

Setting up your plan

You choose

How much cover you want

This is the amount of money you will have available to you during the term of your plan. Each claim you make reduces the amount of cover you have left.

£20,000

£30,000

£40,000

How long you want your cover to last

Most traditional private medical insurance is reviewed each year, so having a ten or twenty year plan gives you peace of mind knowing that cover is in place for the long term.

10 years

20 years

Who you want to be covered

1) Just you – All adults must be between 18 and 70 on joining.

2) A child – If you hold a plan you can buy separate cover for a child under 18 at the lowest applicable premium rate. A child only plan can only be purchased for a 10 year term.

3) You and your children – You can include up to five children if you are an individual aged between 18 and 70.

4) You and your partner – You can take out a plan with your partner providing you are both between 18 and 70.

5) You, your partner and children – You can include your partner and up to five children if you are an individual aged between 18 and 70.

Cheaper premiums

a) For example – If you had an excess of £500 and needed a course of physiotherapy costing £350, then as this is below your excess, you pay this bill yourself. Three months later, you need more physiotherapy costing £250. You have already paid a bill of £350, so this time, you only need to pay £150 towards your treatment ($£350 + £150 = £500$) and National Friendly pays the rest.

a) Pay an excess – You can choose to pay the first £100, £500 or £1,000 of your private medical bills and this will reduce your monthly premium. You will only pay your excess once in any plan year and not each time you claim.

Pay premiums for 10 years as a lump sum – If you expect to keep your plan for at least ten years, you can choose to pay all your monthly premiums as a lump sum up front. You'll receive a significant discount and your premium won't be reviewed or changed over the ten years, unless you decide to make changes to your cover. If you change your cover, you will need to pay a new lump sum. Once you have paid your lump sum premium, you will not be able to recoup any of the money if you die, give up your plan or you use up all your cover. You will not be able to pay by this method if you renew a plan after age 70

Help combat inflation

b) For example – So, if you've chosen £20,000 of cover and you're paying £20 per month, after five years you'll be paying £22.52 a month, but your available cover will have risen to £22,510 (assuming you've not made any claims).

b) Increase your premium automatically by 3% each year and your cover will increase by a similar amount - if you want to make sure that your level of cover helps keep up with inflation and the escalating cost of medical care, you can choose to increase your monthly premiums each year by 3%.

Policies with children

You can take out a separate plan for a child under 18 as long as you have a plan too. Their plan will last for a maximum of 10 years. As an alternative, you could include up to 5 children on an account with you, or you and a partner. If you do, the children will stay on your plan until they reach 21. They'll then be offered their own individual plan. At this stage, if there are no other children on your plan, your plan will be moved to either an individual or a couple plan. If you are planning to include children on your plan, please note that few private hospitals have the facilities to treat children under three.