

Summary of benefits

Choose the level of cover that suits you:

The four levels of cover you can choose from	Standard	Comprehensive	Prestige	Prestige Plus
Overall policy limit per member	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
In-patient and day-patient cover				
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
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation	£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
In-patient psychiatric treatment	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership	100 days per lifetime membership
Out-patient cover				
Surgical procedures	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	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 Included within the complementary practitioner benefit limit	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 Included within the complementary practitioner benefit limit	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				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	Up to £500/€635/\$800 each year	Up to £750/€950/\$1,200 each year	Within your overall policy limit
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	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit	Within your overall policy limit
Cancer cover				
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
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
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
iv) Follow up consultations if you remain a member and your policy covers this	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	Not included	Up to 14 days	Up to 28 days	Up to 28 days
Purchase of wigs during active treatment of cancer	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 £5,000/€6,375/\$8,000	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000	£150/€190/\$240 a day up to £5,000/€6,375/\$8,000
Chronic cover				
Routine follow up consultations and 120 day limit on in-patient treatment	Not included	Included	Included	Included
Kidney dialysis. In-patient, day-patient or out-patient treatment	Not included	Up to £25,000/€31,875/\$40,000	Up to £50,000/€63,750/\$80,000	£75,000/€95,625/\$120,000
Pregnancy cover				
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Not included	Not included (optional on small corporate schemes)	Up to £10,000/€12,750/\$16,000	Up to £12,000/€15,300/\$19,200
HIV/AIDS				
HIV/AIDS treatment including Antiretroviral Treatment (ART)	Not included	Not included	Not included	Up to £40,000/€51,000/\$64,000
Palliative care				
Palliative care	Not included	Not included	Up to 30 days (Cancer diagnosis only)	Up to 30 days
Emergency treatment				
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	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	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
Evacuation and repatriation service	Included	Included	Included	Included
Health and wellbeing cover				
Non-routine dental treatment, for example, replacing crowns	50% of costs incurred up to £320/€405/\$510	50% of costs incurred up to £320/€405/\$510	50% of costs incurred up to £500/€635/\$800	80% of costs incurred up to £3,500/€4,450/\$5,600
Routine dental treatment. For example, check ups, scale and polish	Not included	Not included - optional upgrade available	Not included - optional upgrade available	
Accidental damage to teeth	Up to £10,000/€12,750/\$16,000	Up to £10,000/€12,750/\$16,000	Up to £10,000/€12,750/\$16,000	Up to £10,000/€12,750/\$16,000
Prescription glasses and contact lenses	Not included	Up to £100/€125/\$160	Up to £100/€125/\$160	Up to £200/€255/\$320
Eyesight test cover	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	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	Up to £50,000/€63,750/\$80,000	Up to £100,000/€127,500/\$160,000
Spinal supports, knee braces and aircasts. External prostheses during active treatment of cancer	Up to £1,500/€1,900/\$2,400	Up to £2,000/€2,550/\$3,200	Up to £2,500/€3,200/\$4,000	Up to £3,500/€4,450/\$5,600
Support and helplines				
Personal Medical Case Management	Included	Included	Included	Included
Health at Hand	Included	Included	Included	Included
Doctor, Dental, Optical helpline	Included	Included	Included	Included
Travel insurance				
International Travel Plan	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:

Standard	Comprehensive	Prestige
Out-patient treatment		
Medical practitioner charges for consultations	Combined overall limit: £750/€950/\$1,200	
Consultations and treatment for psychiatric illness	Complementary practitioner charges limited to £200/€250/\$320 from the overall out-patient limit shown above	
Complementary practitioner charges including Chinese herbal medicine	Vaccinations are limited to £150/€190/\$240 from the overall out-patient limit shown above	
Diagnostic tests and physiotherapy		
Vaccinations administered by a medical practitioner or nurse		
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 cover allowed on any single trip abroad (up to 183 days per renewal year)	
Comprehensive		
Routine pregnancy cover for SME's only		
For small corporate schemes only, cannot be purchased alongside the dental care upgrade or extended out-patient cover. Extend your employees cover to include day-to-day routine pregnancy and childbirth costs. (A moratorium applies, please speak to an adviser for details)	Up to £5,000/€6,375/\$8,000	
Extended out-patient cover for SME's only		
For small corporate schemes only, cannot be purchased alongside the routine pregnancy cover or dental care upgrade. Increased out-patient benefit including on out-patient medical practitioner charges, diagnostic tests and drugs and dressings	Medical practitioner charges for consultations - No annual maximum within the overall plan benefit allowance Diagnostic tests - No annual maximum within the overall plan benefit allowance Consultations for treatment for psychiatric illness - Paid in full up to 30 sessions Physiotherapy - Paid in full up to 35 sessions Complementary practitioner charges and Chinese herbal medicine - £300/€380/\$480 Vaccinations administered by a medical practitioner or nurse - £300/€380/\$480 Out-patient drugs and dressings prescribed by a medical practitioner - No annual maximum within the overall plan benefit allowance.	
Dental care		
Increased dental benefit including the addition of routine care such as check-ups, scale and polish. For small corporate schemes this option cannot be purchased alongside the routine pregnancy cover or extended out-patient cover	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 cover allowed on any single trip abroad (up to 183 days per renewal year)	
Prestige		
Dental care		
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	

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