





#### Looking after your health

Allianz Worldwide Care understands that your health is of paramount importance to you. For this reason we have created a specific benefit to review your health status, even if you are not presenting any clinical symptoms. The Routine Health Checks and Health Assessment benefits offer cover for health checks, tests and examinations, performed at an appropriate age interval, for the early detection of illness or disease. The benefit limit is indicated in your Table of Benefits.

# What do the Routine Health Checks and Health Assessment benefits cover?

Our Routine Health Checks and Health Assessment benefits will partially or fully cover a standard health assessment, at any Assessment Centre of your choice. The costs covered will depend on the level of Routine Health Checks / Health Assessment benefit included in your plan and the total cost of your chosen health assessment – please refer to your Table of Benefits. A standard health assessment includes: Body Mass Index (BMI), blood pressure, cholesterol, central nervous system, cardiovascular system, abdominal system and musculo-skeletal examinations. Assessments also include time with a doctor, nurse or physiologist to discuss your health and ask any questions you may have. Please note, the insured member must be 18 years of age or older to utilise this benefit.

After attending your assessment you will receive a personalised report detailing your test results, an explanation of their meaning and some recommendations for reducing health risks linked to your lifestyle.

#### How to select an Assessment Centre?

We have selected two Assessment Centre Networks - BMI Healthcare and Nuffield Health - where your medical bills will be settled directly with us. We have carefully selected our Assessment Centre Networks to offer our members excellent geographical coverage, a full range of comprehensive health examinations and high standards of quality of care.

You are not restricted to using one of the Network Assessment Centres. However, if you go to a medical provider outside of either network, you will have to make the payment to the medical provider and then reclaim the costs from us. Also, you will not benefit from the discounts that we have agreed with BMI Healthcare and Nuffield Health or the additional service features available, such as dedicated telephone lines for booking an appointment.

#### Booking an appointment

Simply ring one of our network providers to book an appointment at a time and location that is convenient to you.

For your information, we have listed the facilities and locations belonging to both the BMI Healthcare and Nuffield Health networks at the end of this document.

Appointment booking contact numbers: BMI Healthcare: +44 (0)808 101 0361 Nuffield Health: +44 (0)8452 30 20 40

After you have made your appointment, simply attend your assessment and we will directly settle the payment with the provider.

Please note that claims may not be paid (or may not be paid in full) if your plan has exceeded its benefit limit, is subject to a deductible, or if the proposed treatment relates to any exclusions on your policy. Details of any exclusions applicable to your policy can be found on your Insurance Certificate.

#### **BMI** Healthcare

BMI Healthcare offers you a choice of four health assessment plans: Advanced Plus, Advanced, Select and Essential. Each option offers different levels of assessment for you to choose from:

Advanced Plus Health Assessment: The most comprehensive option offered, which includes a complete list of health checks such as Body Mass Index (BMI), blood pressure, cholesterol, central nervous system, cardiovascular system, thyroid function test, exercise ECG, abdominal system, musculo-skeletal system and testicular or breast examinations. These health checks are performed by a doctor and/or nurse.

Advanced Health Assessment: Offers similar cover to Advanced Plus, excluding thyroid function test and exercise ECG. These health checks are performed by a doctor and/or nurse.

Select Health Assessment: Offers a basic list of health checks such as Body Mass Index (BMI), blood pressure, cholesterol, consultation with a doctor, breast examinations and more. These health checks are performed by a doctor and/or nurse.

Essential Health Assessment: Offers a key list of health checks such as Body Mass Index (BMI), blood pressure and cholesterol. These health checks are performed by a nurse.

For a full list of checks, tests and examinations offered in each BMI Healthcare location, please visit www.bmihealthcare.co.uk/health-screening

#### **Nuffield Health**

Nuffield Health offers you a choice of four health assessment plans: 360+, 360, Lifestyle and Female. Each option offers different levels of assessment for you to choose from:

360+ Health Assessment: The most in-depth assessment (2¾ hours) gives an accurate picture of your general health, fitness and wellbeing, with an extra focus on cardiovascular health. An experienced doctor and a physiologist will guide you through a comprehensive range of tests to discuss and explain results and talk through any worries. You'll have a one-to-one coaching session with the physiologist to help motivate you to make the lifestyle changes needed. The 360+ Health Assessment also provides an in-depth cardiovascular assessment and risk profile including a dynamic ECG test.

**360 Health Assessment:** A very comprehensive health assessment (2 hours) with an experienced doctor and physiologist. The assessment looks at different aspects of contemporary lifestyle, such as stress resilience, postural problems and diet (nutritional analysis) as well as established health concerns.

Lifestyle Health Assessment: This contemporary assessment (1 hour) focuses around prevention of common health issues and lifestyle change. A physiologist will guide you through a comprehensive range of tests with time to discuss and explain your results. You will be given a personal coaching session to help motivate lifestyle and behaviour change.

Female Health Assessment: This female only assessment (1 hour) is carried out by a doctor and focuses specifically on women's health issues including time that has been allocated for the discussion of results. This option provides you with the opportunity to have a relaxed and in-depth consultation with a doctor.

For a full list of checks, tests and examinations offered in each Nuffield Health plan, please visit www.nuffieldhealth.com/corporate-wellbeing/ our-offering/on-site-health-services/health-assessments

#### BMI Healthcare and Nuffield Health Health Assessment Networks

Please find included a comparison table which indicates the health checks, tests and examinations options provided by BMI Healthcare and Nuffield Health Assessment Centres for each standard health assessment.

Please note that you will be covered for any of the health assessment types indicated in the table below, up to the Routine Health Checks / Health Assessment benefit limit stated in your Table of Benefits. Any additional tests not listed will be chargeable and you may incur a shortfall as a result.

## Health Assessment Plan Comparison Table

	BMI Essential	BMI Select	BMI Advanced	BMI Advanced Plus	Nuffield Female	Nuffield Lifestyle	Nuffield 360	Nuffield 360+
Estimated Time	1½ hours	1½ hours	2 hours	3 hours	1 hour	1 hour	2 hours	2¾ hours
Doctor / Nurse / Physiologist	N	D/N	D/N	D/N	D	Р	D & P	D & P
Medical and Life Questionnaire	/	1	1	1	1	/	1	1
Personal Report	✓	✓	1	✓	1	✓	✓	✓
Dietary Assessment	✓	✓	1	/		1	1	1
Blood Pressure	✓	✓	1	✓	1	1	✓	/
Body Mass Index (BMI)	✓	✓	✓	✓	1	✓	1	✓
Hip to Weight / Body Fat	✓	✓	1	1	1	✓	1	1
Cholesterol / Diabetes	✓	✓	1	1		✓	1	1
Full Blood Count			✓	✓	1		1	1
Blood Kidney			✓	✓	✓		✓	✓
Blood Liver			✓	✓	1		1	✓
Thyroid				✓	✓		✓	✓
Cardiovascular Risk Score	✓	✓	✓	✓			✓	✓
Urine	✓	✓	✓	✓	✓	✓	✓	✓
Vision	✓		✓	✓			✓	✓
Hearing	✓		✓	✓				
Stool - Bowel Cancer		✓	✓	✓			✓	✓
Resting ECG		✓	✓	✓			✓	✓
Cardio ECG				✓				✓
Breast Examination*		✓	✓	✓	✓		✓	✓
Cervical Cancer Screening*		✓	✓	✓	✓		✓	✓
Testicular Examination**		✓	✓	✓			✓	✓
Prostate Blood Test (for men aged 50+)**		✓	✓	✓			✓	✓
Chest Xray			✓	✓	✓		✓	✓
Nuffield Health Body Composition Index						✓	✓	✓
Computerised Spinal Assessment						✓	✓	✓
Stress Resilience						✓	1	✓

<sup>\*</sup> Please note that these exams are performed exclusively in female patients.

<sup>\*\*</sup>Please note that these exams are performed exclusively in male patients.

## **BMI Healthcare Medical Provider List**

## London

Location	Hospitals / Medical Centres / Clinics	Essential	Select	Advanced	Advanced Plus
Beckenham	BMI The Sloane Hospital	✓	✓	✓	✓
Bishopsgate	BMI City Medical	✓	✓	1	✓
Blackheath	BMI The Blackheath Hospital	✓	✓	✓	✓
Brentford	BMI Syon Clinic	✓	1	1	✓
Chertsey	BMI The Runnymede Hospital	✓	1	✓	✓
Great Missenden	BMI The Chiltern Hospital	✓	✓	✓	✓
Harrow	BMI The Clementine Churchill Hospital		✓	✓	✓

# **Central England**

Location	Hospitals / Medical Centres / Clinics	Essential	Select	Advanced	Advanced Plus
Bedford	BMI The Manor Hospital	✓	✓	✓	✓
Birmingham	BMI The Priory Hospital	✓	✓	✓	✓
Milton Keynes	BMI The Saxon Clinic	✓	✓	✓	

## South

Location	Hospitals / Medical Centres / Clinics	Essential	Select	Advanced	Advanced Plus
Basingstoke	BMI The Hampshire Clinic	✓	✓	<b>√</b>	✓
Bath	BMI The Bath Clinic	✓	✓	✓	
Dorchester	BMI The Winterbourne Hospital	✓	✓	✓	
Guildford	BMI Mount Alvernia Hospital	✓	✓	✓	✓
Poole	BMI The Harbour Hospital	✓	✓	✓	
Swindon	BMI The Ridgeway Hospital	✓	✓	✓	
Winchester	BMI Sarum Road Hospital	✓	✓	✓	✓

## South East

Location	Hospitals / Medical Centres / Clinics	Essential	Select	Advanced	Advanced Plus
Canterbury	BMI The Chaucer Hospital	✓	✓	✓	✓
Eastbourne	BMI The Esperance Hospital	✓			
Goring-by-Sea/Worthing	BMI Goring Hall Hospital	✓	✓	✓	✓
Longfield/Dartford	BMI Fawkham Manor Hospital	✓	1	✓	
Maidstone	BMI The Somerfield Hospital	✓	✓	✓	✓

## North

Location	Hospitals / Medical Centres / Clinics	Essential	Select	Advanced	Advanced Plus
Bolton	BMI The Beaumont Hospital	✓	✓	1	✓
Cheadle/Manchester	BMI The Alexandra Hospital	✓	✓	✓	✓
Crewe	BMI The South Cheshire Private Hospital	✓	✓	✓	✓
Harrogate	BMI The Duchy Hospital	✓	1	✓	✓
Rochdale	BMI The Highfield Hospital	✓	✓	✓	✓
Sheffield	BMI Thornbury Hospital	✓	1	✓	✓

# Scotland

Location	Hospitals / Medical Centres / Clinics	Essential	Select	Advanced	Advanced Plus
Aberdeen	BMI Albyn Hospital	✓	✓	1	✓
Dundee	BMI Fernbrae Hospital	✓	✓	✓	✓
Glasgow	BMI Ross Hall Hospital	✓	1	✓	✓

## Nuffield Health Medical Provider List

Location	Hospitals / Medical Centres / Fitness and Wellbeing Centres	Nuffield Female	Nuffield Lifestyle	Nuffield 360	Nuffield 360+
Harritala.	Trainess and Weinbeing Centres	Territaie	LifeStyle	300	3001
Hospitals	Nivifical Haalib Daving and a tibe Haaribal		,	,	,
Bournemouth	Nuffield Health Bournemouth Hospital	<b>√</b>	<i>\</i>	/	<i>\</i>
Brentwood	Nuffield Health Brentwood Hospital	<b>√</b>	<b>√</b>	<b>√</b>	<i></i>
Brighton	Nuffield Health Brighton Hospital	/	<i>\</i>	<b>√</b>	/
Cambridge	Nuffield Health Cambridge Hospital	/	<i>\</i>	<b>√</b>	/
Chandlers Ford	Nuffield Health Wessex Hospital	/	<b>/</b>	<b>✓</b>	/
Cheltenham	Nuffield Health Cheltenham Hospital	/	<b>✓</b>	<b>✓</b>	✓
Chester	Nuffield Health The Grosvenor Hospital Chester	1	✓	/	1
Exeter	Nuffield Health Exeter Hospital	1	✓	✓	✓
Glasgow	Nuffield Health Glasgow Hospital	✓	✓	✓	✓
Headington Oxford	Nuffield Health The Manor Hospital Oxford	✓	✓	✓	✓
Ipswich	Nuffield Health Ipswich Hospital	✓	✓	✓	✓
Leeds	Nuffield Health Leeds Hospital	✓	✓	✓	✓
Leicester	Nuffield Health Leicester Hospital	✓	✓	✓	✓
Newcastle	Nuffield Health Newcastle upon Tyne Hospital	✓	✓	✓	1
Tunbridge Wells	Nuffield Health Tunbridge Wells Hospital	1	✓	1	✓
Woking	Nuffield Health Woking Hospital	✓	✓	1	✓
York	Nuffield Health York Hospital	1	✓	1	✓
Medical Centres					
Birmingham	Birmingham Medical Centre	✓	✓	/	1
Cardiff	Vale Health Care Medical Centre	/	✓	/	1
Edinburgh	Edinburgh Medical Centre	/	1	/	1
London	City Medical Centre	1	/	/	/
London	West End Medical Centre	1	/	/	1
Manchester	Manchester Medical Centre	/	/	/	1
Fitness and Wellbei				-	
Aberdeen	Fitness and Wellbeing Centre Aberdeen	/	/	/	/
Bristol	Fitness and Wellbeing Centre Bristol	/	/	1	/
Bromley	Fitness and Wellbeing Centre Bromley	1	/	1	/
Cannock	Fitness and Wellbeing Centre Cannock	1	<i>'</i>	/	/
Crawley	Fitness and Wellbeing Centre Crawley	./	/	/	./
Farnham	Fitness and Wellbeing Centre Farnham	/	1	./	/
London	Fitness and Wellbeing Centre London - Canary Wharf	/	/	/	· /
London	Fitness and Wellbeing Centre London - City	•	-	v	•
London	Fitness and Wellbeing Centre London - City  Fitness and Wellbeing Centre London - Covent Garden		<i>\</i>		
	•	,	<i>\</i>	,	,
London	Fitness and Wellbeing Centre Paddington	<b>√</b>	<i>\</i>	<b>V</b>	<i>\</i>
Nottingham	Fitness and Wellbeing Centre Nottingham	/	<b>√</b>	<b>/</b>	<i>y</i>
Reading	Fitness and Wellbeing Centre Reading	/	<i></i>	<b>/</b>	<i>y</i>
St. Albans	Fitness and Wellbeing Centre St. Albans	/	<b>/</b>	<b>√</b>	/
Stoke Poges	Fitness and Wellbeing Centre Stoke Poges	/	<b>✓</b>	<b>✓</b>	1
Surbiton	Fitness and Wellbeing Centre Surbiton	/	✓	<b>✓</b>	1
Warwick	Fitness and Wellbeing Centre Warwick	✓	✓	✓	✓

If you have any queries, please do not hesitate to contact us:

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