

Benefits At A Glance - Child Only Healthcare Schemes

Some important facts about our Generation Healthcare 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.

In-Patient Benefits	GENERATION	GENERATION PLUS
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓
Diagnostics including MRI & CT Scans	✓	✓
Physiotherapy	✓	✓
Oro-surgical Operations/Procedures	✓	✓
Treatment for Cardiovascular Conditions	✓	✓
Parent Accompanying Child	✓	✓
Treatment for Cancer		
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
Hospice Care (£75 donation per night) For Policy Lifetime	£7,500	£7,500
Palliative Treatment (and/or End of Life Care) For Policy Lifetime	✓	✓
Out-Patient Benefits		
Initial consultation & specialist fees including diagnostics & initial MRI & CT Scans	£500	✓
Subsequent consultation & specialist fees, diagnostics including MRI & CT Scans		
Physiotherapy & Complementary Medicine	£500	£1,500
Treatment for Cardiovascular Conditions	✓	✓
Other Benefits		
NHS Cash Benefit (£100 per night/up to 30 nights)	£3,000	£3,000
Life Cash Benefit	£500	£500
Birthday Cash Benefit	£150	£150
Health & Wellbeing Services/Counselling Helpline	✓	✓
24 Hour GP Advice Line/GP Video Consultation Appointments	✓	✓
Private Ambulance	✓	✓
Hospital Parking Charges	£300	£300
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.

C-2022-B-V1.10 Copyright General & Medical Finance Ltd 2024.

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	Generation hospital list (details available on our website).
Excess Options	Excess options of £0, £100 and £250 are available 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"> • Acne • Asthma • Eczema <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.</p>
Channel Islands Cover	<p>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.</p>