



## HOW CAN YOU LOOK AFTER REUBEN?

This is Reuben, a retired banker. Reuben lost his employer's private medical insurance benefit when he stepped down after 30 years' service, and the cost of continuing the cover privately was too expensive.

In his younger days, Reuben was a long-distance runner, but now he suffers terribly with hip pain. His local NHS GP has advised him he needs a new hip.

The NHS waiting time for a hip replacement is at least five months and Reuben doesn't think he can cope with the pain much longer.

Reuben wants to pay privately for the medical treatment he needs. He just doesn't know how to access private medical services.

Healthcare Navigator is a brand-new product in the UK insurance market developed for the customer who is prepared and able to self-fund their medical treatment, to even a minimum level. It has been designed by Addept to provide affordable and immediate access to private medical services avoiding lengthy NHS waiting times.

In addition to navigating customers through the growing number of private medical providers to find the right one for them, Healthcare Navigator provides instant access to a private online Nurse and GP appointment and prescription service as well as 24/7 health and wellbeing telephone and digital assistance.

An insurance element can be added to cover the cost of a limited number of private medical consultations, tests, screenings and therapy, with the option for your customer to return to the NHS service whenever appropriate or continue with the private medical service on a self-funded basis.



This product provides: -

**+ Unlimited 24/7 Online Nurse led Triage and GP Consultations\***

The customer can arrange an initial appointment with a fully qualified triage nurse within 2-hours, and where needed, a follow up private online consultation with a qualified GP within 2h to 24hrs of the triage call, depending on the urgency

**+ Prescription Service**

NHS prescriptions available following an online digital GP consultation, including an option for 24-hr delivery of medicines

**+ Private Medical Service Signposting**

Referral to private GP and Consultancy services, tests and screenings

**+ 24/7 Healthcare Advice and Portal**

Access to health professionals and welfare specialists as well as an online portal providing valuable health and wellbeing information

**+ Option to include 'PMI Light', insurance for initial private medical costs:-**

**Intermediate:** Up to two Outpatient GP or Consultant appointments and / or diagnostic tests per year following referral by online GP service, or the customers local NHS GP

**Enhanced:** Extended to all family members permanently living at home, and inclusion of up to six physiotherapy sessions per year, and up to two X-Rays or MRI Scans per year

\*Subject to our fair and appropriate use policy.

## HERE TO HELP YOU LOOK AFTER REUBEN



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