



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	Within your overall policy limit	
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	Within your overall policy limit	
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	Within your overall policy limit	
Medical practitioner charges for consultations	A combined overall limit of £3,500/€4,460/\$5,600	
Diagnostic tests	£300/€380/\$480 limit on complementary practitioner charges from the overall out-patient limit shown above	
Consultations and treatment for psychiatric illness		
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	
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	Within your overall policy limit	
Cancer cover		
i) Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient	Within your overall policy limit	
ii) Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission	Within your overall policy limit	
iii) Experimental drug treatments as part of an ethically approved drug trial	Within your overall policy limit	
iv) Follow up consultations if you remain a member and your policy covers this	Membership lifetime	
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	Included	
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)	Not included (optional on small corporate schemes)	
HIV/AIDS		
HIV/AIDS treatment including Antiretroviral Treatment (ART)	Not included	
Palliative care		
Palliative care	Not included	
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)	Not included	
Ambulance transport for emergency transport to or between hospitals	Within your overall policy limit	
Evacuation and repatriation service	Included	
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	Not included – optional upgrade available	
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	Paid in full for one eye test per year	
Health check	Not included	
Disability compensation cover	Not included	
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	Included for individual and SME customers. Available as an optional upgrade for Large Corporate groups.	
Personal Medical Case Management	Included	
Health at Hand	Included	
Doctor, Dental, Optical helpline	Included	
Travel insurance		
International Travel Plan	Optional	

Optional upgrades

Comprehensive	
Routine pregnancy cover for SMEs only	
For small corporate schemes only, cannot be purchased alongside the dental care upgrade or extended out-patient cover. Extend your employees' cover to include day-to-day routine pregnancy and childbirth costs. (A moratorium applies, please speak to an advisor for details)	Up to £5,000/€6,375/\$8,000 per year
Extended out-patient cover for SMEs only	
For small corporate schemes only, cannot be purchased alongside the routine pregnancy cover or dental care upgrade. Increased out-patient benefit, including on out-patient medical practitioner charges, diagnostic tests and drugs and dressings	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. For small corporate schemes this option cannot be purchased alongside the routine pregnancy cover or extended out-patient cover	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:

