

Important changes to Healthier Solutions terms and conditions from 1 November 2026

What you need to know to support your clients

We regularly review our products to make sure they continue to meet our customers' needs.

We're updating Healthier Solutions terms and conditions to make them clearer, fairer, and aligned with current market standards. **These changes may impact your clients and will take effect from 1 November 2026.**

Why?

We want to protect your clients from future high-cost claims and make sure we can continue to provide them with the cover they need, for when it really matters.

What's changing?

- We're adding a new exclusion for Advanced Therapy Medicinal Products (ATMPs). These are a set of medications which include treatments like gene editing, somatic cell therapies and engineered tissues. We're only providing benefit for specific ATMPs under our policies and do not cover any ATMPs that aren't [listed here](#), including any associated hospital or specialist costs.
- We currently exclude any treatment that is directly or indirectly related to weight loss surgery. For clarity, we're amending the exclusion to make it clear that we exclude all weight loss treatment, not just surgery.
- We've removed the exclusion that specifically refers to excluding HIV or any HIV related illness including, but not limited to, AIDS. This does not change our stance

on HIV/AIDS - this condition will still be excluded on our policies from the point of diagnosis. The exclusion that applies is the chronic condition exclusion.

- As part of our chronic condition exclusion, we state that we provide cover for 'unexpected acute flare-ups of a chronic condition until your condition has re-stabilised'. We're now adding an explanation of what we mean by 'unexpected acute flare-ups' to provide clarity.
- Currently, our cancer benefit states we provide cover for genetic testing when supporting treatment. We're amending the benefit to make it clear that we only provide cover for genetic testing to support treatment that is covered by the policy.
- Previously, our oral benefit wording stated 'surgical procedures on the teeth'. We're changing the description to 'surgical procedures related to the teeth'. This change has been made because we are aware most oral surgery is not undertaken on the tooth itself, but the surrounding structures.
- We're only reimbursing products purchased in the UK, in pound sterling. This impacts our optical benefit, external prosthesis benefit, and wig benefit.
- We've updated our residency criteria to allow you to be abroad for up to six months and remain eligible on the policy.
- We've removed the Stress Counselling helpline* from the benefits sections as it's now part of the wellbeing benefits covered under the policy.

Please read this information and familiarise yourself with the changes ahead of 1 November so you can help your clients if needed.

A policy update will be provided at renewal for all clients. You can view the policy update flyer below:

Consumer policy update

Any questions?

We'll be updating our supporting Healthier Solutions materials to reflect these changes.

In the meantime, if you have any questions, please contact your Account Manager.

Yours sincerely,

Ally Antell*Distribution Director*

*This service is a non-contractual benefit that Aviva can amend or withdraw at any time.

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