

Benefits	Plan 1	Plan 2	Plan 3	Plan 4
<b>In-Patient &amp; Day-Care</b>				
Nursing & accommodation	✓	✓	✓	✓
Operating theatre/recovery room	✓	✓	✓	✓
Prescribed medicines & drugs	✓	✓	✓	✓
Diagnostic procedures	✓	✓	✓	✓
Consultations	✓	✓	✓	✓
Physiotherapy	✓	✓	✓	✓
Surgeons' & anaesthetists' fees	✓	✓	✓	✓
Specialist physicians' fees	✓	✓	✓	✓
Psychiatric services	✓ <sup>o</sup>	✓ <sup>o</sup>	✓ <sup>o</sup>	x
Parent accompanying child	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>	✓ <sup>1</sup>
<b>Out-Patient</b>				
<b>Section a</b>				
CT, MRI & PET scans	✓	✓	✓	x
Radiotherapy & chemotherapy	✓	✓	✓	✓
<b>Section b</b>				
			All benefits in section b have a combined overall limit of £1,000 per policy year	
Consultations	✓	✓	up to £1,000	x
Diagnostic procedures	✓	✓	up to £1,000	x
Physiotherapy	✓	£500 ppy	£250 ppy within £1,000	x
Complementary medicine	✓	£500 ppy	£250 ppy within £1,000	x
Psychiatric services	£1,000 ppy	£750 ppy	£500 ppy within £1,000	x

continued overleaf .....

<b>Benefits</b>	<b>Plan 1</b>	<b>Plan 2</b>	<b>Plan 3</b>	<b>Plan 4</b>
<b>Additional Benefits</b>				
GP minor surgery	✓	x	x	x
Home nursing	✓	✓	✓	x
Private ambulance	£200 a trip	£250 ppy	£250 ppy	x
NHS cash benefit	£200 a night <sup>2</sup>	£100 a night <sup>3</sup>	£100 a night <sup>3</sup>	£100 a night <sup>3</sup>
NHS day-care benefit	£150 a claim	£50 a claim	£50 a claim	£50 a claim
Benefit for abnormal pregnancy	✓	✓	✓	x
Twins benefit	£1,500	x	x	x
Triples benefit	£2,000	x	x	x
Overseas emergency treatment	£50,000 per trip	£50,000 per trip	x	x
<b>Options</b>				
<b>Option a</b>				
Removal of psychiatric benefit	n/a	n/a	5% discount	n/a
<b>Option b</b>				
Six week wait & removal of psychiatric benefit	n/a	n/a	25% discount	n/a

**This is only a summary of the benefits provided. Please see the individual Benefit Schedules and Plan Terms and Conditions for full details.**

NOTES:

- ✓ = full cover
- x = not covered
- ° = up to a maximum of 28 days in a policy year
- 1 = Parent accompanying a child up to age 16.
- 2 = Payable to a maximum of £6,000 per year
- 3 = Payable to a maximum of £2,000 per year
- ppy = Per person, per policy year
- n/a = not available

**Excesses are not available on Plan 3 six week wait option and Plan 4.  
The six week wait option is only available on Plan 3 without the psychiatric benefit.**