



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
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	Not included - optional upgrade available
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	Not included
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	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	Not included - optional upgrade available
Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	Not included
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	Not included
Kidney dialysis. In-patient, day-patient or out-patient treatment	Not included
Pregnancy cover	
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Not included
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 £10,000/€12,750/\$16,000
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
Accidental damage to teeth	Up to £10,000/€12,750/\$16,000 per year
Prescription glasses and contact lenses	Not included
Eyesight test cover	Not included
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 £1,500/€1,900/\$2,400 per year
Support and helplines	
Personal Medical Case Management	Included
Health at Hand	Included
Doctor, Dental, Optical helpline	Included
Travel insurance	
International Travel Plan	Optional

Optional upgrades

Standard	
Out-patient treatment	
Medical practitioner charges for consultations	Combined overall limit: £750/€950/\$1,200 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
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	
Virtual Doctor service	Included with out-patient treatment for Individual and SME customers. For Large Corporate groups this can be included as an optional upgrade.
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
- 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:

