



# Making our terms & conditions more straightforward.

As part of our ongoing commitment to keep our members in the best of health and deliver the best possible value to our customers, we are standardising the terms and conditions across our Corporate Paid Health Cash Plan products. This means that all customers on these plans will have the same terms and conditions.

Any changes made are either an **improvement or match** to your clients' existing terms and conditions.

To view our new terms and conditions, please [click here](#)

A summary of the changes to our terms and conditions can be viewed [here](#)

## **Implementing these changes**

Any new schemes with a start date on or after 1st January 2024 will be covered by the new terms and conditions.

Schemes with a renewal date on or after 1st January 2024 will have the new terms and conditions applied at renewal. Your clients will be informed of the changes as part of the renewal process, with members informed as part of their renewal policy documentation.

These changes will have no impact on renewal prices, our prices will remain as competitive as ever. As always, we do review schemes regularly and prices may be subject to change. Any price changes are based on factors such as claims rate and demographics and are not impacted by changes to terms and conditions.

### **Communicating to your clients**

Your clients will be made aware of these changes within their renewal communications. We will also be communicating the changes to members within their membership packs.

Your clients and members will be made aware that the changes represent either an **improvement or match** to their existing terms and conditions.

Please speak to your Business Relationship Manager or Account Manager if you would like any more information about these changes. Clients looking for more information can also speak to their Account Manager directly.

As always, our members can manage their plan online at [members.healthshield.co.uk](https://members.healthshield.co.uk) or through their Breeze app. They can also find support through our [FAQs](#), or by filling out a 'contact us' form online.

Team Health Shield