

# Benefits At A Glance - Individual Healthcare Schemes

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

	ESSENTIALS*		EVERYDAY		LIFESTYLE		ELITE
In-Patient & Day-Case Benefits	Standard	Plus Upgrade	Standard	Plus Upgrade	Standard	Plus Upgrade	Standard
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		✓	£5,000, rolling up to £25,000 after 5 continuous years membership with no related claims	£10,000, rolling up to £50,000 after 5 continuous years membership with no related claims	✓	✓	✓
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	£5,000	£5,000	£5,000
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 Including GP Referred Services</b>							
Initial consultation & specialist fees including diagnostics & initial MRI, CT & PET Scans	£500 (Relating to an in-patient admission)	✓ (Relating to an in-patient admission)	£500	✓	£1,500	✓	✓
Subsequent consultation & specialist fees, diagnostics including MRI, CT & PET Scans				£1,500			
Physiotherapy & Complementary Medicine	£250 (Relating to an in-patient admission)	£500 (Relating to an in-patient admission)	£250	£500 (Part of limit for subsequent consultations and diagnostics)	£500	£1,500	£2,000
Treatment for Cardiovascular Conditions		✓	£250	✓	✓	✓	✓
Out-patient Mental Health			£500	£1,000	£1,000	£1,000	£2,000
<b>Maternity</b>							
Complications of Pregnancy (defined conditions only)		✓	✓	✓	✓	✓	✓
Maternity Cash Benefit					£100	£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

	ESSENTIALS*		EVERYDAY		LIFESTYLE		ELITE
	Standard	Plus Upgrade	Standard	Plus Upgrade	Standard	Plus Upgrade	Standard
<b>Cash Benefits</b>							
NHS Cash Benefit (£250 per night/up to 30 nights)	£7,500	£7,500	£7,500	£7,500	£7,500	£7,500	£7,500
Life Cash Benefit	£500	£500	£2,000	£2,000	£2,000	£2,000	£3,000
Personal Accident Cash Benefit					£500 per accident	£1,000 per accident	£2,000 per accident
Temporary Disablement Cash Benefit				£100 per month for up to 6 months	£100 per month up to 6 months	£100 per month up to 6 months	£100 per month for up to 6 months
Critical Illness Cash Benefit			£2,000	£2,000	£2,000	£2,000	£2,000
Cover for Boarding Pets Cash Benefit							£250
<b>Other Benefits</b>							
Health & Wellbeing Services/Stress Counselling Helpline	✓	✓	✓	✓	✓	✓	✓
24 Hour GP Advice Line/GP Video Consultation Appointments	✓	✓	✓	✓	✓	✓	✓
Home Nursing		£1,500	£1,500	£1,500	✓	✓	✓
Private Ambulance		£500		£500	✓	✓	✓
Hospital Parking Charges					£300	£300	£300
Prescription Costs							£100
GP Minor Surgery							£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.

\* Essentials Standard has an annual overall maximum benefit limit of £50,000 per person.

Note: Unless stated otherwise, any limits shown are per membership year.

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## 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:

Hospital Choices	First Choice, Freedom, Premium and Guided Care Hospital options are available throughout the range.
Excess Options	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:

Cover for Pre-existing Conditions	<p>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>Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims. Any child selected for the pre-existing condition upgrade will be charged at our full child rate plus the upgrade supplement.</p>
Cover for In-patient Mental Health	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 28 days per membership year, which includes 14 days on a 25% co-share basis. A 12 month qualifying period may apply and full terms and conditions are given in your relevant policy documents. Not available with Essentials Standard.
Multi-Trip Travel Cover	<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>
Channel Islands Cover	This option provides cover for residents of the Channel Islands for the services provided by the members 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 medical treatment is required that is unavailable in the Bailiwick of the members 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 and full terms and conditions are given in your relevant policy documents.