

Equus
Equus Plus
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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	✓	✓
Diagnostics including MRI and CT	✓	✓	✓	✓
Physiotherapy	✓	✓	✓	✓
Optional In-Patient Psychiatry for individuals and groups up to 5 on cover 50% co-share****		◆	◆	◆
Optional In-Patient Psychiatry for groups of 6 or more on cover ****		■	■	■
Parent accompanying child	4	4	4	4
Treatment for Cancer		14	✓	✓
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	✓	✓
Out-patient Psychiatry***		5		5
Treatment for Cancer		14	✓	✓
Treatment for Cardio-vascular conditions		✓	✓	✓

Maternity

Complications of Pregnancy (Defined Conditions Only)		✓		✓
Maternity Benefit (10 month waiting period applies)				10

Dental

In-patient oro-surgical operations/procedures	✓	✓	✓	✓
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GP Services

24 hr GP advice line			✓	✓
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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
NHS Cash Benefit (£250 per night)			13	13
Life Cash Benefit				5
Personal Accident Cash Benefit				5
Temporary Disablement Cash Benefit		9		9
Critical Illness Cash Benefit		5		5

Other Benefits

Stress Counselling Helpline	✓	✓	✓	✓
Home Nursing		4	5	5
Private Ambulance		4		4
Monitoring of a pre-cured eligible condition*****				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				✓

Annual Overall Maximum Benefit £Millions	£1M	£1M	£1M	£1M
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KEY TO TABLE

✓	Full Refund (In accordance with any limits detailed within 'The Guide to Your Health Scheme').	3	£250 per year.
	Not covered	4	£500 per year.
...	Out-patient Psychiatry is subject to a 'waiting period'. Full details are available in the Guide to your Health Scheme.	5	£1,000 per year. (excluding Life Cash Benefit - which is for a single claim)
****	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	9	£100 for up to 6 months.
*****	Monitoring of a pre-cured eligible condition is subject to a 'waiting period' of 48 months.	10	£150 per child.
*	An optional additional service.	12	£1,500 during a 24 month period
◆	In-Patient Psychiatry 1 to 5 on cover 50% Co-Share	13	£7,500 per membership year.
■	In-Patient Psychiatry for groups of 6 Adults or more on cover	14	Included within £7,500 limit per membership year (rolling up to £75,000 after 10 years continuous membership with no claims)
⊙	(A)(B)(C)(D) subject to an overall limit of £500 per year		
●	Total Combined amount payable (including Therapies Benefit*) £1,500 per membership year.		
✦	Therapies Benefit. Total payable in a membership year £500. (Part of overall out-patient benefit)		
✦	Therapies Benefit. Total payable in a membership year £750. (Part of overall out-patient benefit)		

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