### 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
- **Health at Hand**
- **International Travel Plan**
- **Excesses**

#### Comprehensive
- **Health at Hand**
- **International Travel Plan**
- **Excesses**

#### Prestige
- **Health at Hand**
- **International Travel Plan**
- **Excesses**

#### Prestige Plus
- **Health at Hand**
- **International Travel Plan**
- **Excesses**

### Exclusions

- What's included in the health plans
- What’s not included in the health plans
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**Summary of benefits**

Choose the level of cover that suits you.

<table>
<thead>
<tr>
<th>The four levels of cover you can choose from</th>
<th>Standard</th>
<th>Comprehensive</th>
<th>Prestige</th>
<th>Prestige Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-patient drugs and dressings prescribed by a medical practitioner</td>
<td>No included</td>
<td>No included</td>
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<td>Out-patient cover excluded on Standard plans unless the out-patient option is selected at renewal</td>
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