



# Member Guide Aviva Business Clients



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# Who are Key Health?

Key Health are an independent Private Healthcare brokerage who look after the needs of your employer, and their staff. We aim to make sure that your employer can access the best deals on Private Healthcare policies, so that their decisions are always informed. We also offer ongoing support when our clients and their employees need it most.



# What is Private Medical Insurance?



Private Medical Insurance (PMI), also known as private healthcare, provides private access to medical care and is paid for by the policyholder, or the company they work for.

Private medical insurance typically covers a range of medical expenses, including hospital stays, surgery, consultations with specialists, and diagnostic tests, often covering a medical episode from beginning to end, but it can also be used as an optional supplement to NHS services.

Having PMI can often lead to shorter waiting times and more personalised care, as well as flexibility when scheduling appointments, and choosing where and when to receive treatment, and by whom.

Some private healthcare plans may offer additional benefits such as dental care, optical care, mental health services, and alternative therapies.

# Registering with Aviva

Either Download the MyAviva App which is available via the App Store or Google Play.  
Or register online here:

[Register](#)

You may have an Activation Code which will start with 3 letters. But if you don't have an Activation Code: choose the "**Register without Code**" option.

**You will need your:**

Email address

Date of birth

Postcode

Policy number

Employee's  
member number

You will also be asked to create a password. Please note when entering the member number, you will need to remove the opening zeros of that number.

For Example:

**Policy Number 521ABC + Your Membership number 000001100 should be entered as 521ABC1100**

If you experience any problems registering your account, please email [myaccount@mail.online.aviva.co.uk](mailto:myaccount@mail.online.aviva.co.uk) for guidance through the process.

# Making A Claim

**Warning** - it's essential that you authorise your claim before incurring costs as, just like any other insurance policy, exclusions and limitations can sometimes apply to private medical insurance meaning that certain pre-existing conditions, elective procedures, or specific treatments may not be covered, or may only be covered up to a certain financial limit.

If your claim is for Mental Health or conditions affecting the back, neck, muscles, or joints, you do not need a GP referral, simply either call Aviva on **0800 158 3333** or **0800 068 5821** and Aviva will guide you towards the right care.

For conditions affecting the back, neck, muscles, or joints, you can also process your claim using the **MyAviva** app or online as outlined in the Registering with Aviva section found earlier in this guide.

For all other conditions, make an appointment with your GP or via the Aviva digital GP, setting up this service is covered

in the Extra Benefits section, later in this guide.

If the GP needs to refer you, your best option is to request an 'open referral' so that there is more flexibility with where you get treated.

If you are referred to a specialist by the GP, either call **0800 158 3333** or **0800 068 5821** and you will be guided through the claiming process by an agent. Alternatively, you can start the process online or by using **MyAviva**.

You can also update existing claims via the above methods or via Live Chat which is available online or in **MyAviva**, or you can email the claims team at **avivapmiclaims@aviva.com**.

Follow the link below to watch a simple step-by-step video guide on how to make a claim there is also a transcript option if you would rather read the guide.

[Health Claim Guide](#)

# Extra Benefits with Aviva



## Aviva Digital GP:

Available 24/7 365 days a year. You could get an appointment within 30 minutes, however most appointments are available same day with appointments lasting up to 15 minutes. You'll be offered both male and female GPs, review their bios to find the best GP for your needs. If you have seen one of the Aviva digital GPs in the last 6 months, you can search for the same GP again.

**Download:** Aviva Digital GP available via App Store or Google Play.

**Access Number:** 211412 (this can be used to activate your account), you will also receive an email asking you to validate your email address to complete the registration.

[Find Out More](#)



## My Gym Discounts:

To access discounted gym memberships and offers, first you will need to register here:

[Register](#)

Then enter your Unique Access Code: HCGMDD before registering. Once registered you will be able to search over 3,600 gyms nationally.

Once you find the gym for you, click on the **“Get Voucher”** button, this will generate a notification to the gym that you wish to activate the discount and a voucher will be sent, alternatively you can **“Join Online”** and the discount will be automatically applied.



## Aviva Wellbeing Library:

The Wellbeing Library is an online library of useful content, hints, and tips - including guides and tools. You’ll find sections offering helpful support on all kinds of situations, from family and relationships, money or work, mental or physical health conditions. Whatever’s on your mind, you can find information to help you deal with it.

[Find Out More](#)



# Free Access to BenefitHub

**BenefitHub** is the global market leader in delivering **great discounts and perks** all in one place. Offering a variety of discounted products and services covering clothing, travel, food, electronics, gym memberships, and more from companies like Apple, Waitrose, and Uber Eats to name a few, there's something for everyone.

Because you are one of Key Health's clients, you, and your family members (including the ones who aren't insured) **automatically qualify for free access to BenefitHub**.

If you would like access, just email **[admin@keyhealthpartnership.com](mailto:admin@keyhealthpartnership.com)** with your name and the names of any additional family members, email addresses for all members, and the name of your employer, and we'll do the rest.



# Leaving Your Employer But want to take cover with you?

If you are leaving your employer but you **still want access to private healthcare**, we can help. In some cases people are in the middle of treatment when they leave, or they've had a health change since joining their employers policy and wish to ensure that condition remains covered.

If that sounds like you, **please email [admin@keyhealthpartnership.com](mailto:admin@keyhealthpartnership.com)** with your enquiry and we'll take care of things.

