



# Summary of benefits

## Global health plans - Individual

Choose the level of cover that suits you:

The five levels of cover you can choose from	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Overall policy limit per member	Up to £100,000/€125,000/\$160,000 each year	Up to £1,000,000/€1,275,000/\$1,600,000 each year	Up to £1,500,000/€1,900,000/\$2,400,000 each year	Up to £2,000,000/€2,550,000/\$3,200,000 each year	Up to £5,000,000/€6,375,000/\$8,000,000 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	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation	Not included	£100/€125/\$160 a night	£100/€125/\$160 a night	£100/€125/\$160 a night	£150/€190/\$240 a night
Parent accommodation. Charges for one parent staying with a child member under 18	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
Hotel accommodation for one parent while a child is in hospital	£100/€160/\$125 a night up to £500/€625/\$800 per year	£100/€160/\$125 a night up to £500/€625/\$800 per year	£100/€160/\$125 a night up to £500/€625/\$800 per year	£100/€160/\$125 a night up to £500/€625/\$800 per year	£100/€160/\$125 a night up to £500/€625/\$800 per year
In-patient psychiatric treatment	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership
<b>Out-patient cover</b>					
Surgical procedures	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
Medical practitioner charges for consultations	Not included - optional upgrade available	Not included - optional upgrade available	A combined overall limit of £3,500/€4,460/\$5,600  £300/€380/\$480 limit on complementary practitioner charges from the overall out-patient limit shown above  £300/€380/\$480 limit on vaccinations from the overall out-patient limit shown above	A combined overall limit of £5,750/€7,330/\$9,200  £300/€380/\$480 limit on complementary practitioner charges from the overall out-patient limit shown above  £300/€380/\$480 limit on vaccinations from the overall out-patient limit shown above	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	Not included	Not included	Included within the complementary practitioner benefit limit	Included within the complementary practitioner benefit limit	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	Not included - available as part of the out-patient optional upgrade	Not included	Up to £500/€635/\$800 each year	Up to £750/€950/\$1,200 each year	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  Outside UK directory £100/\$160/€125	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	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	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	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	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
iii) Experimental drug treatments as part of an ethically approved drug trial	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
iv) Follow up consultations if you remain a member and your policy covers this	Not included - optional upgrade available	Not included - optional upgrade available	Membership lifetime	Membership lifetime	Membership lifetime
Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	Up to 14 days	Not included	Up to 14 days	Up to 28 days	Up to 28 days
Purchase of wigs during active treatment of cancer	Not included	Up to £150/€190/\$240	Up to £150/€190/\$240	Up to £150/€190/\$240	Up to £150/€190/\$240
Day-patient radiotherapy & chemotherapy cash benefit when treatment and accommodation has been free of charge	£50/€60/\$80 a day up to £2,000/€2,400/\$3,200 per year	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000 per year	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000 per year	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000 per year	£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	Not included	Not included	Included	Included	Included
Kidney dialysis. In-patient, day-patient or out-patient treatment	Not included	Not included	Up to £25,000/€31,875/\$40,000 per year	Up to £50,000/€63,750/\$80,000 per year	£75,000/€95,625/\$120,000 per year
<b>Pregnancy cover</b>					
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Not included	Not included	Not included	Up to £10,000/€12,750/\$16,000	Up to £12,000/€15,300/\$19,200
<b>HIV/AIDS</b>					
HIV/AIDS treatment including Antiretroviral Treatment (ART)	Not included	Not included	Not included	Not included	Up to £40,000/€51,000/\$64,000
<b>Palliative care</b>					
Palliative care	Not included	Not included	Not included	Up to 30 days (Cancer diagnosis only)	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	Not included	Up to 6 weeks up to a limit of £10,000/€12,750/\$16,000	Up to 6 weeks up to a limit of £15,000/€19,125/\$24,000	Up to 10 weeks up to a limit of £20,000/€25,500/\$32,000	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)	Not included	Not included	Not included	Not included	Up to £2,000/€2,550/\$3,200
Ambulance transport for emergency transport to or between hospitals	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
Evacuation and repatriation service	Included	Included	Included	Included	Included
<b>Health and wellbeing cover</b>					
Non-routine dental treatment, for example, replacing crowns	Not included	50% of costs incurred up to £320/€405/\$510 per year	50% of costs incurred up to £320/€405/\$510 per year	50% of costs incurred up to £500/€635/\$800 per year	80% of costs incurred up to £3,500/€4,450/\$5,600 per year
Routine dental treatment. For example, check ups, scale and polish	Not included	Not included	Not included - optional upgrade available	Not included - optional upgrade available	
Accidental damage to teeth	Up to £5,000/€6,375/\$8,000 per year	Up to £10,000/€12,750/\$16,000 per year	Up to £10,000/€12,750/\$16,000 per year	Up to £10,000/€12,750/\$16,000 per year	Up to £10,000/€12,750/\$16,000 per year
Prescription glasses and contact lenses	Not included	Not included	Up to £100/€125/\$160 per year	Up to £100/€125/\$160 per year	Up to £200/€255/\$320 per year
Eyesight test cover	Not included	Not included	Paid in full for one eye test per year	Paid in full for one eye test per year	Paid in full for one eye test per year
Health check	Not included	Not included	Not included	Up to £300/€380/\$480 each year towards a health check for each member on the policy	Up to £400/€510/\$640 towards a health check for each member on the policy
Disability compensation cover	Not included	Not included	Not included	Up to £50,000/€63,750/\$80,000 per year	Up to £100,000/€127,500/\$160,000 per year
Spinal supports, knee braces and aircasts. External prostheses during active treatment of cancer	Not included	Up to £1,500/€1,900/\$2,400 per year	Up to £2,000/€2,550/\$3,200 per year	Up to £2,500/€3,200/\$4,000 per year	Up to £3,500/€4,450/\$5,600 per year
<b>Support and helplines</b>					
Personal Medical Case Management	Included	Included	Included	Included	Included
Health at Hand	Included	Included	Included	Included	Included
Doctor, Dental, Optical helpline	Included	Included	Included	Included	Included
<b>Travel insurance</b>					
International Travel Plan	Not included	Optional	Optional	Included	Included

## Optional upgrades

Once you've chosen your level of cover, you can choose from our optional upgrades. The optional upgrades available for each level are below:

<b>Foundation</b>	
<b>Out-patient treatment</b>	
Medical practitioner charges for consultations	Combined limit £2,500/€3,200/\$4,000 per year Complementary practitioner charges limited to £300/€380/\$480 from the overall out-patient limit shown above Vaccinations are limited to £100/€125/\$160 from the overall out-patient limit shown above Out-patient drugs and dressings prescribed by a medical practitioner - £100/€125/\$160
Diagnostic tests	
Consultations and treatment for psychiatric illness	
Physiotherapy	
Complementary practitioner charges	
Vaccinations administered by a medical practitioner or nurse	
Out-patient drugs and dressings prescribed by a medical practitioner	
<b>Standard</b>	
<b>Out-patient treatment</b>	
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	
<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)
<b>Comprehensive</b>	
<b>Dental care</b>	
Increased dental benefit including the addition of routine care such as check-ups, scale and polish	80% up to £1,000/€1,275/\$1,600 per year
<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)
<b>Prestige</b>	
<b>Dental care</b>	
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

### 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:



### 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 on Foundation and Standard plans unless the out-patient option has been selected
- Routine dental check-ups for Foundation, Standard, Comprehensive or Prestige plans (available as an optional upgrade to Comprehensive and Prestige plans)
- Routine pregnancy and childbirth on Foundation, Standard or Comprehensive plans
- Preventative treatment
- Treatment of conditions that last a long time or come back (also known as chronic conditions) if you have a Foundation or Standard plan
- 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 on all plans 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 unless you have a Prestige Plus plan
- 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.