

Hospital List

This Hospital List forms part of *your policy* and therefore those words or phrases that are defined in the *policy* are shown in italics.

The following pages contain a list of all *hospitals* in which clients of Universal Provident may receive private medical *treatment*. The list includes both private *hospitals* and those *NHS hospitals* providing private facilities. Against each *hospital* is shown the appropriate Scale(s), which reflects the standard of accommodation that is available and the charges made by the hospitals, not the standard of medical treatment or level of medical facilities that can be expected.

Rooms in *hospitals* (particularly those in *NHS hospitals*) are subject to availability and we cannot therefore guarantee that the standard of accommodation shown will always be available. You are advised to check availability with the *hospital* administrator prior to admission.

Your Hospital Scale

You are insured on one of three *hospital* scales (Scale A, B & C) as noted on *your* certificate of insurance. It is important that prior to admission to *hospital*, you check that the *hospital* you are using falls within *your* chosen *hospital* scale. If you are unsure of this, please call *our* helpline, who will check *your* level of cover and advise you accordingly.

If the *hospital* you intend to use is shown as having more than one scale, please phone *our* help-line on 08448 730 900 where someone will be able to inform you which facilities/type of room you are able to use without incurring a shortfall. Once you have spoken to *our* helpline, you should contact the *hospital* prior to admission and let them know the standard of room to which you are entitled.

If you wish, you may choose to use accommodation that is on a higher scale than your chosen *hospital* scale. In such circumstances the benefits payable relating to *hospital charges* for *treatment* will be restricted.

Certain *hospitals* are unable to provide a full range of services including paediatrics. It is *your* responsibility to ensure that the *hospital* scale you are insured under provides adequate cover. If the *treatment* you require is not available at a *hospital* within *your* scale and you therefore need to use a *hospital* on a higher scale, Universal Provident will, where possible, try to negotiate with that *hospital* to reduce their charges and therefore reduce the amount you will need to pay towards *your treatment*. Where we are unable to reduce our costs, payments will be restricted in line with the table below. To avoid incurring unnecessary shortfalls please contact *our* help-line on 08448 730 900 to obtain pre-authorization.

The minimum percentage of *hospital charges* that we will pay in these circumstances will be:

Hospital Scale Used	Your hospital scale		
	A	B	C
A	100%	80%	60%
B	100%	100%	80%
C	100%	100%	100%

- Notes:**
- A) The above *benefit* restrictions only apply to *hospital charges* as defined within the *policy* and will not affect any other *benefit* entitlement.
 - B) Hospital Scales apply to *in-patient*, *day-patient* and *out-patient treatment*.
 - C) Should you need to use a *hospital* that is not listed in this Hospital List, please telephone *our* helpline before admission so that we can authorise the *treatment*, if appropriate.
 - D) You may only change your *hospital* scale at the start of any *benefit period*.

Please Note:

- 1) All *treatment* MUST be authorised in writing by Universal Provident BEFORE it is arranged or takes place.
- 2) All *treatment*, including *hospital outpatient treatment*, must be received at one of the *hospitals* on this list.
- 3) No *benefit* will be paid for *treatment* which has not been authorised or which is received in any other *hospital* (unless it has been approved in writing by Universal Provident).

Universal Provident reserve the right from time to time and without prior notice to amend this hospital list. An up to date Hospital List can be obtained from:

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www.universalprovident.co.uk

This document is available in larger print on request.
 List of hospitals follows: