

## SHOULD I STAY OR SHOULD I GO?

Staying healthy has never been more important than it is today. A health cash plan can be an important part of your health regime.

If you have a **Health Cash Plan** from a member of AFM, you may have been thinking about whether to keep paying premiums during these uncertain times. We've developed a list of pros and cons to consider.

Reasons to stay	Reasons to go
<p>I can still use my scheme for many reasons; these will depend on the specific provider and contract, and will include some of the following:</p> <ul style="list-style-type: none"> <li>• Contact lens payments</li> <li>• Emergency dental treatment</li> <li>• Hospital in patient benefits</li> <li>• Online and telephone GP services</li> <li>• NHS prescriptions</li> <li>• Employee Assistance Program</li> <li>• Individual Assistance Program</li> <li>• Accident cover if included</li> </ul> <p>I want continuity of cover for the long-term.</p> <p>The policy is low cost and I can still afford it.</p> <p>I have pre-existing conditions that are covered now and may not be if I re-join later.</p> <p>I understand and accept that in some years I have claimed more than I have paid in, so I am fine with a short period of time where access to certain benefits is limited.</p> <p>My provider is a not for profit and is supporting the NHS and local community.</p>	<p>My income has been reduced, and I have to make some careful decisions about what I can afford.</p> <p>I cannot claim on my policy as usual in current circumstances.</p> <p>I can lapse the policy and apply again later.</p> <p>I want to look at alternative providers, to see if I can get a better deal.</p> <p>I have no pre-existing conditions so cancelling will hopefully not impact future applications to re-join.</p> <p>I have lost my job.</p>

**If you are still unsure, speak to your cash plan provider before making any changes as there may be other ways they can help, or speak to a financial adviser.**



For the latest health advice, go to <https://www.nhs.uk>.

If you're concerned you may have coronavirus symptoms, read <https://www.nhs.uk/conditions/coronavirus-covid-19/symptoms-and-what-to-do/>.

AFM Associate member, Medical Solutions, has provided some useful guidance and videoblogs on Coronavirus: <https://www.medicalsolutions.co.uk/novel-coronavirus/?hsCtaTracking=0158ebf9-5fab-412b-bc9a-f024ea53bfc1%7C90fae3f8-14b6-4f35-a370-7628bfb653fd>

