

# Benefits At A Glance - Business Healthcare

Some important facts about our Private Health Insurance policies are summarised over the next few pages. This summary of benefits does not describe a full terms, conditions and exclusions of this policy, which can be found in the policy documents.

In-Patient & Day-Case Benefits	BUSINESS PRIME	MODULE 1	MODULE 2	BUSINESS ELITE
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓	✓	✓
Diagnostics including MRI, CT & PET Scans	✓	✓	✓	✓
Physiotherapy	✓	✓	✓	✓
Oro-surgical Operations/Procedures	✓	✓	✓	✓
Treatment for Cardiovascular Conditions	✓	✓	✓	✓
Parent Accompanying Child (under 18)	✓	✓	✓	✓
<b>Treatment for Cancer</b>				
Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring	✓	✓	✓	✓
Cosmetic or Aesthetic Treatment				
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants	✓	✓	✓	✓
External Prosthesis relating to a claim for cancer		£5,000	£5,000	£5,000
Experimental Drugs as part of an ethics committee approved randomised clinical trial pre agreed with us			£20,000	£20,000
Hospice Care (£75 donation per night) For Policy Lifetime	£7,500	£7,500	£7,500	£7,500
Palliative Treatment (and/or End of Life Care) For Policy Lifetime	✓	✓	✓	✓
<b>Out-Patient Benefits &amp; GP Referred Services</b>				
Initial & subsequent MRI, CT, PET Scans		✓		✓
Consultation & specialist fees, including associated diagnostics & out-patient surgical procedures	£1,500	£1,500	✓	✓
Physiotherapy	✓	✓	✓	✓
Complementary Therapies	£250	£250	£500	£750
Treatment for Cardiovascular Conditions	✓	✓	✓	✓
Out-patient Mental Health		£1,000	£1,000	£2,000
<b>Maternity</b>				
Complications of Pregnancy (defined conditions only)	✓	✓	✓	✓
Maternity Cash Benefit			£150	£250
Private Maternity				£5,000
<b>Dental</b>				
Routine Dental Consultations & Treatment (which includes Emergency Treatment) & Dental Injury				£600
<b>Optical</b>				
Consultations & Eye Tests				£250
Spectacles & Contact Lenses				£250
<b>Audiology</b>				
Hearing Tests & Prescription Hearing Aids				£250
<b>Cash Benefits</b>				
NHS Cash Benefit (£250 per night/up to 30 nights)	£7,500	£7,500	£7,500	£7,500
Life Cash Benefit	£500	£2,000	£2,000	£3,000
Personal Accident Cash Benefit			£1,000 per accident	£2,000 per accident
Temporary Disablement Cash Benefit			£100 per month for up to 6 months	£100 per month for up to 6 months
Critical Illness Cash Benefit		£2,000	£2,000	£2,000
Cover for Boarding Pets Cash Benefit				£250
<b>Other Benefits</b>				
Health & Wellbeing Services/EAP & Stress Counselling	✓	✓	✓	✓
24 Hour GP Advice Line/GP Video Consultation Appointments	✓	✓	✓	✓
Home Nursing	£1,500	✓	✓	✓
Private Ambulance	✓	✓	✓	✓
Prescription Costs				£100
GP Minor Surgery			£200	£500
Private GP Services				£500
Emergency Medical Cover Outside The UK			£100,000	£100,000
Monitoring of a Pre-Cured Eligible Condition			£1,500 during a 24 month period	£2,000 during a 24 month period
Lifestyle Rewards	✓	✓	✓	✓

✓ Full refund subject to any limits or eligibility criteria as detailed in the Policy Document Part 1 – Your Policy General Terms and Conditions and Policy Document Part 2 A – Your Private Health Insurance, which includes your Schedule of Cover. **Note:** Unless stated otherwise, any limits shown are per membership year. A-2005-B-V2.83 Copyright General & Medical Finance Ltd 2024.

# Ways To Enhance Your Scheme

You can enhance your scheme by, for example, choosing Module 1 instead of Business Prime or Freedom Hospitals instead of First Choice Hospitals. You should select the level of cover and hospital choice that best suits your needs and budget, but you can also choose to add any of the following options to enhance the benefits available from your healthcare scheme.

## Available Modules, Options and Upgrades

The following options are available on all of our policies. Premiums may increase or reduce, depending on the option chosen:

<b>Hospital Choices</b>	First Choice, Freedom, Premium and Guided Care Hospital options are available throughout the range.
<b>Excess Options</b>	Excess options of between £0 and £3,000 are available throughout the range and can be chosen to apply once per membership year or to each claim.

The following optional upgrades to cover are available for an additional premium:

<b>Cover for Pre-existing Conditions</b>	<p>You can extend any member's cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:</p> <ul style="list-style-type: none"> <li>• Acne</li> <li>• Asthma</li> <li>• Diabetes</li> <li>• Eczema</li> <li>• Glaucoma</li> <li>• Hypertension</li> <li>• Psoriasis</li> <li>• Arthritis</li> <li>• Carpal Tunnel Syndrome</li> <li>• Crohn's Disease</li> <li>• Fibrocystic Breast Disease</li> <li>• Gastro-Oesophageal Reflux Disease</li> <li>• Ulcerative Colitis</li> <li>• Varicose Veins</li> </ul> <p>The cover is subject to an annual limit of £1,000 which rolls up year on year to a maximum of £10,000 after 10 years, provided cover has been continuous and there have been no claims relating to the pre-existing condition. This option has helped some people to consider Private Health Insurance for the first time and has caused others with cover elsewhere, to switch to General &amp; Medical.</p>
<b>Cover for In-patient Mental Health</b>	<p>This option gives members cover for both in-patient and day-patient treatment if they are diagnosed with a mental health condition, up to a maximum limit of 48 days per membership year. Full terms and conditions are given in your relevant policy documents.</p>
<b>Multi-Trip Travel Cover</b>	<p>Cover is available to those under the age of 80 at the time of the cover commencement. Total combined trips max 180 in any policy year, not exceeding 90 days duration each trip.</p> <ul style="list-style-type: none"> <li>• Choose from Europe, Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada).</li> <li>• Up to £10,000,000 for emergency medical expenses including emergency repatriation.</li> <li>• Cover for winter sports.</li> <li>• Cover for possessions and for cancellation or curtailment of trips (monetary limits apply).</li> <li>• Optional Cruise, Golf, Business Travel and Pre-existing Condition cover upgrades.</li> </ul>
<b>Dental Benefit</b>	<p>Our Dental Benefit is automatically included in our Business Elite level of cover, and may be added as an extra cost option to our other levels of Business Healthcare policies: Business Prime, Module 1 and Module 2. Our Dental Benefit pays towards routine dentistry needs, such as Examinations, Fillings, X-Rays, Root Canal Treatment and Crown and Bridge work, it also includes Emergency Dental Treatment (for example treatment which would normally be routine, but is necessary out of hours or at very short notice). This benefit will also pay towards Dental Injury needs, where treatment is necessary as the result of an accident. Sublimits and a 6 month qualifying period apply, and full terms and conditions are given in your relevant policy documents.</p>
<b>Optical &amp; Audiology Benefit</b>	<p>Our standard Optical &amp; Audiology Benefits are automatically included in our Business Elite level of cover, however our Optical &amp; Audiology Benefit upgrade may be added as an extra cost option to our other levels of Business Healthcare policies: Business Prime, Module 1 and Module 2. Our Optical &amp; Audiology Benefit upgrade pays benefit towards ophthalmic consultations and associated sight testing, as well as benefit towards hearing tests and prescription hearing aids. (Our Business Elite level of cover also includes additional Optical benefit which will contribute towards Spectacles and/or Contact Lenses, however this is not included in the upgrade for Business Prime, Module 1 and Module 2.)</p>
<b>Channel Islands Cover</b>	<p>Residents of the Channel Islands can choose this upgrade specifically designed to offer additional benefit to supplement the treatment available to them. For an additional premium we will cover the services provided by their Channel Islands G.P, including prescription costs, consultations and routine minor surgery. Cover is available for return travel costs to another Bailiwick or the UK, where you require medical treatment unavailable in the Bailiwick of your residency. The cover will also provide benefit for travel and accommodation costs for parents or a qualified nurse accompanying a child for treatment. Benefit limits will be shown in the Schedule of Cover if this upgrade has been selected.</p>

