



Summary of benefits

Global health plans - Individual

Choose the level of cover that suits you:

The five levels of cover you can choose from	Foundation	Standard	Comprehensive	Prestige	Prestige Plus
Overall policy limit per member	Up to £100,000/€125,000/\$160,000 each year	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	Within your overall policy limit
Cash benefit for each night you receive free in-patient treatment and free hospital accommodation	Not included	£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	Within your overall policy limit
Hotel accommodation for one parent while a child is in hospital	£100/€125/\$160 a night up to £500/€625/\$800 per year	£100/€125/\$160 a night up to £500/€625/\$800 per year	£100/€125/\$160 a night up to £500/€625/\$800 per year	£100/€125/\$160 a night up to £500/€625/\$800 per year	£100/€125/\$160 a night up to £500/€625/\$800 per year
In-patient psychiatric treatment	100 days per lifetime membership	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	Within your overall policy limit
Medical practitioner charges for consultations	Not included – optional upgrade available	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	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	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	Not included	Not included	Included within the complementary practitioner benefit limit	Included within the complementary practitioner benefit limit	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 – available as part of the out-patient optional upgrade	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	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	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	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	Within your overall policy limit
iv) Follow up consultations if you remain a member and your policy covers this	Not included – optional upgrade available	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	Up to 14 days	Not included	Up to 14 days	Up to 28 days	Up to 28 days
Purchase of wigs or other temporary head coverings during active treatment of cancer	Not included	Up to £400/€510/\$640	Up to £400/€510/\$640	Up to £400/€510/\$640	Up to £400/€510/\$640
Day-patient radiotherapy & chemotherapy cash benefit when treatment and accommodation has been free of charge	£50/€60/\$80 a day up to £2,000/€2,400/\$3,200 per year	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000 per year	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000 per year	£50/€60/\$80 a day up to £5,000/€6,375/\$8,000 per year	£150/€190/\$240 a day up to £5,000/€6,375/\$8,000 per year
Chronic cover					
Routine follow up consultations	Not included	Not included	Included	Included	Included
Kidney dialysis. In-patient, day-patient or out-patient treatment	Not included	Not included	Up to £25,000/€31,875/\$40,000 per year	Up to £50,000/€63,750/\$80,000 per year	Up to £75,000/€95,625/\$120,000 per year
Pregnancy cover					
Routine pregnancy and childbirth (a moratorium applies, please speak to an adviser for details)	Not included	Not included	Optional	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	Not included	Up to £40,000/€51,000/\$64,000
Palliative care					
Palliative care	Not included	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	Not included	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	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	Within your overall policy limit
Evacuation and repatriation service	Included	Included	Included	Included	Included
Health and wellbeing cover					
Non-routine dental treatment, for example, replacing crowns	Not included	50% of costs incurred up to £320/€405/\$510 per year	50% of costs incurred up to £320/€405/\$510 per year	50% of costs incurred up to £500/€635/\$800 per year	80% of costs incurred up to £3,500/€4,450/\$5,600 per year
Routine dental treatment. For example, check ups, scale and polish	Not included	Not included	Not included – optional upgrade available	Not included – optional upgrade available	Not included – optional upgrade available
Accidental damage to teeth	Up to £5,000/€6,375/\$8,000 per year	Up to £10,000/€12,750/\$16,000 per year	Up to £10,000/€12,750/\$16,000 per year	Up to £10,000/€12,750/\$16,000 per year	Up to £10,000/€12,750/\$16,000 per year
Prescription glasses and contact lenses	Not included	Not included	Up to £100/€125/\$160 per year	Up to £100/€125/\$160 per year	Up to £200/€255/\$320 per year
Eyesight test cover	Not included	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	Not included	Up to £300/€380/\$480 each year towards a health check for each member on the policy	Up to £400/€510/\$640 each year towards a health check for each member on the policy
Disability compensation cover	Not included	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 pneumatic walking boots External prostheses during active treatment of cancer	Not included	Up to £1,500/€1,900/\$2,400 per year	Up to £2,000/€2,550/\$3,200 per year	Up to £2,500/€3,200/\$4,000 per year	Up to £3,500/€4,450/\$5,600 per year
External prosthesis (artificial and removable replacement for a part of the body)	Not included	Up to £5,000/€6,375/\$8,000 per membership lifetime	Up to £5,000/€6,375/\$8,000 per membership lifetime	Up to £5,000/€6,375/\$8,000 per membership lifetime	Up to £5,000/€6,375/\$8,000 per membership lifetime
Support and helplines					
Virtual Doctor service	Not included - available with out-patient option	Not included - available with out-patient option	Included	Included	Included
Personal Medical Case Management	Included	Included	Included	Included	Included
Health at Hand	Included	Included	Included	Included	Included
Doctor, Dental, Optical helpline	Included	Included	Included	Included	Included
Travel insurance					
International Travel Plan	Not included	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:

Foundation	Standard	Comprehensive	Prestige
Out-patient treatment			
Medical practitioner charges for consultations	Combined overall limit: £750/€950/\$1,200 per year Complementary practitioner charges limited to £200/€250/\$320 from the overall out-patient limit shown above Vaccinations are limited to £150/€190/\$240 from the overall out-patient limit shown above Access to the Virtual Doctor service	Combined limit £2,500/€3,200/\$4,000 per year Complementary practitioner charges limited to £300/€380/\$480 from the overall out-patient limit shown above Vaccinations are limited to £100/€125/\$160 from the overall out-patient limit shown above Out-patient drugs and dressings prescribed by a medical practitioner - £100/€125/\$160 Access to the Virtual Doctor service	Up to 95 days cover allowed on any single trip abroad (up to 183 days per renewal year)
Diagnostic tests			
Consultations and treatment for psychiatric illness			
Physiotherapy			
Complementary practitioner charges			
Vaccinations administered by a medical practitioner or nurse			
Out-patient drugs and dressings prescribed by a medical practitioner			
Virtual Doctor service	Included	Included	Included
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)	Up to 95 days cover allowed on any single trip abroad (up to 183 days per renewal year)	Up to 95 days cover allowed on any single trip abroad (up to 183 days per renewal year)
Comprehensive			
Dental care			
Inclusion of routine dental care such as check ups, scale and polish as well as an increase in cover for your non-routine dental treatment.	80% up to £1,000/€1,275/\$1,600 per year	80% up to £1,500/€1,900/\$2,400 per year	80% up to £1,500/€1,900/\$2,400 per year
Prestige			
Dental care			
Inclusion of routine dental care such as check ups, scale and polish as well as an increase in cover for your non-routine dental treatment.	80% up to £1,500/€1,900/\$2,400 per year	80% up to £1,500/€1,900/\$2,400 per year	80% up to £1,500/€1,900/\$2,400 per year

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