

Personal healthcare from Standard Life

Benefits at a glance



Personal healthcare

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The table below summarises the cover and plan options available with a personal healthcare plan from Standard Life.

Core Healthcare is our base cover and includes a variety of benefits usually associated with Private Medical Insurance. This can be enhanced by choosing any number of cover options, and premiums can be reduced with a wide range of excess levels and a selection of hospital lists.

This table is only intended to provide a summary of the benefits offered by our personal healthcare plan. The full benefits, terms and conditions are available on request.

All benefits are per insured person unless stated otherwise. All treatment must be carried out at one of the hospitals on your chosen hospital list and be authorised in writing by Standard Life Healthcare before it takes place.

Core Healthcare	
In-patient and day-patient treatment	
Hospital charges	Full cover
Consultants'/specialists' fees	Full cover
Diagnostic tests	Full cover
Physiotherapy	Full cover
Cancer treatment – radiotherapy/chemotherapy/surgery	Full cover
MRI/CT/PET scans	Full cover
NHS in-patient cash benefit	£250 per night up to a total of £2,000 per plan year
NHS day-patient cash benefit	£125 per day up to a total of £500 per plan year
Out-patient treatment	
Cancer treatment – radiotherapy/chemotherapy/oncologists fees	Full cover
MRI/CT/PET scans	Full cover
Other benefits	
Online Health & Well-being	Online health assessment providing a personalised report
Private ambulance	Full cover on specialist recommendation
Discounted health screening	10% discount on Vi5 health assessment from Nuffield Health
GP Consultation Line	Helpline providing access to a qualified GP, 24 hours a day – included within Core Healthcare but can opt out

Cover options (any number of these can be chosen)

Out-patient Treatment	
Initial and other consultations, pathology, radiology and other diagnostic tests, physiotherapy:	
Level 1	Up to £500 per plan year
Level 2	Up to £1,000 per plan year
Level 3	Full cover
Core Enhancement	
Parent accommodation for insured child under 14yrs	Full cover
Pregnancy complications	Full cover in specified circumstances
Investigations into infertility	Full cover following a two year qualifying period
Oral surgery	Full cover for specified procedures
Home nursing	Full cover for up to 13 weeks per plan year
Help at home	Up to 3 hours per day for a maximum of 7 days per plan year

Cover options (continued)

Home Care (also included in Core Enhancement but can be bought separately)		
Home nursing	Full cover for up to 13 weeks per plan year	
Help at home	Up to 3 hours per day for a maximum of 7 days per plan year	
Additional Therapies		
After referral by a GP or specialist – chiropractic, osteopathy, chiropody/podiatry, acupuncture, homeopathy, and two consultations with a dietician:		
Level 1	Up to £350 per plan year	
Level 2	Full cover	
Psychiatric Treatment		
Full cover for in-patient and day-patient treatment for up to a combined total of 28 days per plan year Up to £1,500 per plan year for out-patient treatment		
Member Assistance Programme		
Up to eight face-to-face counselling sessions and unlimited access to a confidential telephone service including counselling, legal and financial advice, 24 hours a day, 365 days a year		
Health Screening		
Vi5 health assessment with Nuffield Health or £300 if the assessment is not with Nuffield Health One screen in every two years, 18 month qualifying period		
Private GP		
Consultations, prescriptions, minor surgery and fees for completion of claim forms	Up to £300 per plan year	
Maternity Cover		
Up to £3,000 per pregnancy, two year qualifying period		
Travel Cover		
	Level 1 30 days per trip	Level 2 120 days per trip
Healthcare cover if taken ill overseas including accommodation costs and travel expenses for one person to remain behind with sick or injured insured person	Full cover up to £5 million*	Full cover up to £10 million*
Repatriation expenses (if required to be flown home)	Full cover*	Full cover*
Transfer body or ashes back to UK	Full cover	Full cover
Cost of burial or cremation outside the UK	Up to £1,000	Up to £1,000
Loss or damage to personal baggage	Up to £1,000*	Up to £2,000*
Loss of personal money	Up to £500*	Up to £1,000*
Delayed departure		Up to £100
Missed departure	Up to £250*	Up to £500*
Cancelling the trip or cutting it short	Up to £2,000*	Up to £4,000*
Personal accident	Up to £25,000	Up to £25,000
Personal liability	Up to £2 million	Up to £2 million
Loss of passport	Up to £250*	Up to £250*
Delayed baggage	Up to £100*	Up to £200*
Legal expenses	Up to £25,000	Up to £25,000
Winter sports – 21 days per plan year (in addition to the cover above)		
Loss or damage to ski or snowboarding equipment		Up to £500* per plan year
Loss of ski pass		Up to £500* per plan year
Piste closure (£30 a day)		Up to £500* per plan year
Loss of use of hired skis and ski pass due to illness or injury		Up to £500* per plan year
Benefits are per holiday/business trip unless otherwise stated. * A £50 excess applies.		

Personal healthcare

Benefits at a glance (continued)

Cover options (continued)

Dental Cover	Level 1	Level 2	Level 3
All benefits are per person, per plan year unless otherwise stated			
Maintenance: routine examinations Maximum of two claims per plan year		Up to £15 per claim	Up to £30 per claim
Maintenance: routine scaling and polishing Maximum of two claims per plan year		Up to £25 per claim	Up to £40 per claim
Maintenance: dental x-ray Charges for radiography of teeth or jaws Maximum of two claims per plan year		Up to £15 per claim	Up to £40 per claim
Treatment: fillings Maximum of two claims per plan year		Up to £20 per claim	Up to £40 per claim
Crowns: new or replacement	Up to £300	Up to £300	Up to £400
Inlay/onlay/overlay: new or replacement		Up to £50	Up to £100
Bridges/implants: new or replacement	Up to £200	Up to £200	Up to £300
Root canal treatment	Up to £150	Up to £150	Up to £250
Apicectomy	Up to £100	Up to £100	Up to £150
Extractions	Up to £150	Up to £150	Up to £250
Dentures: new or replacement	Up to £250	Up to £250	Up to £350
Accident and emergency:			
Accidental dental: Charges made by a dental practitioner or specialist for a dental accident Maximum of four claims per plan year	Up to £2,500 per claim	Up to £2,500 per claim	Up to £2,500 per claim
Emergency dental: Charges for immediate relief of severe pain, haemorrhage and/or infection Maximum of two claims per plan year		Up to £200 per claim	Up to £300 per claim
Emergency call-out fees: Maximum of two claims per plan year	Up to £50 per claim	Up to £50 per claim	Up to £50 per claim
We will not pay for any dental treatment that is planned or already taking place at the start of the cover or which has been recommended in the 12 months immediately before the start date. This does not include routine examinations or routine scaling and polishing. You must have visited your dental practitioner for a check-up within the last 12 months.			

Plan options

Excess options	£50 increments from £0 to £500, plus £75, £750, £1,000, £2,500, £5,000 Option to choose between excess per claim or per plan year
Underwriting basis	Moratorium, full medical underwriting, continued personal exclusions (switch)
Hospitals available	Countrywide, Countrywide with London upgrade, Countrywide with Extended London upgrade, Guided Option (not available with NHS wait option)
NHS wait option	6 week (not available with Guided Option)