

# MyHealthCounts - Terms and conditions



- By joining MyHealthCounts you are deemed to have read and accepted these Aviva Terms & Conditions, which relate to the MyHealthCounts programme. Roadtohealth Group (Roadtohealth) is our partner for this programme, and you should also be aware of their various terms and conditions which relate to use of the [aviva.co.uk/myhealthcounts](http://aviva.co.uk/myhealthcounts) website. These can be found on the website and consist of:
  - 1) Website Terms of Use;
  - 2) Privacy Policy; and
  - 3) Cookie Policy.
- You must enter the correct MyHealthCounts (MHC) log in code, your full policy number and date of birth to identify yourself as a member on the policy when completing your personal details for the first time. After this you can use **your** email and password to access the website.
- Access to the website ([aviva.co.uk/myhealthcounts](http://aviva.co.uk/myhealthcounts)) is available to all members on an existing Healthier Solutions policy or from the start date of your Healthier Solutions policy (or from when you join the policy) if you are a new customer.
- Information entered by you within the online Healthier Solutions assessment (to obtain a Q Score) or logged after having a pharmacy health check will not be used by us for underwriting purposes or linked to calculating the overall premium before any discount.
- This programme is offered by us and our partner Roadtohealth. As our appointed partner, Roadtohealth will hold your information and then pass this information back to us. Please see the Fair Processing Notice below for further information.
- MyHealthCounts is subject to availability; we may change or remove all or any part of the MyHealthCounts programme, offers or discount at any time and we will advise the policyholder of any changes. Any changes will also be posted within these terms and conditions which can be found on our website.
- If you choose to participate in the MyHealthCounts programme, you may receive a discount on your proportion of the policy premium. This discount can go up or down at the renewal date, depending on the Q Score you achieve. Getting a premium discount will depend on you completing your online Q Score in full and within the correct time period. In the event of any dispute regarding the discount available to you (if any), our decision shall be final.
- This is an online programme so no other means of participating (e.g. telephone or paper based) will be offered.
- If the policyholder cancels their policy with us, access to the MyHealthCounts website will expire for you and other members on the policy. If the policyholder removes a member or members from the policy, their access will expire.
- Your MyHealthCounts personal information will be automatically updated from any changes activated on your Healthier Solutions policy, other than any changes to your registered email address. If this changes, you'll need to log in and update your MyHealthCounts account as well as contact us in respect of the policy.
- The discount structure for MyHealthCounts is -
  - Q Score 0 - 40 = 0%
  - Q Score 41 - 50 = 5%
  - Q Score 51 - 60 = 7.5%
  - Q Score 61 - 70 = 10%
  - Q Score 71 - 80 = 12.5%
  - Q Score 81+ = 15%
- Each member on the policy aged 18 or over has the option to register with MyHealthCounts and obtain a Q Score. However, you are required to have fully completed at least one Q Score in order to receive any discount on your proportion of the overall premium. The more qualifying Q Scores that are obtained by members on a policy, the greater the discount on the overall premium could be.
- The qualifying Q Score is required to be submitted to us between the first day of the 6th month and the last day of the 9th month of the policy year; Roadtohealth may remind you when this information is required. If we do not receive your Q Score as requested you will not qualify for any discount.
- The last qualifying Q Score entry will be the one used to calculate your discount (if any) whether this be self entered or information entered after having a pharmacy health check.
- Only insured members 18 years and over can access MyHealthCounts. If a member turns 18 during a policy year, they can access the service to understand and manage their health but they will not be entitled to any discount at renewal.
- Members who qualify with a Q Score eligible for a discount against their renewal premium contribution will only receive the discount if they were 18 years old at the beginning of the policy year prior to the renewal.
- Your discount is calculated against your own individual Q Score and given to you at member level based on your percentage contribution to the overall premium.
- The discount is available annually each policy year off the renewal premium – your discount is always worked out on your qualifying Q Score.
- If the policy is cancelled for any reason or you are removed as a member from the policy before the next renewal date, no discount is available.
- All information submitted by you must be true, current and complete. We can request you to formally validate any of the online Q Score medical information you have submitted (via a pharmacy health check). Should you not complete this request we can remove or refuse to provide your discount.

- Any discount will be applied to the renewal premium on the policyholder's Healthier Solutions private healthcare policy (we are unable to offer MyHealthCounts on any other of our products at this time). We will not offer any cash alternative or any other form of remuneration for the value (if any) of the discount.

### Joiners and leavers to a policy

- If the policyholder adds a member to the policy between the beginning of month 6 of the policy year and by the end of month 9 of the policy year, and this member completes a Q Score during this period, a discount will be available if the Q Score is 41 or above. New members joining after the end of month 9 of the policy year will not be eligible for a discount.
- If the policyholder removes a member from their policy before or after the end of month 9 of the policy year, there will be no discount available for that member for the renewing policy year.

### Changing your cover

- If the policyholder downgrades or upgrades the cover before the end of month 9 of the policy year, any discount will be based on the new premium amount.
- If the policyholder downgrades or upgrades the cover after the end of month 9 of the policy year, any discount will be based on the old premium amount.
- If the policyholder is given a new policy number for any reason, you will not need to re-enter this into the MyHealthCounts website, you can continue to use your existing login details.

### Fair Processing Notice

- This **notice** explains what personal data (information) we will share with Roadtohealth in connection with MyHealthCounts and what information we receive back from them.
- Aviva Health UK Limited ('Aviva') is a 'data controller' in its capacity as the private medical insurance provider. Aviva has partnered with Roadtohealth, who are also a 'data controller', and who provide the MyHealthCounts service. You can find their privacy policy on the MyHealthCounts website.

### What information is shared with Roadtohealth

- Aviva will hold certain information about you by virtue of the policy held with us. We share the below information with Roadtohealth for the following purposes:

- The policy number and date of birth so that your account can be validated when you register;
- Your name so that your account and any communications are personalised to you;
- Your member number, status and policy status so that Roadtohealth can manage your account;
- Your post code which is used to authenticate your identity should you contact Roadtohealth; and
- The policy renewal date to enable the calculation of the Q Score qualifying window.
- We share this data with Roadtohealth (i) so that we can perform the contract we have with you and (ii) as there is a legitimate interest in doing so to enable Roadtohealth to perform their contract with you as well.

### What information is received from Roadtohealth

- Roadtohealth will share with us the below information which we will use for the following purposes:
- The policy number, member number, MyHealthCounts account status, the Q Score and Q Score discount value so that we can make sure we apply the right discount to the correct person. We use an automated engine as part of this process; and
- The date your Q Score was recorded so that we can carry out audits on any discounts if needed.
- This data is shared with us (i) so that we can perform the contract we have with you and apply your discount and (ii) in support of our legitimate interest to keep records updated and to analyse how customers use our products. Insofar as the Q Score discount may indirectly reveal information about your health, we process this to administer your contract of insurance as part of your Healthier Solutions policy.
- Aviva does not receive the responses to the survey but we may receive anonymous aggregated data in the form of a monthly report.
- For more information about Roadtohealth's data collection, use and practices, please read their privacy policy.

### Your Rights and Other Information

- You have various rights in relation to your personal information, including the right to request access to your personal information. For more details in relation to your rights, including how to exercise them, and further information about how Aviva holds information about you, please see the Healthier Solutions Privacy Policy.

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[www.aviva.co.uk/health](http://www.aviva.co.uk/health)

