

Benefits At A Glance - Individual Healthcare Schemes

Some important facts about our Private Health Insurance policies are summarised over the next few 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.

	ESSENTIALS*		EVERYDAY		LIFESTYLE		ELITE
	Standard	Add 'Plus'	Standard	Add 'Plus'	Standard	Add 'Plus'	Standard
In-Patient Benefits							
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		✓	£5,000, rolling up to £25,000 after 5 continuous years membership with no related claims	£10,000, rolling up to £50,000 after 5 continuous years membership with no related claims	✓		✓
Cosmetic or Aesthetic Treatment							
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants		✓			✓		✓
Hospice Care		✓			✓		✓
Palliative Treatment (and/or End of Life Care)		✓			✓		✓
Out-Patient Benefits							
Initial consultation & specialist fees including diagnostics & initial MRI & CT Scans	£500 (Relating to an in-patient admission only)	✓ (Relating to an in-patient admission only)	£500	✓	£1,500	✓	✓
Subsequent consultation & specialist fees				£1,500			
Subsequent diagnostics inc MRI & CT Scans							
Physiotherapy & Complementary medicine	£250 (Relating to an in-patient admission only)	£500 (Relating to an in-patient admission only)	£250	£500 (Part of limit for subsequent consultations and diagnostics)	£500	£1,000	£1,500
Treatment for Cardiovascular conditions		✓	£250	✓	✓		✓
Out-patient Mental Health			£500	£1,000	£1,000		£2,000
Maternity							
Complications of Pregnancy (defined conditions only)			✓		✓		✓
Maternity Benefit					£100	£150	£250
Private Maternity							£5,000
Dental							
Routine Consultations & Treatment, including Emergency Accident/Injury Benefit							£400
NHS Charges							£200
Optical							
Consultations & Eye Tests							£200
NHS Charges							£200

	ESSENTIALS*		EVERYDAY		LIFESTYLE		ELITE
	Standard	Add 'Plus'	Standard	Add 'Plus'	Standard	Add 'Plus'	Standard
Cash Benefits							
NHS Cash Benefit	£250 per night up to a maximum of 30 nights per membership year						
Life Cash Benefit	£500		£1,000		£1,000		£2,000
Personal Accident Cash Benefit					£500	£1,000	£2,000
Temporary Disablement Cash Benefit				£100 per month for up to 6 months	£100 per month up to 6 months		£100 per month for up to 6 months
Critical Illness Cash Benefit			£1,000		£1,000		£1,000
Cover for Boarding Pets Cash Benefit							£250
Other Benefits							
Health & Wellbeing Services/Stress Counselling Helpline	✓		✓		✓		✓
Home Nursing		£1,000	£1,000		✓		✓
Private Ambulance				£500	✓		✓
24 hr GP advice line					✓		✓
Parking Charges					✓		✓
Prescription Costs							£100
GP Minor Surgery							£500
Private GP Services							£300
Non UK Medical Cover						✓	✓
Monitoring of a pre-cured eligible condition						£1,500 during a 24 month period	£1,500 during a 24 month period
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.

* Essentials Standard has an annual overall maximum benefit limit of £50,000 per person.

Note: Unless stated otherwise, any limits shown are per membership year. Version 7.3. Copyright General & Medical Finance Ltd 2019.

Available Modules, Options and Upgrades

The following options are available throughout the range. Premiums may increase or reduce, depending to the option chosen:

Hospital Choices	First Choice, Freedom and Premium Hospital lists are available options throughout the range.
Excess Options	Excess options of between £75 and £3,000 are available throughout the range 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 Diabetes Eczema Glaucoma Hypertension Psoriasis Arthritis Carpal Tunnel Syndrome Crohn's Disease Fibrocystic Breast Disease Gastro-Oesophageal Reflux Disease Ulcerative Colitis Varicose Veins <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. Any child selected for the pre-existing condition upgrade will be charged at our full child rate plus the upgrade supplement.</p>
Cover for In-patient Mental Health	<p>This option gives members cover for both in-patient and day-patient treatment if they are diagnosed with a psychiatric condition, up to a maximum limit of 28 days per membership year, which includes 14 days on a 25% co-share basis. A 12 month qualifying period may apply and full terms and conditions are given in your relevant policy documents. Not available with Essentials Standard or Everyday Standard.</p>
Multi-Trip Travel Cover	<p>Cover is provided up to age 74 for an unlimited number of trips each year, not exceeding 120 days duration each trip. Includes:</p> <ul style="list-style-type: none"> Choose from Europe, Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada). Up to £10,000,000.00 for medical expenses including emergency repatriation by air ambulance. Cover for winter sports. Cover for possessions and for cancellation or curtailment of trips (monetary limits apply).
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>