



Pre-existing conditions - explained.



What is a pre-existing condition?

A pre-existing condition is any disease, illness or injury you had symptoms of before your cover started. It doesn't matter if the condition was diagnosed or not.

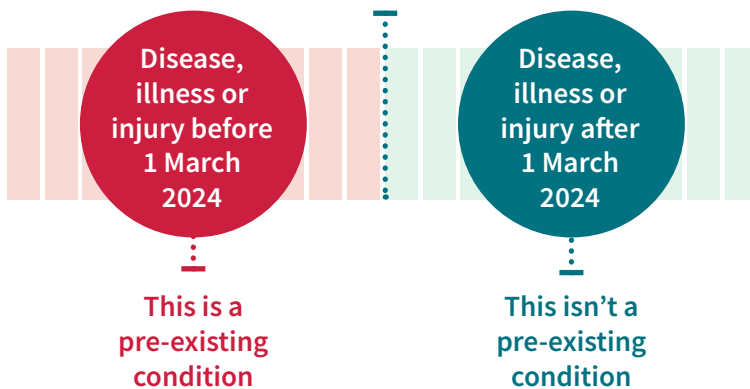
For example: if your cover started on 1 March 2024, any disease, illness or injury you had symptoms of before 1 March 2024 is a pre-existing condition.



Good to know

When we say you in this explanation, we mean you or any other person covered by your plan.

If your cover started on 1 March 2024



Pre-existing conditions include:

Any condition you've taken medication for – that includes any medicine you've bought in a shop, such as painkillers.

Any condition you've seen a GP or other medical practitioner about.

Any condition you've had any symptoms of – even if you didn't see anyone about the symptoms.



Pre-existing conditions – explained.



Am I covered for pre-existing conditions?

Most health insurance plans cover you for new and unexpected medical issues, so cover for conditions that started before you joined us is limited, even if they weren't diagnosed.

There are a few ways we deal with pre-existing conditions. You might see them referred to in your membership documents or on our website as:



Moratorium



Continuing
medical exclusions



Medical history
disregarded



Full medical
underwriting

We told you which of these applied to you when you joined us. There's more information on the following pages.

If you need treatment, we may need to ask your doctor for more information about your condition, including when it began. We'll always ask for your consent before we do this.

! Sometimes your GP may charge for filling in a form

Unfortunately, your membership won't cover the cost of this.



How do I know what I'm covered for?

Check your membership documents to see if you're covered for pre-existing conditions.

You can find them online, go to axahealth.co.uk and select 'Log in/Register'.



If you're in any doubt at all, we can check for you. Just send us a message from your online account or via livechat, or give us a call.



If your membership doesn't cover something, we're still here for you.

You've got access to health and wellbeing services. You can find out more in your online account – go to axahealth.co.uk and select 'Log in/Register'.

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And you can talk through any concerns or questions with experienced health professionals at any time of the day or night. Just call **0800 328 2190**.

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What is a moratorium?

We won't cover any pre-existing condition you had in a set number of years (usually 3 or 5) immediately before you joined us.

This will last until:

- › you've been a member for a set time (usually 2 years), and
- › you've been trouble-free from the condition for a period of time we set.

The time periods depend on your plan, so check your membership documents to see what applies to you.

For example: the diagrams below show how it works on a plan where we don't cover conditions you had in the 3 years before you joined:

- › until you've been a member for 2 years, and
- › until you've been trouble-free from the condition for 2 years.

If the condition ended more than 3 years before you joined:



If the condition ended in the 3 years before you joined:



If the condition started before you joined, and ends after you joined:



What we mean by trouble-free?

By trouble-free we mean you haven't done any of the following for this condition:

- Gone to a medical practitioner
- Had treatment or advice
- Followed a special diet
- Taken medication – including any medicine you've bought in a shop, such as painkillers.

Pre-existing conditions – explained.



What is full medical underwriting?

When you joined, we asked for full details of your medical history, and we may have contacted your doctor for information.

We used this information to decide what conditions we will and won't cover. You can find which medical conditions we won't cover in your membership documents.



You can find your membership documents online at axahealth.co.uk/account.



What are continuing medical exclusions?

If you've moved to us from another healthcare insurer or from a company scheme, we may continue to cover or exclude conditions in the same way as your previous plan.

This is 'continuing medical exclusions'.

So, if you had treatment for a condition under your previous plan, we'll continue to cover it under your new plan.

If a condition was excluded, we'll continue to exclude it.

This is subject to the terms and conditions of your new plan.



What is medical history disregarded?

This is where we don't look at your medical history at all.

We usually only disregard medical history for members who carry on cover after leaving a large organisation, or for newborn babies.

If we do this, we don't ask you for any medical history and we cover pre-existing conditions, in line with the rules of your plan.



Need some more help?

Understanding the jargon can be tricky, so if you need help, send us a message from your online account or via livechat, or give us a call.

You'll find information about what you're covered for and how your membership works in your membership documents.

Go to axahealth.co.uk and select 'Log in/Register'.

