

<b>In-Patient Benefits</b>	Sports	Sports Plus	Sports Elite
Accommodation and Nursing Care	✓	✓	✓
Surgeon and Anaesthetist Fees	✓	✓	✓
Operating Theatre and Intensive Care Costs	✓	✓	✓
Drugs, Dressings and Consumables	✓	✓	✓
Radiotherapy and Chemotherapy		✓	✓
Diagnostics including MRI and CT	✓	✓	✓
Physiotherapy	✓	✓	✓
Parent accompanying Child		4	4
Treatment for Cancer		✓	✓
Treatment for Cardio-Vascular conditions		✓	✓

<b>Out-Patient Benefits</b>	Sports	Sports Plus	Sports Elite
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			△
Physiotherapy not relating to an in-patient admission			△
Complementary Medicine relating to an in-patient admission			△
Complementary Medicine not relating to an in-patient admission			△
Radiotherapy and Chemotherapy		✓	✓
Treatment for Cancer		✓	✓
Treatment for Cardio-Vascular conditions		✓	✓
Team Additional Out-Patient Benefit for teams of 6 or more	▲	▲	▲

<b>Maternity</b>	Sports	Sports Plus	Sports Elite
Maternity Benefit (10 month waiting period applies)		10	10

<b>Dental</b>	Sports	Sports Plus	Sports Elite
In-Patient oro-surgical operations/procedures only	✓	✓	✓
Accidental Damage Cover		5	5

<b>GP Services</b>	Sports	Sports Plus	Sports Elite
24 hour GP Advice Line	✓	✓	✓

<b>Hospitals</b>	Sports	Sports Plus	Sports Elite
First Choice Hospital List (available option)	✓	✓	✓
Freedom Hospital List (available option)	✓	✓	✓
Premium Hospital List (available option)	✓	✓	✓

<b>Cash Benefits</b>	Sports	Sports Plus	Sports Elite
Freedom Cash Back (£100 per night)	5	5	5
NHS Cash Benefit (£250 per night)	13	13	13
Life Cash Benefit		5	5

<b>Other Benefits</b>	Sports	Sports Plus	Sports Elite
Stress Counselling helpline	✓	✓	✓
Home Nursing		5	5
Excess Options (Per claim or per annum)	✓	✓	✓
Non UK Medical Cover		✓	✓
Worldwide Travel Cover	*	*	*
Cover for pre-existing conditions (from a specific list)	*	*	*

<b>Annual Overall Maximum Benefit</b>	Sports	Sports Plus	Sports Elite
	£1M	£1M	£1M

<b>KEY TO TABLE</b>	
✓	Full Refund (In accordance with any limits detailed within 'The Guide to Your Health Scheme').
	Not covered
⊙	(A)(B)(C)(D) subject to an overall limit of £500 per year
⊙	Total Combined amount payable in a membership year - £1,500 of which £500 can be spent on MRI/CT Scans
*	An optional additional service.
△	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
4	£500 per year.
5	£1,000 per year. (excluding Life Cash Benefit - which is for a single claim)
10	£150 per child.
13	£7,500 per membership year.

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