



Summary of benefits

Your summary of benefits

Global health plan	Comprehensive
Overall policy limit per member	Up to £1,500,000/€1,900,000/\$2,400,000 each year
In-patient and day-patient cover	
In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy	✓
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation	£100/€125/\$160 a night
Parent accommodation. Charges for one parent staying with a child member under 18	✓
Hotel accommodation for one parent while a child is in hospital	£100/€125/\$160 a night up to £500/€625/\$800 per year
In-patient psychiatric treatment	100 days per lifetime membership
Out-patient cover	
Surgical procedures	✓
Medical practitioner charges for consultations	A combined overall limit of £3,500/€4,460/\$5,600
Diagnostic tests	
Consultations and treatment for psychiatric illness	£300/€380/\$480 limit on complementary practitioner charges from the overall out-patient limit shown above
Physiotherapy	£300/€380/\$480 limit on vaccinations from the overall out-patient limit shown above
Complementary practitioner charges	
Vaccinations and their administration by a medical practitioner or nurse	Included within the complementary practitioner benefit limit
Chinese herbal medicine	Up to £500/€635/\$800 each year
Out-patient drugs and dressings prescribed by a medical practitioner	
Brain and Body Scans	
Computerised tomography (CT scan), magnetic resonance imaging (MRI scan) and positron emission tomography (PET scan). Received as an in-patient, day-patient or out-patient	✓
Cancer cover	
Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient	✓
Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission	✓
Experimental drug treatments as part of an ethically approved drug trial	✓
Follow up consultations	✓
Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	Up to 14 days
Purchase of wigs or other temporary head coverings during active treatment of cancer	Up to £400/€510/\$640
Day-patient radiotherapy & chemotherapy cash benefit when treatment and accommodation has been free of charge	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000 per year
Chronic cover	
Routine follow up consultations	✓
Kidney dialysis. In-patient, day-patient or out-patient treatment	Up to £25,000/€31,875/\$40,000
Pregnancy cover	
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	✗
Palliative care	
Palliative care	✗
Emergency treatment	
Emergency treatment in the USA. Emergency in-patient and day-patient treatment of a medical condition which arises suddenly whilst you are in the USA. Applicable only for plans with 'worldwide excluding USA' area of cover	Up to 6 weeks up to a limit of £15,000/€19,125/\$24,000
Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)	✗
Ambulance transport for emergency transport to or between hospitals	✓
Evacuation and repatriation service	✓
Health and wellbeing cover	
Non-routine dental treatment, for example, replacing crowns	50% of costs incurred up to £320/€405/\$510 per year
Routine dental treatment. For example, check ups, scale and polish	+
Accidental damage to teeth	Up to £10,000/€12,750/\$16,000 per year
Prescription glasses and contact lenses	Up to £100/€125/\$160 per year
Eyesight test cover	One eye test per year
Health check	✗
Disability compensation cover	✗
Spinal supports, knee braces and pneumatic walking boots. External prostheses during active treatment of cancer	Up to £2,000/€2,550/\$3,200 per year
External prosthesis (artificial and removable replacement for a part of the body)	Up to £5,000/€6,375/\$8,000 per membership lifetime
Support and helplines	
Virtual Doctor service	✓
Mind Health service	
Personal Medical Case Management	
Health at Hand	
Doctor, Dental, Optical helpline	
Travel insurance	
International Travel Plan	+

Key ✓ Included ✗ Not included + Optional upgrade available | The policy limits shown in the table are annual limits per member unless it says differently

Optional upgrades

Comprehensive	
Routine pregnancy cover for SMEs only	
Extend your employees' cover to include day-to-day routine pregnancy and childbirth costs. (A moratorium applies, please speak to an advisor for details). Routine pregnancy and childbirth can't be added alongside Extended out-patient.	Up to £5,000/€6,375/\$8,000 per year
Extended out-patient cover for SMEs only	
Increased out-patient benefit, including on out-patient medical practitioner charges, diagnostic tests and drugs and dressings. Extended out-patient can't be added alongside Routine pregnancy and childbirth.	Medical practitioner charges for consultations - No annual maximum within the overall plan benefit allowance Diagnostic tests - No annual maximum within the overall plan benefit allowance Consultations for treatment for psychiatric illness - Paid in full up to 30 sessions Physiotherapy - Paid in full up to 35 sessions Complementary practitioner charges and Chinese herbal medicine - £300/€380/\$480 Vaccinations administered by a medical practitioner or nurse - £300/€380/\$480 Out-patient drugs and dressings prescribed by a medical practitioner - No annual maximum within the overall plan benefit allowance
Dental care	
Inclusion of routine dental care such as check ups, scale and polish as well as an increase in cover for your non-routine dental treatment. Dental care, Routine pregnancy and childbirth and Extended out-patient cannot all be added onto a small corporate plan.	80% up to £1,000/€1,275/\$1,600 per year
International Travel Plan	
Annual business travel and holiday cover, that takes into account the medical cover you already have - so you don't end up paying twice	Up to 95 days cover allowed on any single trip abroad (up to 183 days per renewal year)

Exclusions

What's not included in the health plans

Our global health plans are designed to cover treatment of medical conditions that respond quickly to treatment – known as acute conditions. Like most health insurance policies, there are a number of exclusions and limitations on the plans and this is just a summary of the most significant exclusions and limitations:

- ✗ Treatment of medical conditions you had, or had symptoms of, before you joined
- ✗ Routine dental check-ups (available as an optional upgrade)
- ✗ Routine pregnancy and childbirth (available as an optional upgrade for corporate schemes only)
- ✗ Preventative treatment
- ✗ Any treatment costs incurred as a result of engaging in or training for any sport for which you receive a salary or monetary reimbursement, including grants or sponsorship (unless you receive travel costs only)
- ✗ USA cover excluded unless this has been selected with your cover
- ✗ Claims if you travel outside your area to get treatment or against medical advice
- ✗ Treatment that you receive in the UK from providers that are not listed in our Directory of Hospitals
- ✗ The costs of arranging treatment

Full details of what members are and are not covered for are provided in the membership handbook, or are available on request.

Excess

You can help control the cost of your premium by adding an excess to your policy. We offer five levels of excess, per person, per year:

