NHS Cash Benefit
Unplanned hospital admissions.

Addendum

We're updating 'NHS cash benefit for NHS hospital treatment' (benefit CB1 in your policy guide). The update is to clarify that NHS cash benefit will no longer be paid for hospital admissions that occur immediately after, and in connection with, attending an Accident & Emergency (A&E) department, urgent care centre, walk-in clinic or any other unplanned admission.

Why are we making this change?

Health insurance is designed to give you access to planned private **treatment** as an alternative to the **NHS**. This helps you choose when and where your care takes place, usually meaning you can be treated sooner. It doesn't cover accident and emergency treatment.

'NHS Cash Benefit for NHS hospital treatment' (benefit CB1) gives you a cash payment if you choose to receive planned **treatment** of **acute conditions** under the **NHS** instead of using your private cover.

As emergency admissions to hospital happen unexpectedly and can't be planned, they don't meet the purpose of the cash benefit.

When will it take effect?

This change will take effect from the date your policy renews or from the date your policy starts. There's nothing you need to do.

Your health insurance agreement

This Addendum together with your **membership certificate**, policy guide and any **confirmation of special conditions** forms part of our health insurance **agreement** with your **group**. Some words in this Addendum are in bold type. This is because they have a specific meaning which we explain in the 'What some of the words and phrases in this guide mean' section of your policy guide. If there is conflict between this addendum and the policy guide, this addendum applies, but only in relation to 'NHS cash benefit for NHS hospital treatment' (benefit CB1).

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