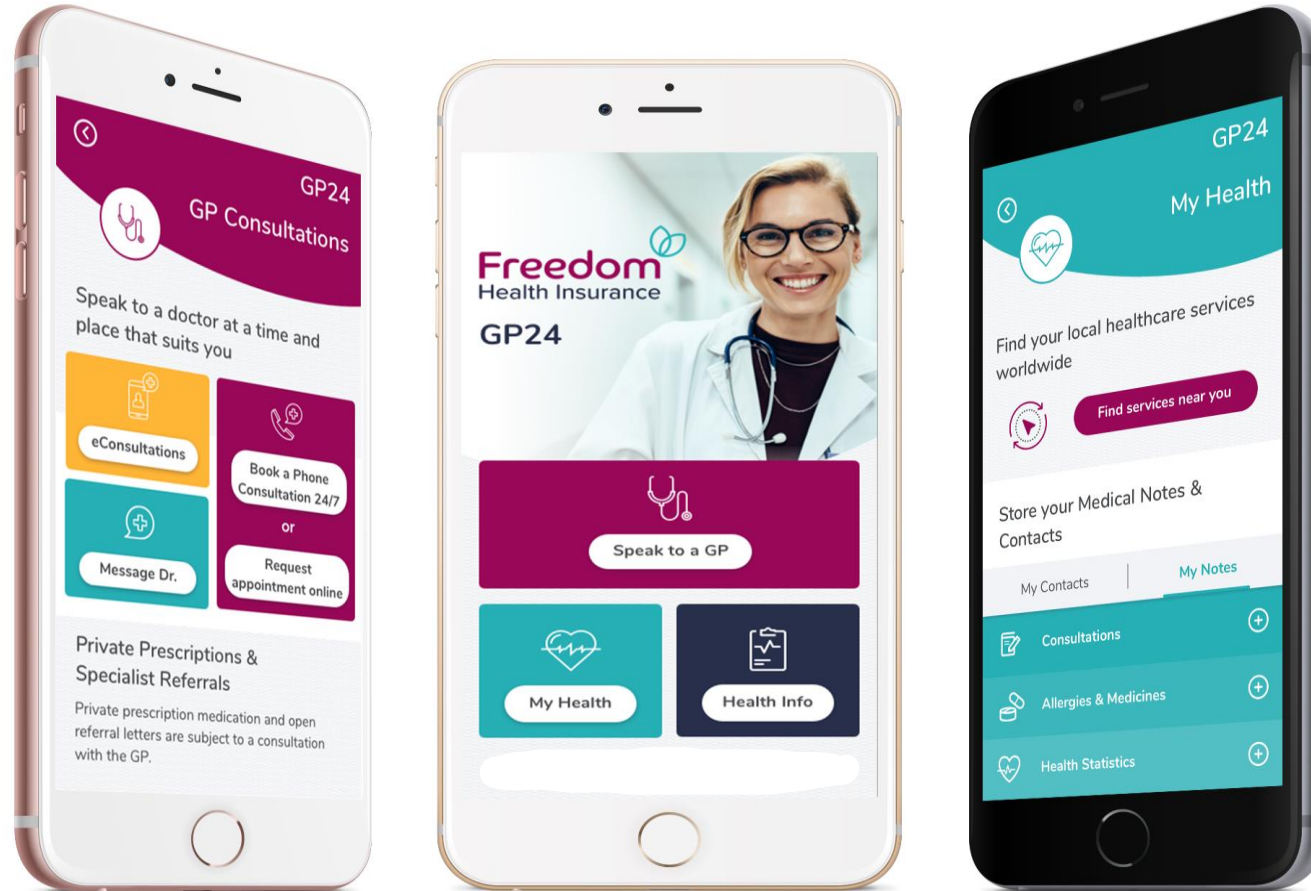
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- ✓ Telephone calls will be answered within five rings
- ✓ Emails will be responded to within two working days
- ✓ New claims will be authorised within two working days of receiving all the information
- ✓ Invoices processed within five working days 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.