



# Summary of benefits

## Your summary of benefits

Global health plan	Standard	
Overall policy limit per member	Up to £1,000,000/€1,275,000/\$1,600,000 each year	
<b>In-patient and day-patient cover</b>		
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	
<b>Out-patient cover</b>		
Surgical procedures	✓	
Medical practitioner charges for consultations	+	
Diagnostic tests		
Consultations and treatment for psychiatric illness		
Physiotherapy		
Complementary practitioner charges		
Vaccinations and their administration by a medical practitioner or nurse		
Chinese herbal medicine		
Out-patient drugs and dressings prescribed by a medical practitioner		
<b>Brain and Body Scans</b>		
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		✓
<b>Cancer cover</b>		
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 if you remain a member and your policy covers this	+	
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	
<b>Chronic cover</b>		
Routine follow up consultations	✗	
Kidney dialysis. In-patient, day-patient or out-patient treatment	✗	
<b>Pregnancy cover</b>		
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	✗	
<b>Palliative care</b>		
Palliative care	✗	
<b>Emergency treatment</b>		
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 £10,000/€12,750/\$16,000	
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	✓	
<b>Health and wellbeing cover</b>		
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	✗	
Eyesight test cover	✗	
Health check	✗	
Disability compensation cover	✗	
Spinal supports, knee braces and pneumatic walking boots. External prostheses during active treatment of cancer	Up to £1,500/€1,900/\$2,400 per year	
<b>Support and helplines</b>		
Virtual Doctor service	✓	
Mind Health service		
Personal Medical Case Management		
Health at Hand		
Doctor, Dental, Optical helpline		
<b>Travel insurance</b>		
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

Standard	
<b>Out-patient treatment</b>	
Medical practitioner charges for consultations	Combined overall limit: £1,000/€1,275/\$1,600 per year Complementary practitioner charges limited to £200/€250/\$320 from the overall out-patient limit shown above Vaccinations are limited to £150/€190/\$240 from the overall out-patient limit shown above Out-patient drugs and dressings are limited to £100/€125/\$160
Consultations and treatment for psychiatric illness	
Complementary practitioner charges including Chinese herbal medicine	
Diagnostic tests and physiotherapy	
Vaccinations administered by a medical practitioner or nurse	
Prescribed drugs and dressings	
<b>International Travel Plan</b>	
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
- ✗ Out-patient cover excluded unless the out-patient option has been selected
- ✗ Routine dental check-ups
- ✗ Routine pregnancy and childbirth
- ✗ Preventative treatment
- ✗ Treatment of conditions that last a long time or come back (also known as chronic conditions)
- ✗ 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)
- ✗ Claims if you travel outside your area to get treatment or against medical advice
- ✗ USA cover excluded unless this has been selected with your cover
- ✗ 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:



Increased excess available for Standard plans without out-patient upgrade. Excess per person, per year:

