



NATIONAL DEPOSIT

Health cover from just £20 with cash if you claim - and cash if you don't

**Do you resent the idea of paying premiums and getting nothing back?
Do you want choice and control over your cover for the rest of your life?**

With other healthcare policies you lose all your payments whether you claim or not. But with the Healthcare Deposit Account from National Deposit half of each monthly premium goes into your own personal deposit account – and the money in your account is always yours.

Some of the other key benefits you can expect from the scheme include:

- Your choice of monthly premium, from as little as £20 a month.
- Fixed monthly premiums for life – you'll just pay more towards a claim from your personal deposit account as you get older.
- Comprehensive medical cover including private consultations, surgery, recognised alternative therapies, cancer and heart treatment.
- Dental and optical cover.
- An unrestricted choice of private hospitals and treatment locations, as well as the option to use the NHS.



How it works

Unlike other healthcare policies, where your premium is lost whether you claim or not, the Healthcare Deposit Account puts half of each monthly payment into your own personal deposit account.

If you need to make a claim, your personal deposit account will pay a percentage of the cost, depending on your age and who is covered under your policy. National Deposit will always pay the majority share. At the same time, if you stay reasonably healthy and rarely need to claim, the money stays in your personal deposit account.



£5 top-up premium

£ monthly premium

£ deposits & withdrawals

Healthcare Deposit Account scheme

Your personal deposit account

Majority share

Minority share

£ claim payment

7 good reasons to take out a Healthcare Deposit Account

- 1 Your monthly premiums are fixed for life, so they'll never go up because you've made a claim or reached a certain age.
- 2 Cover is comprehensive and includes access to any registered private hospital, every NHS private patient unit and all recognised UK consultants and specialists.
- 3 Your personal deposit account is what makes this healthcare cover special. It allows you to build up your cover at your own pace. When you need to make a claim, a set percentage will be paid from your personal deposit account and National Deposit will always pay the majority share.
- 4 You can boost your personal deposit account balance at any time – and the more you pay in, the more you can claim.
- 5 You can also make cash withdrawals from your personal deposit account. This is not a savings account and we do not pay interest, but the balance in your deposit account is yours.
- 6 As an option for the first five years, while you're building your balance, you can top-up your medical cover by paying an extra £5 a month. This will give you access to an extra £20,000 of medical benefit.
- 7 After five years you will qualify for loyalty rewards based on the size of your account balance. This means that even more of your monthly premium will go into your personal deposit account.

Things you should know

- To apply you should be a UK citizen aged 68 or under.
- Your monthly premium will depend on the type of account you choose, your age when you join and the level of healthcare cover you want.
- As your age increases, you'll have peace of mind that your monthly premium will stay the same - you'll just pay a greater share of each claim.
- For each claim you make you'll pay a share of the cost from your personal deposit account. Your own share is a set percentage that's based on your age and account type.
- The amount you can claim depends on your personal deposit account balance and the level of cover you have chosen.
- Withdrawing money from your personal deposit account will lower your balance and may reduce the amount you can claim. Your personal deposit account is not a savings account and we do not pay interest.

About National Deposit

National Deposit was formed in 1868, to help people save for healthcare. Long before the National Health Service (NHS) was born, National Deposit and other Friendly Societies were the main providers of healthcare. In fact, the government saw National Deposit as having such good skills that it asked us and other friendly societies to help it run state healthcare from 1912 and go on to help set up the National Health Service in 1948.

We are a Friendly Society and a mutual, so we have no shareholders expecting to have a share of our profit. Our ultimate purpose is to provide benefits for our members, so we pride ourselves on the high standard of service we offer.

We have 140 years' experience in caring for our members and everyone who opens a Healthcare Deposit Account becomes a member of National Deposit.

Next steps

For further information please contact:

Alan Grinnell
Healthtrust
PO Box 273
Romsey
SO51 9WZ

Tel: 0800 083 4116

This leaflet only provides an overview of the Healthcare Deposit Account from National Deposit. For more detailed information, please read the 'Your Policy Explained' booklet before you apply.

National Deposit Friendly Society. Registered Office: 4-5 Worcester Road, Clifton, Bristol BS8 3JL.
Tel: 0117 973 9003 Fax: 0117 980 9358 Email: enquiries@nationaldeposit.co.uk www.nationaldeposit.co.uk
Calls may be recorded. Incorporated and Registered Friendly Society No. 369F.
Authorised and regulated by the Financial Services Authority. Registration No. 110008.