

# Significant changes to your Worldwide Health Options Plan

These changes are effective once your plan renews on or after 1st November 2024.

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We have made a number of changes to the wording of your plan. This leaflet tells you about the significant changes we have made to the plan since you joined or your plan was renewed. Please keep it with your latest copy of your membership pack, so that you can refer to it if you need to.

You'll find your updated membership guide on MembersWorld from your renewal date, or you can get in touch to receive a paper, large print, audio or Braille version.

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## CHANGES TO TERMS

### Ending your plan

We have introduced new terms for when we are no longer able to offer cover on this product and how we will support you.

### Cancellation periods

We have clarified the cancellation periods. After buying your policy you have an initial 30 days to withdraw from the policy. After this time, you will need to give 14 days' notice to cancel.

## MAKING EXISTING TERMS CLEARER

### Cancer treatment

We have expanded and clarified the treatments and services available to you as part of any treatment for cancer.

### Professional sports activities

We have clarified the definition of professional sports.

### Reasonable and customary

We have clarified that our reasonable and customary policies apply to all claims.

## NEW OR ENHANCED BENEFITS

### Prosthetic implants and appliances

We have expanded and clarified the kinds of appliances covered as part of this benefit.

## NEW EXCLUSIONS

### Professional sports activities

We have added an exclusion to clarify that we do not cover treatment due to professional sports activities.

### Antenatal classes

We will not pay for antenatal classes.

## USING YOUR PLAN

### Understanding how to use your plan

We have clarified how you can use your cover. We have done this to make it easy to see what your plan covers you for and how to use it when you need it.

### Paying a claim

We have changed the age that we will directly reimburse a dependant for their claims from 18 to 16.

### Pre-authorisation

We have clarified which benefits need to be pre-authorised. This is stated in the benefit explanations. We may not pay your claim for these benefits if you do not get pre-authorisation from us.

### Obesity and weight management

We have clarified how we cover obesity and weight management claims.

**The change below has also been updated in the membership guide. This will come into effect from 1st September 2025.**

## CHANGES TO TERMS

### Adding your newborn child

We have updated the terms for adding your newborn to the policy.