

Thank you for your enquiry regarding cover for the cost of an insulin pump and the associated consumables.

I am sorry that this type of equipment is excluded under the terms of your Ultracare Policy.

To be eligible for cover, a healthcare service must meet the five criteria as set out on page 6 of your Ultracare Policy Document. The purchase of an Insulin pump fails to meet the following two criteria:

- **Is the healthcare** service listed in the applicable **Coverage Table** and / or the **List of Surgical Procedures** and does it comply with any applicable terms and conditions.
- Is it otherwise excluded under the terms of the policy?

The following criteria are relevant in your case:

- There is no benefit listed in either the Coverage Table or the List of Surgical Procedures for an Insulin machine.
- There is a special exclusion for "Equipment" as stated in the Ultracare Policy Document on page 22:

*"No reimbursement shall be made for the costs of any **healthcare service** which is not specifically listed in the **Coverage Tables**, or in the **List of Surgical Procedures**. No reimbursement shall be made for the costs of any **healthcare services**, equipment, appliances, prescription **drug** or devices which are for or relate to any investigations or treatments related to, or any conditions which have as the underlying cause or are associated with, or are otherwise incurred in relation to, or as a consequence of, any of the following;*

- *Equipment including but not limited to braces, crutches, mouth guards and orthotics, except as otherwise specifically provided by your plan;*

As a not-for-profit organisation we must administer members' funds on behalf of all members fairly. Premium affordability is a real issue for all members, claims must be paid in accordance with our policy terms in order to mitigate premium rises.

There are many areas of healthcare that we could provide additional benefits for, but we must always balance this against the additional premium costs we would have to ask

I can only confirm that the purchase or hire of an Insulin pump and the associated consumables is outside the cover of our policies.