

# Making a claim – an example

Rob has a Healthguard plan providing £30,000 of cover over 20 years. He started to get pains in his chest that were beginning to worry him, so he went to see his GP.

## Rob visits his GP

## GP refers Rob for treatment

Rob decides he'd like private treatment so checks that his consultations and diagnosis are covered.

## Rob attends the appointment

The treatment provider invoices us for £500 directly and we settle the bill with the provider.

## Rob calls National Friendly to:

- check his claim
- get the name of a relevant specialist if his GP hasn't recommended one
- arrange to sign a medical consent form
- authorise his treatment in advance

Rob's consultation is covered, so he's booked in to see a heart specialist within the week.

## Rob now has £29,500 of cover left

Rob's specialist diagnosed angina, which for now could be controlled with drugs. As Rob's angina is an ongoing condition and likely to continue indefinitely, his ongoing treatment isn't covered by his Healthguard plan, so Rob continued his treatment as an NHS patient.

## Rob's angina worsens

His specialist recommends a heart by-pass operation.

This is an acute episode and treatment will return Rob to his controlled state

## Rob now has £10,800 of cover left

## Rob's Healthguard covers the cost of the operation

Rob has his operation a few days later. It costs £18,700\*

National Friendly settles the bill with the treatment provider.

\*Source: The Moneywise Guide to Private Medical Insurance