

Deliveroo Healthcare Scheme

Rolling Moratorium Wording



Your healthcare scheme is designed to cover treatment of new medical conditions that arise after you join.

If you have moratorium underwriting, we will not pay for treatment of a pre-existing condition. By this we mean any medical condition or related condition for which you:

- ✚ have received medical treatment for, or
- ✚ have had symptoms, or
- ✚ have sought advice, or
- ✚ to the best of your knowledge were aware existed in the five years before the start of cover. Please note that this is the original cover start date, and not the date you moved to Healix.

In order for a pre-existing condition to become eligible for cover you must be able to show that there has been a continuous period of at least 2 years from the start date of your cover where you have not:

- ✚ received medical treatment for, or
- ✚ had symptoms of, or
- ✚ have sought medical advice for the pre-existing symptoms / condition.

This 2-year moratorium period will continue to roll on until there has been a period of 2 years free from symptoms, treatment, medication, or advice at which point the condition will become eligible for cover subject to all other terms and conditions.

In order to satisfy this 2-year moratorium period you will need to be able to provide either medical information or GP records to show that this 2-year period has been met prior to the claim becoming eligible for cover.

Example 1

Member has been diagnosed with osteoarthritis of the knee 2 years prior to the start date of the scheme. Three years after starting the scheme their specialist recommends them for a knee replacement. GP notes confirm that the member has had continued symptoms for the past 5 years and takes regular medication to control the pain.

This is not eligible for cover as the condition is pre-existing and they have not had a period of 2 years free from symptoms, advice, or medication.

Example 2

Member has been experiencing knee pain for 6 months prior to joining the healthcare scheme. After joining they request to use the healthcare scheme to seek advice from a specialist.

This is not eligible for cover as they have been experiencing symptoms prior to joining the healthcare scheme even in the absence of a diagnosis.

Example 3

Member has a pre-existing knee injury which they received surgical treatment for repair of damaged ligaments for 4 years prior to the policy start date. This treatment resolved the condition, and they continued symptom free.

3 years after joining the healthcare scheme they start experiencing knee pain in the same knee. They are able to demonstrate with medical information from their GP that they have not had any consultations, advice or symptoms regarding the previously injured knee for a period of over 2 years.

This is eligible for cover as the 2-year moratorium period has been satisfied.



Contact Information

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