

# Westcountry Health Care

bespoke insurance • personal service



WEBSITE  
[WWW.WCHC.CO.UK](http://WWW.WCHC.CO.UK)

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CALL  
0800 690 6990

## CHOOSING THE RIGHT HEALTH COVER

Deciding which health care policies are right for you and your family can be a minefield. Technical medical and insurance language often makes it hard to understand exactly what each policy offers.

Our aim is to demystify the insurance industry for you and help cut through the jargon. This page is intended to help you decide what sort of health cover suits you best, by presenting the main features and the pros and cons of each.

If you have any further questions, don't hesitate to give us a ring on 0800 690 6990.



### PRIVATE MEDICAL INSURANCE

#### MONTHLY PREMIUMS - DEARER

Private Medical Insurance premiums vary widely and are usually dependent on your medical history. The cost you'll pay per month is usually dearer than cash plan premiums.

#### BENEFIT - PRIVATE HEALTH CARE

If you become ill and need treatment, you can claim on your policy for private health care. This means you will almost certainly be seen quicker than on the NHS and will be treated in a private hospital. There are limited options for cash benefit.

#### FASTER, MORE CONVENIENT CARE

The last thing you want when you're ill is to spend long months on a waiting list. With private health care, you'll be seen straight away and can choose a location and time for treatment to suit you.

#### NEW CHILDREN AUTOMATICALLY COVERED

If you have a new baby whilst covered by a Private Medical policy, your child will automatically be covered for all resolvable congenital conditions.

#### PEACE AND PRIVACY TO RECOVER

With the guarantee of a private room, dedicated consultant and quality meals, you're on the best possible path to a speedy recovery.



### HEALTH CASH PLANS

#### MONTHLY PREMIUMS - CHEAPER

Cash Plan premiums are generally more affordable than Private Health Insurance costs. Crucially, cash plans are not underwritten, which means you can benefit from one regardless of your medical history and costs are fixed for all.

#### BENEFIT - CASH BACK

If you are injured, become ill or have an accident listed in the Cash Plan Cover, you will receive cash back. You cannot use a Cash Plan to receive private health care, however - you will still be treated in an NHS hospital.

#### FINANCIAL SUPPORT

Once your cash benefit has been paid, you are free to spend it as you wish. Your treatment will all be taken care of on the NHS as usual, but you might find the money comes in handy for paying for childcare, or helping with your recuperation.

#### COVER CHILDREN FOR ONE FIXED COST

You can add children to your policy for as little as an extra pound a month - and that one cost covers all your children, regardless of number.

#### FINANCIAL PROTECTION FOR FAMILY

Health Cash Plans include benefit for accidental death and funeral costs. That means if the worst should happen, your loved ones will have the financial help they'll need to cope.