

Company

Plan 1

HealthCover **4**life

In-Patient & Day Care

nursing & accommodation	full cover
operating theatre & recovery room	full cover
prescribed medicines & drugs	full cover
diagnostic procedures	full cover
consultations	full cover
physiotherapy	full cover
surgeons' & anaesthetists' fees	full cover
specialist physicians' fees	full cover
psychiatric services (<i>up to 28 days ppy*</i>)	full cover
parent accompanying child (<i>to age 16</i>)	full cover

Out-Patient

CT, MRI & PET scans	full cover
radiotherapy & chemotherapy	full cover
consultations	full cover
diagnostic procedures*	full cover
physiotherapy*	full cover
complementary medicine*	full cover
psychiatric services	£1,000 ppy*

Additional Benefits

GP minor surgery	full cover
home nursing*	full cover
private ambulance*	£200 a trip
NHS cash benefit*	£200 a night
NHS day-care benefit*	£150 per claim
abnormal pregnancy	full cover
twins benefit	£1,500
triplets benefit	£2,000
emergency overseas medical treatment & repatriation	£50,000 per trip
24 hour claims stress counselling and medical advice line*	

*please see benefit notes overleaf

all claims must be authorised via the claims line prior to treatment.

please refer to the plan rules for full details of benefits

* Benefit Note

diagnostic procedures	pre-notification is required for second and subsequent scans
out-patient physiotherapy	limited to six sessions on G.P. referral; thereafter referrals must be made by a specialist/consultant
complementary medicine	treatments covered are: chiropractic, osteopathy, homeopathy and acupuncture
home nursing	with consultant's approval only if following a period of covered in-patient treatment
private ambulance	for transport to/from a hospital for medical reasons
NHS cash benefit	following treatment as an NHS patient, up to a maximum of £6,000 per person, per policy year
NHS day-care benefit	following treatment as an NHS patient
emergency overseas medical expenses & repatriation	extension of the UK benefits in the event of a medical emergency overseas - cover is limited to trips not exceeding 90 days (17 days for winter sports) and excludes any treatment required when travelling against medical advice
PPY	benefit is available per person, per policy year
24 hour claims stress counselling and medical advice line	please call 0870 1616349 for assistance