

	Equus	Equus Plus	Equus Elite	Altus	Altus Plus	Altus Elite
In-Patient Benefits						
Accommodation and Nursing Care	✓	✓	✓	✓	✓	✓
Surgeon and Anaesthetist Fees	✓	✓	✓	✓	✓	✓
Operating Theatre and Intensive Care Costs	✓	✓	✓	✓	✓	✓
Drugs, Dressings and Consumables	✓	✓	✓	✓	✓	✓
Radiotherapy and Chemotherapy		14	14	✓	✓	✓
Diagnostics including MRI and CT	✓	✓	✓	✓	✓	✓
Physiotherapy	✓	✓	✓	✓	✓	✓
Optional In-Patient Psychiatry for individuals or groups up to 5 on cover 50% co-share****		◆	◆	◆	◆	
Optional In-Patient Psychiatry for groups of 6 Adults or more on cover****		■	■	■	■	8
Parent accompanying child	4	4	4	4	4	4
Treatment for Cancer		14	14	✓	✓	✓
Palliative Treatment						13
Treatment for Cardio-vascular conditions		✓	✓	✓	✓	✓
Out-Patient Benefits						
Out-patient Initial consultation and specialist fees including diagnostics relating to an in-patient admission (A)	⊙	✓	✓	✓	✓	✓
Out-patient Initial consultation and specialist fees including diagnostics not relating to an in-patient admission (B)	⊙	✓	✓	✓	✓	✓
Subsequent consultation and specialist fees relating to an in-patient admission(C)	⊙	●	✓	✓	✓	✓
Subsequent consultation and specialist fees not relating to an in-patient admission		●	✓	✓	✓	✓
Subsequent diagnostics inc MRI & CT Scans relating to an in-patient admission(D)	⊙	●	●	●	✓	✓
Subsequent diagnostics inc MRI & CT Scans not relating to an in-patient admission		●	●	●	✓	✓
Physiotherapy relating to an in-patient admission	3	✦	✦	✦	✦	⌘
Physiotherapy not relating to an in-patient admission		✦	✦	✦	✦	⌘
Complementary Medicine relating to an in-patient admission	3	✦	✦	✦	✦	⌘
Complementary Medicine not relating to an in-patient admission		✦	✦	✦	✦	⌘
Radiotherapy and Chemotherapy		14	14	✓	✓	✓
Out-patient Psychiatry***		5	5		5	5
Treatment for Cancer		14	14	✓	✓	✓
Treatment for Cardio-vascular conditions		✓	✓	✓	✓	✓
Maternity						
Complications of Pregnancy (Defined Conditions Only)		✓	✓		✓	✓
Maternity Benefit (10 month waiting period applies)			11		10	11
Private Maternity (18 month waiting period applies)			6			7
Dental						
In-patient oro-surgical operations/procedures	✓	✓	✓	✓	✓	✓
Routine Consultations and Treatment (6 month waiting period applies)			1			2
NHS Charges (6 month waiting period applies)			1			2
Optical						
Consultations and Eye Tests (6 month waiting period applies)			1			1
NHS Charges (6 month waiting period applies)			1			2
GP Services						
24 hr GP advice line				✓	✓	✓
GP Minor Surgery			1			1
Private GP services			1			2

	Equus	Equus Plus	Equus Elite	Altus	Altus Plus	Altus Elite
Hospitals						
First Choice Hospital List (available option)	✓	✓	✓	✓	✓	✓
Freedom Hospital List (available option)	✓	✓	✓	✓	✓	✓
Premium Hospital (available option)	✓	✓	✓	✓	✓	✓
Cash Benefit						
Freedom Cash Back (£100 per night)	5	5	5	5	5	5
NHS Cash Benefit (£250 per night)			13	13	13	13
Life Cash Benefit					5	5
Personal Accident Cash Benefit					5	5
Temporary Disablement Cash Benefit		9	9		9	9
Critical Illness Cash Benefit		5	5		5	5
Other Benefits						
Stress Counselling Helpline	✓	✓	✓	✓	✓	✓
Home Nursing		4	4	5	5	5
Private Ambulance		4	4		4	4
Monitoring of a pre-cured eligible condition*****					12	12
Excess Options (Per claim or per annum)	✓	✓	✓	✓	✓	✓
Non UK Medical Cover					✓	✓
Worldwide Travel Cover	*	*	*	*	*	*
Cover for pre-existing conditions (from a specific list)	*	*	*	*	*	*
Family Legal Protection Cover			✓		✓	✓
Domestic Assistance Helpline			✓		✓	✓
Employee Assistance Program			✓			✓
Annual Overall Maximum Benefit £Millions	£1M	£1M	£1M	£1M	£1M	£1M

KEY TO TABLE

✓	Full Refund (In accordance with any limits detailed within 'The Guide to Your Health Scheme').	1	£100 per year.
	Not covered	2	£200 per year.
***	Out-patient Psychiatry is subject to a 'waiting period'. Full details are available in the Guide to your Health Scheme.	3	£250 per year.
****	Where In-patient Psychiatry is available either as an optional upgrade for groups or included, maximum benefit per membership year is up to 35 days or £20,000 subject to terms & conditions	4	£500 per year.
*****	Monitoring of a pre-cured eligible condition is subject to a 'waiting period' of 48 months.	5	£1,000 per year. (excluding Life Cash Benefit - which is for a single claim)
*	An optional additional service.	6	£1,500 per year.
◆	Optional In-Patient Psychiatry 1 to 5 on cover 50% Co-Share	7	£3,000 per year.
■	Optional In-Patient Psychiatry for groups of 6 Adults or more on cover	8	35 days
⊙	(A)(B)(C)(D) subject to an overall limit of £500 per year	9	£100 for up to 6 months.
●	Total Combined amount payable (including Therapies Benefit*) £1,500 per membership year.	10	£150 per child.
⊙	Total Combined amount payable in a membership year - £1,500 of which £500 can be spent on MRI/CT Scans	11	£160 per child.
✦	Therapies Benefit. Total payable in a membership year £500. (Part of overall out-patient benefit)	12	£1,500 during a 24 month period.
✦	Therapies Benefit. Total payable in a membership year £750. (Part of overall out-patient benefit)	13	£7,500 per membership year.
✦	Therapies Benefit. Total payable in a membership year £1,050. (Part of overall out-patient benefit)	14	Included within £7,500 limit per membership year (rolling up to £75,000 after 10 years continuous membership with no claims)
⚠	Risk Share Therapies Benefit. Total payable in a membership year £500. This is done on a 50/50 risk share basis		
▲	Available to teams of 6 or more adults, subject to overall team limit of £5,000 for teams of 6 to 19, £10,000 for teams of 20-49, £15,000 for teams of 50 to 99, £20,000 for teams over 100		

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 Please note: Some 'KEY TO TABLE' numbers may not be shown - this indicates they are not relevant to covers shown in this table.