The following list is a summary of the principal exclusions which apply to the Barclays Private Medical Scheme. Full details are available in the scheme handbook.

**Costs not covered**
- The services of your GP or General Dental Practitioner.
- Prescription fees.
- Routine eyesight testing or medical examination. Preventative procedures such as screening are also excluded.
- The provision of spectacles, contact lenses or hearing aids.
- The removal of warts.
- Drugs or dressings that are not taken or administered while you are an in-patient, day-patient or out-patient.
- Nursing home or residential stay in a private hospital arranged wholly or in part for domestic reasons, or for reasons not directly related to the treatment of a medical condition.
- Accommodation or treatment received in health hydros, nature cure clinics or similar establishments or private beds registered as a nursing home attached to such establishments.
- Cosmetic treatment (other than when required after an accident).
- The costs of providing or fitting any external prosthesis or appliance.
- Treatment relating to learning disorders, speech delay, educational problems, behavioural problems, physical development or psychological development, including assessment or grading of such problems. This includes, but is not limited to, problems such as dyslexia, dyspraxia, autistic spectrum disorder, attention deficit hyperactivity disorder (ADHD) and speech and language problems, including speech therapy needed because of another medical condition.
- Injury as a result of engaging in any sport as a professional.
- Treatment of any dental condition other than an oral surgical procedure undertaken by an oral or maxillofacial surgeon, or surgical dentist recognised by AXA PPP healthcare.
- Treatment received outside the United Kingdom.
- Treatment of infertility, contraception, assisted reproduction, sterilisation (or its reversal) or any consequence of any of them or of any treatment for them.
- Any costs related to pregnancy or childbirth or for treatment of a medical condition relating to pregnancy or childbirth; the treatment of medical conditions when they occur during the pregnancy or childbirth will be supported.
- The scheme is designed to cover treatment of conditions that respond quickly to medical intervention – sometimes referred to as acute conditions. The scheme is not designed to provide treatment of recurrent, continuing or long-term medical conditions – sometimes referred to as chronic conditions. If you suffer from a chronic condition, the scheme will pay for investigations to establish a diagnosis of the condition and where appropriate follow up consultations until cover for the treatment is withdrawn. AXA PPP healthcare will contact you in advance to discuss this with you.
We know that your health is important to you

Who is covered?
All eligible employees are automatically enrolled in the scheme, and will receive funding in their Benefits Allowance. On joining the scheme, you can elect to upgrade your private medical cover to the Premier Plus Plan through the My Rewards website.

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What is covered?
In the Your Benefits table, certain words and phrases appear in bold type to indicate they have special medical or legal meaning. You will find a glossary of these words and details of the full terms and conditions included in the Barclays Healthcare Trust handbook, which can be obtained by calling AXA PPP healthcare, through the AXA PPP healthcare Barclays member site or from the My Rewards website.

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<td>14. Hospital-at-home. This is for treatment provided at home or another clinically appropriate setting for the administration of intravenous chemotherapy for the treatment of cancer or intravenous antibiotics which would otherwise require you to be admitted for in-patient or day-patient treatment.</td>
<td>Paid in full when treatment: (i) is provided by a nurse under the control of a fee approved specialist; and (ii) is provided through a healthcare services supplier which we have a contract with for such services; and (iii) has been agreed by us before the treatment begins.</td>
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Other Benefits

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<td>£100 a night up to £5,000 a scheme year.</td>
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Benefit Limitation
Benefit limitation for each person covered by this healthcare scheme each scheme year. Benefit limitation does not apply to NHS cash benefit. If you make a claim that incurs a benefit limitation, and the total cost of treatment falls entirely within your benefit limitation, you must still tell us so that we can apply the benefit limitation to your healthcare scheme correctly. 15% from benefit up to £350 in any twelve month period.
What costs are involved?
The Barclays Private Medical Scheme is a taxable benefit for all eligible employees. For further information, employees should refer to the My Rewards website.

Before undertaking any treatment you must pre-authorise treatment with AXA PPP healthcare; failure to do so could result in a £50 penalty or a claim not being met.

If you make a claim you will be required to pay 15% of any consultation or treatment costs up to a maximum of £350 in any 12 month period.

You may also pay a shortfall on your claim, if the specialist that you have been referred to charges more than AXA PPP healthcare’s published fees for the treatment incurred. When you call AXA PPP healthcare to pre-authorise the claim, AXA PPP healthcare will advise you in advance of the planned treatment, that the specialist/anaesthetist may charge more than the published fees. They may suggest an alternative specialist who can carry out your treatment within the AXA PPP healthcare’s published fees. This will enable you to make an informed choice of which specialist/anaesthetist to use.

What happens if I leave Barclays?
Your private medical cover will end on the day you leave Barclays. Any treatment you or your family members have pre-authorised will only be covered if undertaken before you leave Barclays.

You do however have the opportunity to continue your cover after you leave, by applying for an AXA PPP healthcare personal plan. To apply for a personal plan, telephone AXA PPP healthcare on 0800 028 2915 within 30 days of leaving Barclays.

What to do if I have reason to complain?
The Barclays Private Medical Scheme operates in accordance with a trust deed. The decision of the trustees of the scheme on any matter connected with the scheme and the benefits payable is final.

If you believe that a claim you have made has not been fairly or properly considered please contact AXA PPP healthcare in the first instance and they will be able to assist you.

Contact information
AXA PPP healthcare: 0800 592 229
Corporate member site: axappphealthcare.co.uk/login
Username: barclays Password: pen77
My Rewards help line: 0345 602 3080
My Rewards site: barclays.com/myrewards
Further information

This leaflet is only intended to provide a summary of the Premier plan. The governing documentation (including the Rules and Barclays Healthcare Trust handbook) govern the eligibility requirements, benefits payable and the other applicable terms and conditions, and take precedence over this leaflet in the case of any discrepancy. Private medical cover is a non-contractual benefit which may be amended or withdrawn by Barclays at its sole discretion.

Data Protection:
Barclays will only provide AXA PPP healthcare with the required data they need to set up your membership. AXA PPP healthcare will not pass any specific information regarding your medical history or claims to Barclays without your written permission.

All documentation sent to you regarding the scheme, including documents relating to family member’s claims will be sent to the employee at the home address held by Barclays.

Other Services

Health at Hand is a confidential free health information service providing you with 24 hour/365 days a year access to a multi-clinic service staffed by healthcare professionals. Information may be sought about:

- Specific illnesses
- Treatments and medication
- Healthy living
- Travel health worries
- Men and women’s health
- Care and counselling

They can give you details of local and national organisations and can also send you free fact sheets and leaflets.

Health at Hand is not there to take the place of your GP, the service doesn’t diagnose or prescribe and it can’t answer any of your claims or membership queries. What it does do is provide you with the information to help put your mind at rest.

Working Body

When you experience muscle, bone or joint pain, it’s important that you get the most appropriate support early. By calling AXA PPP healthcare’s team of expert physiotherapists as soon as you develop a problem they can get you on the pathway to recovery straightaway.

Contact information

Expert Help - Health at Hand: 0800 003 004
Working Body: 0808 178 0347
How can I receive treatment or make a claim?

1. First, visit your GP* who will refer you to a specialist or provide an open referral** for private treatment.
2. Can the NHS provide the service quickly?
   - No
   - Yes
4. Call AXA PPP healthcare on 0800 592 229 before you have any consultation or treatment. Please quote your membership number found on your membership certificate. If you don’t pre-authorise, you may have to pay a £50 penalty for late notification or risk your claim not being met. AXA PPP healthcare will advise:
   - If the treatment is eligible and if the specialist fees will be met in full.
   - The name of an appropriate provider for your treatment if you have an open referral.**
   - The contact details of the provider for you to make an appointment or transfer you to the provider to arrange an appointment.
   - Which hospitals, day patient units and scanning centres are covered.
   - If a claim form is required.
5. When received, sign the patient’s declaration/consent form and return it to AXA PPP healthcare to enable them to process your claim.
6. If you require a further consultation or treatment contact AXA PPP healthcare to pre-authorise the claim.
7. AXA PPP healthcare will pay your claim and tell you how much of the treatment costs you will have to pay.

* Fast Track Appointments – AXA PPP healthcare have a team who can help you find a fee approved specialist. This service is available to you if your GP has given you an ‘open referral’, meaning they do not specify the specialist’s name. They can also support you if you would like an alternative to the specialist your GP has referred you to. In many cases they can also book your appointment with the specialist for you.

If you require psychological treatment you do not need to see your GP. Please call AXA PPP healthcare who will find an appropriate provider for the treatment you require.

** To enable AXA PPP healthcare to find an appropriate specialist for you, the open referral letter from your GP should contain the following:
   - Medical information that is relevant to the referral, including the medical condition, symptoms being experienced and treatment which you have already received.
   - The type of specialist or medical practitioner which you are being referred to and where applicable the speciality e.g. an orthopaedic surgeon specialising in knees.
Your Benefits

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<td>1. Private hospital and day-patient unit</td>
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<td>diagnostic tests, operating theatre charges,</td>
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<td>nursing care, drugs and dressings, physiotherapy, and surgical appliances used by the specialist during surgery.</td>
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<td>2. Out of directory cash benefit. This benefit is payable if you receive private in-patient or day-patient treatment at a hospital or day-patient unit not listed in the Directory of Hospitals.</td>
<td>£100 each day for day-patient treatment. £100 each night for in-patient treatment.</td>
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<td>3. Specialists’ fees (surgeons’, anaesthetists’ and physicians’).</td>
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<td>4. In-patient consultations. Benefit for a consultation with a second specialist arranged by the treating specialist.</td>
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<td>5. Parent accommodation. This benefit is for the cost of one parent staying in hospital with a child under 16 years old while the child is receiving eligible private treatment. The child must be covered by the healthcare scheme and the benefit is paid from the child’s benefit.</td>
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<td>7. Specialist consultation.</td>
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We know that your health is important to you

That’s why Barclays provides private medical cover to keep you in the best of health.

The Barclays Private Medical Scheme has been designed to complement the services already provided by the NHS. This means you will have access to comprehensive medical treatment when you need it and it’s not only for you—your family members can also be covered under the scheme.

The Barclays Private Medical Scheme is funded by Barclays through the Barclays Healthcare Trust. All claims made under the scheme are paid by Barclays and so is not an insured scheme. AXA PPP healthcare, one of the UK’s leading providers administer the scheme on behalf of Barclays. The scheme is renewed on the 1 April annually.

AXA PPP healthcare have a dedicated helpdesk to answer any questions you may have about the scheme. They are available to assist you from 8am-8pm Monday to Friday and 9am-5pm on Saturday.

Who is covered?

All eligible employees are automatically enrolled in the scheme, and will receive funding in their Benefits Allowance. On joining the scheme, you can elect to upgrade your private medical cover to the Premier Plus Plan through the My Rewards website.

If you choose to opt out of the scheme, you will not be able to rejoin the scheme until the 3rd annual enrolment (in March effective 1 April) after the date you opted out, unless you opted out because you have alternative cover. In such cases you can rejoin the scheme at anytime if you can provide evidence that the alternative cover was in place at the time you opted out of the scheme and provided it is within 12 months of the loss of the cover.

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Other Benefits (continued)

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• The provision of spectacles, contact lenses or hearing aids.
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• Accommodation or treatment received in health hydro, nature cure clinics or similar establishments or private beds registered as a nursing home attached to such establishments.
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• Treatment relating to learning disorders, speech delay, educational problems, behavioural problems, physical development or psychological development, including assessment or grading of such problems. This includes, but is not limited to, problems such as dyslexia, dyspraxia, autistic spectrum disorder, attention deficit hyperactivity disorder (ADHD) and speech and language problems, including speech therapy needed because of another medical condition.
• Injury as a result of engaging in any sport as a professional.
• Treatment of any dental condition other than an oral surgical procedure undertaken by an oral or maxillofacial surgeon, or surgical dentist recognised by AXA PPP healthcare.
• Treatment received outside the United Kingdom.
• Treatment of infertility, contraception, assisted reproduction, sterilisation (or its reversal) or any consequence of any of them or of any treatment for them.
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Exclusions and limitations

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