We’ve made some changes to our health insurance, which will apply when your cover renews on or after 1 January 2024.

This is a summary of some of the main changes. Please read it alongside your policy guide, membership certificate and any confirmation of special conditions, as together these set out the full terms and conditions of your cover. We’ve included the relevant sections to make it easy for you to find them in your policy guide.

**Policy guide**

Here’s how your policy guide has changed.

We’ve improved the policy guide to make it easier to understand because we know health insurance can be hard to follow. We’ve used clearer language and improved the layout so it’s easier to find information. We’ve introduced new tables with ticks and crosses to show what is and isn’t covered. Some of the benefit and exclusion numbers have changed. This is because we may have reordered them or combined them.

**Menopause HealthLine**

Our new Menopause HealthLine is run by specially trained nurses who offer advice, guidance and support, even if you’re unsure if you’re menopausal. You, or anyone covered on your policy can use this service.

**What is covered**

**Benefit 5 Mental health treatment**

Your membership certificate will show if you have cover for mental health treatment. If you do, your policy now covers mental health treatment related to all conditions as set out in the policy guide, unless it relates to pre-existing, special or moratorium conditions. Your policy doesn’t cover treatment for dementia.