

# 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
- ✓ 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 chose moratorium underwriting – this is how treatment for an old back injury was not covered	
<b>Back injury</b>	<b>May 2019</b> Mo injured his back at work
<b>Back condition not covered</b>	<b>June 2020</b> He joins his company PMI scheme
	<b>April 2021</b> He seeks advice on his back injury from our Working Body 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
<b>Back condition now covered</b>	<b>June 2023</b> 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

### Sammy's eligible case

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



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