



# Summary of benefits

## Your summary of benefits

Global health plan	Foundation
Overall policy limit per member	Up to £100,000/€125,000/\$160,000 each year
In-patient cover	
In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultants' charges, diagnostic tests and physiotherapy	✓
Parent accommodation. Charges for one parent staying with a child member under 18	✓
Hotel accommodation for one parent while a child is in hospital	£100/€125/\$160 a night up to £500/€625/\$800 per year
In-patient psychiatric treatment	100 days per lifetime membership
Out-patient cover	
Surgical procedures	✓
Medical practitioner charges for consultations	+
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	
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	✓
Cancer cover	
Radiotherapy and chemotherapy. Received as an in-patient, day-patient or out-patient	✓
Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission	✓
Experimental drug treatments as part of an ethically approved drug trial	✓
Nurse to give you chemotherapy for cancer or antibiotics by intravenous drip at home	Up to 14 days
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
Emergency treatment	
Ambulance transport for emergency transport to or between hospitals	✓
Evacuation and repatriation service	✓
Accidental damage to teeth	Up to £5,000/€6,375/\$8,000 per year
Support and helplines	
Virtual Doctor service	✓
Mind Health service	
Second Opinion service	
Personal Medical Case Management	
Health at Hand	
Doctor, Dental, Optical helpline	

**Key**   ✓ Included   ✗ Not included   + Optional upgrade available   |   The policy limits shown in the table are annual limits per member unless it says differently

## Optional upgrade

Out-patient treatment	
Medical practitioner charges for consultations	Combined limit £2,500/€3,200/\$4,000 per year
Diagnostic tests	Complementary practitioner charges limited to £300/€380/\$480 from the overall out-patient limit shown above
Consultations and treatment for psychiatric illness	
Physiotherapy	Vaccinations are limited to £100/€125/\$160 from the overall out-patient limit shown above
Complementary practitioner charges	
Vaccinations administered by a medical practitioner or nurse	Out-patient drugs and dressings prescribed by a medical practitioner - £100/€125/\$160
Out-patient drugs and dressings prescribed by a medical practitioner	

## 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 unless the out-patient option has been selected
  - ✗ Routine dental check-ups
  - ✗ Routine pregnancy and childbirth
  - ✗ Preventative treatment
  - ✗ Treatment of conditions that last a long time or come back (also known as chronic conditions)
- ✗ 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 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.