

	Equus	Equus Plus	Altus	Altus Plus
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	15	✓	✓
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****		■	■	■
Parent accompanying child	4	4	4	4
Treatment for Cancer	14	15	✓	✓
Palliative Treatment				
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	15	✓	✓
Out-patient Psychiatry***		5		5
Treatment for Cancer	14	15	✓	✓
Treatment for Cardio-vascular conditions (E)	⊙	✓	✓	✓
Maternity				
Complications of Pregnancy (Defined Conditions Only)		✓		✓
Maternity Benefit (10 month waiting period applies)				10
Private Maternity (18 month waiting period applies)				
Dental				
In-patient oro-surgical operations/procedures	✓	✓	✓	✓
Routine Consultations and Treatment (6 month waiting period applies)				
NHS Charges (6 month waiting period applies)				
Optical				
Consultations and Eye Tests (6 month waiting period applies)				
NHS Charges (6 month waiting period applies)				
GP Services				
24 hr GP advice line			✓	✓
GP Minor Surgery				
Private GP services				

	Equus	Equus Plus	Altus	Altus Plus
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)	*	*	*	*
Employee Assistance Program				
Annual Overall Maximum Benefit £Millions	£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.
		4	£500 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	5	£1,000 per year. (excluding Life Cash Benefit - which is for a single claim)
*****	Monitoring of a pre-cured eligible condition is subject to a 'waiting period' of 48 months.	6	£1,500 per year.
*	An optional additional service.	7	£3,000 per year.
◆	Optional In-Patient Psychiatry 1 to 5 on cover 50% Co-Share	8	35 days
■	Optional In-Patient Psychiatry for groups of 6 Adults or more on cover	9	£100 for up to 6 months.
⊙	Total Combined amount payable of £500 per membership year	10	£150 per child.
●	Total Combined amount payable (including Therapies Benefit [®]) £1,500 per membership year.	11	£160 per child.
⊖	Total Combined amount payable in a membership year - £1,500 of which £500 can be spent on MRI/CT Scans	12	£1,500 during a 24 month period.
✦	Therapies Benefit. Total payable in a membership year £500. (Part of overall out-patient benefit)	13	£7,500 per membership year.
✦	Therapies Benefit. Total payable in a membership year £750. (Part of overall out-patient benefit)	14	Part of the combined overall limit for cancer treatment of £5,000 per membership year, rolling up to £25,000 after 5 continuous years membership with no related claims.
✦	Therapies Benefit. Total payable in a membership year £1,050. (Part of overall out-patient benefit)	15	Part of the combined overall limit for cancer treatment of £7,500 per membership year, rolling up to £75,000 after 10 continuous years membership with no related claims.
⚠	Risk Share Therapies Benefit. Total payable in a membership year £500. This is done on a 50/50 risk share basis	16	Part of the combined overall limit for cancer treatment of £10,000 per membership year, rolling up to £100,000 after 10 continuous years membership with no related claims.
▲	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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