

Summary of benefits

Comprehensive



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Annual policy benefit limits	Up to £1,500,000/€1,900,000/\$2,400,000 each year
In-patient cover In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy	No annual maximum
Cash benefit for each night you receive free in-patient treatment	£100/€125/\$160 a night
Parent accommodation. Charges for one parent staying with a child member under 18	Paid in full
In-patient psychiatric treatment	100 days per lifetime membership
Out-patient cover Out-patient surgical procedures	No annual maximum
Out-patient treatment. Combined overall limit i) Medical practitioner charges for consultations ii) Consultations and treatment for psychiatric illness iii) Complementary practitioner charges iv) Diagnostic tests and physiotherapy v) Vaccinations administered by a medical practitioner or nurse	£3,000/€3,825/\$4,800 Complementary practitioner charges limited to £300/€380/\$480 each year. £300/€380/\$480 limit on vaccinations
Chinese herbal medicine	Included within complementary practitioner benefit limit
Out-patient drugs and dressings prescribed by a medical practitioner	Up to £200/€255/\$320
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	No annual maximum
Cancer cover i) Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient	No annual maximum
ii) Drug treatment to prevent recurrence of cancer	No annual maximum
iii) Experimental drug treatments as part of an ethically approved drug trial	No annual maximum
iv) Follow-up consultations	Membership lifetime
Hospital-at-home	Up to 14 days
Purchase of wigs	Up to £150/€190/\$240
Day-patient radiotherapy & chemotherapy cash benefit	£50/€60/\$80 a day up to £5,000/€6,000/\$8,000
Chronic cover Routine follow up consultations and 120 day limit on in-patient treatment	Included
Kidney dialysis. In-patient, day-patient or out-patient treatment	Up to £25,000/€31,875/\$40,000
Pregnancy cover Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Not included (Optional on corporate schemes)
HIV/AIDS HIV/AIDS treatment including Antiretroviral Treatment (ART)	Not included
Palliative care	Not included
Emergency cover Emergency treatment in the USA. Emergency in-patient and day-patient treatment 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 £15,000/€19,125/\$24,000
Out-patient treatment whilst you are in the USA	Not included
Ambulance transport for emergency transport to or between hospitals	Up to £500/€635/\$800
Evacuation and repatriation service (International emergency in-patient treatment)	No annual maximum
Health and wellbeing cover Non-routine dental care. For example, replacing crowns	50% up to £320/€405/\$510
Routine dental care. For example, check ups, scale and polish	Optional
Accidental damage to teeth	Up to £10,000/€12,750/\$16,000
Optical cover	Up to £100/€125/\$160
Eyesight test cover	Paid in full for one eyesight test
Health check	Not included
Disability compensation cover	Not included
External prosthesis	Up to £2,000/€2,550/\$3,200
Support and helplines Health at Hand	Included
Security Helpline (For Personal and Small Corporate schemes)	Included
Doctor, Dental, Optical helpline	Included
Interpretation service helpline	Included
Personal Medical Case Management	Included
International Travel Plan	Optional

Add-ons

With this level of cover, you can also choose from the following add-ons:

Comprehensive	
Routine pregnancy cover For corporate schemes only, cannot be purchased alongside the Dental Care add-on. Extend your employees cover to include day-to-day routine pregnancy and childbirth costs	Up to £5,000/€6,375/ \$8,000
Dental Care 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
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 outside your principal country of residence
Ship to shore cash benefit Covering the cost of emergency evacuation off a ship	Up to £25,000/€32,000/ \$40,000

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.

Excess amounts:

£100	€125	\$160
£250	€320	\$400
£500	€640	\$800
£1,000	€1,275	\$1,600
£2,000	€2,550	\$3,200

Exclusions: What's not included in the health plan

Our International Health Plans are designed to cover treatment of medical conditions that respond quickly to treatment – known as acute conditions. Here are a number of the key exclusions and limitations of the Comprehensive plan:

- Pre-existing medical conditions; options to include these are available for company schemes of five or more
- Routine dentist check-ups (available as an add-on to Comprehensive plans)
- Routine pregnancy and childbirth for Comprehensive plans (unless the routine pregnancy add-on is purchased)
- Preventative treatment
- Treatment costs incurred as a result of engaging in, or training for, any sport for which you receive a salary or monetary reimbursement.

Full details of what members are and are not covered for are provided in the membership handbook, or are available on request.