

General Aftercare Policy

Please read the following information carefully, as it includes terms & conditions relating to your aftercare policy which affect the coverage that we offer. If you do not comply with the terms and processes mentioned in the General Terms and Conditions as well as this Aftercare Policy, you may not be entitled to any such further care. If there is anything in this policy that you do not completely understand, please contact us on (+44 20 3411 9171), so we can clarify it.

Capitalised terms defined in the General Terms and Conditions have, unless expressly defined in this policy, the same meaning in this policy.

In this document, by aftercare, we mean:

1. The care provided to you by the medical team during your rehabilitation,
2. The care you provide to yourself to help you ensure the best possible recovery,
3. How to proceed if you have complications.

Please be advised that your Medbelle Patient Care Adviser (PCA) will support you throughout your aftercare by answering your questions, liaising with your medical team and arranging any appropriate appointments.

1. Aftercare from your medical team

Directly after surgery, the medical team will support you in getting up as quickly as possible. They will make sure that you are given appropriate medications (painkillers, anti-inflammatories, others..) and advise on wound care when required.

If needed, you will be referred to a physiotherapist to support your rehabilitation out of the hospital. The hospital team will provide you with walking aids if needed (crutches, walker or walking stick) along with any other medical equipment to support you in your recovery before discharge.

In the weeks and months after surgery, based on your surgeon's advice, you will be required to attend one or more post-surgery check-ups to make sure that everything is healing as expected.

Please remember that at any time, you will be able to call your PCA if you have any questions. And, of course, if needed, your PCA can request additional appointments for you to see your surgeon.

2. At home care

You play an important role in your own aftercare. Your Hospital Medical Care team will provide guidance on what you need to do to support your recovery. In the early days, this may include:

Orthopaedics

- **Caring for your incision site:** It is important to keep your wound clean and dry. Your surgeon will advise when it is safe to start showering and bathing again.
- **Limiting physical activity:** Please follow your surgeon's instructions very carefully. Avoid performing any strenuous activities or driving until your surgeon tells you it is safe to do so.
- **Following steps to reduce swelling:** Your surgeon may also inform you of steps to reduce swelling, such as using a cold compress.
- **Use of medical equipment:** Be sure to use any medical equipment that has been recommended by the orthopaedics team, such as splints or slings, to support your limb while it heals.
- **Following the physiotherapist's instructions:** It is important to do the exercises that have been recommended by your physiotherapist as these can prevent stiffness and help to build muscle strength and restore flexibility.
- **Maintaining a healthy diet:** It is extremely important to maintain a healthy diet and to stay well-hydrated; this is important at any time but particularly after surgery. You should avoid smoking as this may slow your healing and increase the risk of infection.

Ophthalmology

- **Wearing eye makeup** Do not wear any eye makeup or use any products around your eyes as instructed by the surgeon.
- **Rubbing your eyes:** Try to avoid touching your eyes as much as possible and minimise pressure on them. Your Surgeon/Clinician may give you a shield to wear at night to protect your eyes while you sleep.
- **Performing strenuous activities:** For the first few weeks, you should take it easy and limit physical activities, such as lifting heavy objects, jogging, swimming, contact sports, or even coughing heavily/ always instruct your surgeon for further details.
- **Smoking** Cigarette smoke can get in your eyes and cause real discomfort, so avoid being around smoke at all. In addition, tobacco can slow the healing process.
- **Being in dusty environments:** Dust, fumes, and other contaminants can cause infection while your eyes are healing.

If at any point you feel that you are not recovering as well as you should, it is important to talk to your PCA, who will coordinate with your/medical care team. If you experience a high temperature, worsening pain, numbness, redness around the incision site or unpleasant-smelling discharge, it is important to seek immediate medical help.

3. Complications and Risks

Medbelle, the Hospital and your Surgeon will endeavour to ensure your procedure is completed to the highest standard. However, the results of any Surgery cannot be guaranteed with complete certainty.

- 3.1. During your initial consultation, your surgeon/clinician will explain all risks and complications associated with your procedure. You must make sure you acknowledge, understand and accept all associated risks before consenting to have your surgery. No question is a silly question, so if you are unsure, please ask.
- 3.2. Occasionally, unanticipated medical complications arise following, and as a result of, the procedure (Postoperative Complication(s)). Sometimes these may require a return to theatre.

4. General Terms for the cover of Complications

All recommendations for the provision of your care as outlined in these terms will come from the surgeon, including whether the care can be safely managed within the private sector or the NHS.

Cover will be applied as below:

Part A: NON-INSURED PATIENTS

(This section will apply if you are paying for your own care - including Medbelle Care Programme patients - and after we offer you a fixed price).

- 4.1. If your surgeon confirms you have suffered a Postoperative Complication as a direct result of your procedure, the costs arising due to such readmissions/extended hospital stays are covered, provided that you have followed the instructions of your Surgeon and our Aftercare policy. Postoperative Complications related to pre-existing medical conditions or external factors will not be covered:
 - 4.1.1. **Extended stays** - extended stays due to unexpected complications (surgical or medical) during the initial admission for surgery will be covered by Medbelle.
 - 4.1.2. **Readmissions** - Medbelle covers readmissions for directly related postoperative complications within six months of the original treatment date. Such complications shall be treated within a maximum of 12 months from the original surgery.
- 4.2. If surgery is deemed necessary as a result of a complication by your Surgeon and approved to be covered by Medbelle, Medbelle will cover the cost of one episode of care only. If, after this surgery, you wish to pursue additional treatments/procedures, this will not be covered by Medbelle.
- 4.3. The decision as to whether a complication is related to the procedure rests with your surgeon.
- 4.4. In cases where the results of the Procedure originally provided have, in the opinion of the surgeon, been compromised due to the patient's non-adherence to the postoperative guidelines, instructions, recommendations or advice regarding Postoperative Appointments or care and lifestyle, Medbelle cannot commit to providing corrective/revision procedures at special, reduced or nil rates.

- 4.5.** Occasionally, other consultants will be needed to manage complications, and these will be covered under this policy.
- 4.6.** Medbelle will not cover any complications or additional surgeries arising as a result of :
- External factors/accidents not related directly to the treatment.
 - A medical condition that is not associated with your treatment.
 - A medical condition that arises from personal injuries or accidents, e.g. falling; or sports injury.
- 4.7.** Medbelle shall not provide replacement prosthesis required for reasons of normal wear and tear or any non-medical, at-home or other long-term care that may be required.
- 4.8.** Where we are unable to manage your clinical complications, we will make the most appropriate alternative arrangements to provide the right care for you, which may include the NHS.
- 4.9.** If you have further treatment independent of Medbelle without prior Medbelle approval, then this aftercare policy does not apply, and neither Medbelle nor the surgeon will be responsible for any clinical outcome or cost incurred.
- 4.10.** If further treatments were done by another surgeon, who you were not referred to by Medbelle, and you are unhappy with the outcome, Medbelle will not be responsible for any related costs.
- 4.11.** Medbelle will not cover the costs of care when prostheses are found to be defective, as liability will fall to the implant manufacturer.
- 4.12.** Failure to follow the instructions is deemed as non-compliance with the terms in place between you and us and our aftercare policy, and any costs incurred for further surgery, treatment or hospital readmission as a result of this will not be covered by Medbelle, the surgeon, or the hospital.
- 4.13.** Where a complication occurs and a return to the hospital is required, you agree that no expenses in relation to travel, accommodation, or time off work will be recoverable from us for you or a chaperone, a family member, or any other person. This includes (but is not limited to) circumstances where you or the surgeon have relocated.
- 4.14.** Delayed recovery following a procedure does not necessarily imply the presence of complications. In cases where recovery takes longer than anticipated but there are no complications, any extended treatment or care beyond what was initially outlined in the treatment plan will be considered an additional service and may incur extra costs. This includes, but is not limited to, additional consultations, medications, or therapies aimed at improving recovery time beyond the standard course of care.

- 4.15.** Our aftercare policy covers complications that necessitate further surgical intervention, as agreed upon in the treatment plan. However, it is important to note that additional therapists sessions beyond those initially allocated in the care plan are not included under the coverage for complications. Any extra therapy sessions requested or required beyond the agreed-upon allocation will be the responsibility of the patient and may incur additional charges.

Part B: *THIRD PARTY PAYER PATIENTS*

(This Section applies if you are covered by Private Medical Insurance or other Third Party Payers)

- 4.16.** If a directly related Postoperative Complication occurs as a result of your procedure, the costs arising due to such readmissions will likely be covered by your Third Party Payers. You will need to liaise with your Third Party Payer to ensure coverage. Medbelle can provide support in liaising with your Third Party Payer if requested.
- 4.17.** Treatment for complications may, in some cases, not be covered by your Third Party Payer, and in such cases, you agree to cover the cost of your care.
- 4.18.** Please note that your Third Party Payer policy may not cover certain admissions or certain items such as crutches or wrist braces, or it may only cover part of such costs. You will be required to pay for any variances and/or such items/admissions not reimbursed by your Third Party Payer.
- 4.19.** If you require further surgery or admissions that are not directly related to a Postoperative Complication, you will need to liaise with your Third Party Payer to understand if it will be covered before committing to surgery.