

Moratorium Underwriting Explained

What is moratorium (mori) underwriting?

With moratorium underwriting, you won't have cover for treatment of medical problems you had in the five years before you joined us, until:

- You've been a member for two years in a row, and
- You've had a period of 24 consecutive months since you joined that have been trouble-free from that condition.

What does 'trouble-free' mean?

It means that for your medical condition you haven't:

- Had advice from a medical practitioner, including a GP or a specialist
- Taken medication (including over the counter drugs)
- Followed a special diet
- Had medical treatment, or
- Received advice from a clinical practitioner, therapist or acupuncturist.

Examples of how moratorium underwriting works

Mo's back injury and Sammy's knee problem.

Mo's ineligible case

Mo has moratorium underwriting - this example shows how treatment for an existing back injury would not be covered.

Back injury	<p>May 2019 Mo injured his back at work.</p>
Back condition not covered	<p>June 2020 He joins his company PMI scheme.</p> <p>April 2021 He seeks advice on his back injury from our Muscle, Bone and Joint Support team, but he isn't covered because this is an issue he had within the five years before joining PHC and he has not yet been a member for two years.</p>
Back condition now covered	<p>June 2023 Investigations have shown that Mo has now had two full years with PHC trouble free of any back problems. He is now covered for treatment.</p>

Sammy's eligible case

Sammy has moratorium underwriting - this example shows how treatment for an existing knee injury would be covered.

Knee problems	<p>April 2017 Sammy had an operation on her knee.</p>
Knee condition not covered	<p>March 2018 Within five years of Sammy's operation, she joins PHC.</p> <p>If Sammy needed any treatment, drugs or advice for her knee, it wouldn't be covered as she is within two years of joining.</p>
Knee condition now covered	<p>March 2020 If Sammy has had no treatment, medication or advice in the two years since joining, any future knee problems would be covered.</p>