



Medical Recovery Insurance Personal Guide

Let MyRecoveryCheque™ ease the financial pain of a hospital stay
www.myrecoverycheque.co.uk



Why you should consider MyRecoveryCheque™

The consequences of ill health don't just hit you and your family emotionally: they can seriously impact on your finances as well.

What is MyRecoveryCheque™?

MyRecoveryCheque™ is an insurance policy that provides you and your family with a cash injection just when you might need it most. Should you need an operation or a medical procedure that requires a period of recuperation to get you back on your feet, it is likely that you will encounter all sorts of additional expenses that, in the normal course of family life, are almost impossible to budget for.

You might suffer from:

Reduced income

- Statutory sick (SSP) pay is currently £88.45 per week¹
- Low wage earners may not even get SSP
- The self employed don't usually qualify for any state help

Additional expenses

- Travel & parking pre and post treatment, especially if you need specialised treatment not catered for in your local health area
- Increased childcare costs or home help
- Prolonged drug treatment

MyRecoveryCheque™ doesn't dictate how you spend your money – you might decide that a well-earned family holiday is the best way to recuperate – you decide how best to use your benefit.

¹ www.gov.uk/employers-sick-pay/entitlement April 2016

Case Studies

33 year old **Simon Foster** suddenly had severe pain in his abdomen and had to go into hospital to have his appendix removed. He used his **MyRecoveryCheque™** payment to pay for his transport costs to hospital and help stay at home for two weeks while he got better².

47 year old **Emma Barker** needed a hysterectomy that meant that she had to stay in bed for two weeks. She used her **MyRecoveryCheque™** payment to help pay for childcare².

54 year old self-employed plumber **Peter Mitchell** underwent a knee operation that left him unable to work for a month. Being self-employed his payment from **MyRecoveryCheque™** came in very handy².

61 year old **Sue Williams** had recently retired from working in her shop but was told that she needed a hip replacement. After her operation, she used her **MyRecoveryCheque™** payment to help pay for a restful holiday².

How much MyRecoveryCheque™ will pay you

4 Levels of Cover to choose from

All operations covered by **MyRecoveryCheque™** are allocated into one of four classifications. Each classification has a different benefit with the highest benefit being for those operations with the longest usual recovery time before you can return to light manual work.

Our policies include cover for Cancer and Heart Attacks as defined in Your Policy Document where you can also find a full list of the operations and medical procedures that are covered.

You can select one of four levels of cover to suit your pocket, the higher the level that you choose the more you will receive should you need to make a claim.

² Case studies shown are examples only

Select your Level of Cover

Operation Classifications	Level 1	Level 2	Level 3	Level 4
Recovery and return to light manual work in a few days	£150	£250	£350	£500
Recovery and return to light manual work in around two to three weeks	£500	£750	£1,000	£1,500
Recovery and return to light manual work in around one to two months	£2,000	£3,000	£4,000	£6,000
Prolonged Recovery	£5,000	£10,000	£15,000	£20,000
Additional Cancer Treatments and Heart Attacks				
Course of Radiotherapy	£500	£750	£1,000	£1,500
Course of Chemotherapy	£2,000	£3,000	£4,000	£6,000
Heart Attacks	£2,000	£3,000	£4,000	£6,000

Examples of Covered Operations and Recovery Times

	Accidents and Emergency	Elective Surgery
Recovery and return to light manual work in a few days	Surgery to the eye muscles and lens, Surgery to the eardrum and ear canal, Gum surgery.	Carpal tunnel release, Treatment for cataracts, Removal of the Tonsils, Angioplasty, Heart pacemaker insertions, Treatment for kidney stones, Key-hole surgery.
Recovery and return to light manual work in around two to three weeks	Appendix removal, Open surgery to the windpipe, Surgery to the nose, jaw or mouth, Treatments for dislocated joints.	Hernia repairs, Varicose vein surgery, Prostate gland surgery, Breast lumpectomies, Lip and Ear reconstructive surgery, Radiotherapy.
Recovery and return to light manual work in around one to two months	Treatments for fractures of larger bones, Tendon or muscle repair procedures such as knee ligament repairs, Reconstructive surgery to the eye, Brain surgery.	Hip and knee replacements, Treatment for slipped discs, Most open surgery to the abdomen, Abdominal hysterectomies, Surgery to the inner ear, All open chest surgery, Reconstructive breast surgery, Chemotherapy.
Prolonged recovery	Complicated limb or joint reconstruction, Treating fractures by traction, Limb amputations.	Major cancer surgery, Bone and spine fusions, Pancreatic surgery, Liver, heart and lung transplants.

A full list of all operations can be found in your Policy Document

Frequently Asked Questions

What's not covered by MyRecoveryCheque™?

As you would expect with any insurance policy, we can't cover any planned treatments arising from any medical conditions that you have had in the 12 months prior to your joining for which you were aware might require a medical procedure.

In addition the following are not covered by MyRecoveryCheque™

- Medical procedures which are solely for the purpose of diagnosing a condition such as biopsies, unless the biopsy requires an invasive surgical procedure such as a laparoscopy, or where a significant incision has to be made
- Pregnancy related procedures are not covered unless it is an emergency and unexpected admission to hospital
- Childbirth
- Dental procedures
- Recurrences of cancer previously diagnosed
- Cosmetic surgery and surgery for weight loss
- Professional sports

Other policy exclusions apply and these are explained in your Policy Document.

Who can buy MyRecoveryCheque™?

You can apply for a policy if you are between the ages of 18 and 65 and live in the United Kingdom, Isle of Man or Channel Islands for more than 180 days a year.

You can cover just yourself or include your partner.

To give you extra peace of mind, children under the age of 18 can also be included once they are 1 year old. Policy benefits for children are paid to you and can be used to help meet your costs should your children ever require treatment covered by this plan.

Is there a maximum age limit above which cover ceases?

You can be covered under MyRecoveryCheque™ until you reach your 65th birthday.

How many operations and medical procedures can I claim for in each year?

You can make up to three claims in any policy year. Some restrictions apply should you require more than one medical procedure at the same time or in short succession and these are explained in our Policy Document.

What happens if my recovery time is longer than expected?

MyRecoveryCheque™ benefits are graded according to the normal recovery times of operations that in most cases would allow you to return to light manual work. The benefits will not increase if you take longer to recover and will not reduce if you get back to work more quickly than expected.

Can I use my benefit to help pay for private treatment?

Whilst you are free to spend your benefits as you wish, it is important to note that **MyRecoveryCheque™** benefits are calculated according to the normal expected recovery time and not the cost of an operation. Some operations may have a short return to work and a high treatment cost whilst others may have a longer return to work and a lower treatment cost. Benefits should therefore not be relied on to pay for private treatment.

Can I increase my level of cover once I have joined?

You can increase your level of cover once you have joined by contacting us and giving us 30 days notice. Please note that you will not be covered for any increase in cover arising from planned treatments at the date that you increase your level of cover.

About MyRecoveryCheque™

MyRecoveryCheque™ is insured and underwritten by certain underwriters at Lloyd's. You can check this by telephoning Lloyd's Market Services on 020 7327 5693.

MyRecoveryCheque™ policies are administered by Compass Underwriting Ltd who are authorised and regulated by the Financial Conduct Authority. FCA Registration Number. 304908. You can check this at www.fca.org.uk/register or by telephoning them on 0845 606 1234.

MyRecoveryCheque™ was developed by MediCheque Cash Plans Limited. MediCheque Cash Plans Limited are an Appointed Representative of Compass Underwriting Ltd who are authorised and regulated by the Financial Conduct Authority. FCA Registration Number 304908. You can check this at www.fca.org.uk/register or by telephoning them on 0845 606 1234.

Telephone calls may be recorded as part of our quality control process.

Operation classifications are based on research and consensus guidelines in conjunction with Working Fit Ltd, a UK based consultant-led independent provider of advice on occupational health.

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