



# Summary of benefits

## Your summary of benefits

Global health plan	Prestige Plus
<b>Overall policy limit per member</b>	<b>Up to £5,000,000/€6,375,000/\$8,000,000 each year</b>
<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	Within your overall policy limit
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation	£150/€190/\$240 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
<b>Out-patient cover</b>	
Surgical procedures	Within your overall policy limit
Medical practitioner charges for consultations	Within your overall policy limit
Diagnostic tests	Within your overall policy limit
Consultations and treatment for psychiatric illness	Paid in full up to 30 sessions within your overall policy limit
Physiotherapy	Paid in full up to 35 sessions within your overall policy limit
Complementary practitioner charges	Paid in full up to 35 sessions within your overall policy limit
Vaccinations and their administration by a medical practitioner or nurse	Up to £500/€635/\$800 each year
Chinese herbal medicine	Up to 15 sessions at £100/€125/\$160 per session within your overall policy limit
Out-patient drugs and dressings prescribed by a medical practitioner	Within your overall policy limit
<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	Within your overall policy limit
<b>Cancer cover</b>	
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 28 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	£150/€190/\$240 a day up to £5,000/€6,375/\$8,000 per year
<b>Chronic cover</b>	
Routine follow up consultations and 120 day limit on in-patient treatment	Included
Kidney dialysis. In-patient, day-patient or out-patient treatment	£75,000/€95,625/\$120,000
<b>Pregnancy cover</b>	
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Up to £12,000/€15,300/\$19,200
<b>HIV/AIDS</b>	
HIV/AIDS treatment including Antiretroviral Treatment (ART)	Up to £40,000/€51,000/\$64,000
<b>Palliative care</b>	
Palliative care	Up to 30 days
<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 10 weeks up to a limit of £30,000/€38,250/\$48,000
Emergency out-patient treatment whilst you are in the USA (not applicable with USA upgrade)	Up to £2,000/€2,550/\$3,200
Ambulance transport for emergency transport to or between hospitals	Within your overall policy limit
Evacuation and repatriation service	Included
<b>Health and wellbeing cover</b>	
Non-routine dental treatment, for example, replacing crowns	80% of costs incurred up to £3,500/€4,450/\$5,600 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 £200/€255/\$320 per year
Eyesight test cover	Paid in full for one eye test per year
Health check	Up to £400/€510/\$640 towards a health check for each member on the policy
Disability compensation cover	Up to £100,000/€127,500/\$160,000
Spinal supports, knee braces and pneumatic walking boots. External prostheses during active treatment of cancer	Up to £3,500/€4,450/\$5,600 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
<b>Support and helplines</b>	
Personal Medical Case Management	Included
Health at Hand	Included
Doctor, Dental, Optical helpline	Included
<b>Travel insurance</b>	
International Travel Plan	Included

### 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
- 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
- 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:

