



Summary of benefits

Your summary of benefits

Global health plan		Prestige
Overall policy limit per member	Up to £2,000,000/€2,550,000/\$3,200,000 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 £5,750/€7,330/\$9,200	
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		
Complementary practitioner charges	£300/€380/\$480 limit on vaccinations from the overall out-patient limit shown above	
Vaccinations and their administration by a medical practitioner or nurse		
Chinese herbal medicine	Included within the complementary practitioner benefit limit	
Out-patient drugs and dressings prescribed by a medical practitioner	Up to £750/€950/\$1,200 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 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	£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 £50,000/€63,750/\$80,000	
Pregnancy cover		
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Up to £10,000/€12,750/\$16,000	
HIV/AIDS		
HIV/AIDS treatment including Antiretroviral Treatment (ART)	Not included	
Palliative care		
Palliative care	Up to 30 days (Cancer diagnosis only)	
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 10 weeks up to a limit of £20,000/€25,500/\$32,000	
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 £500/€635/\$800 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	Up to £300/€380/\$480 each year towards a health check for each member on the policy	
Disability compensation cover	Up to £50,000/€63,750/\$80,000 per year	
Spinal supports, knee braces and pneumatic walking boots. External prostheses during active treatment of cancer	Up to £2,500/€3,200/\$4,000 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. For Large Corporate groups this can be included as an optional upgrade.	
Personal Medical Case Management	Included	
Health at Hand	Included	
Doctor, Dental, Optical helpline	Included	
Travel insurance		
International Travel Plan	Included	

Optional upgrades

Prestige	
Dental care	
Increased dental benefit including the addition of routine treatment such as check-ups, scale and polish	80% up to £1,500/€1,900/\$2,400 per 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)
- 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:

