

Table of Benefits

Overall annual maximum

£ Sterling	£900,000
\$ US Dollar	\$1,500,000
€ Euro	€1,000,000

Note 1: Out-patient treatment

Out-patient surgical operations	Note 1a	Paid in full
Wellness – mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year's membership)	Note 1b	We pay up to £600, US\$1,000 or €750 each membership year
Consultants' fees for consultations	Note 1c	We pay up to £6,400, US\$10,900 or €8,000 each membership year
Pathology, X-rays and diagnostic tests	Note 1d	
Costs for treatment by therapists and complementary medicine practitioners	Note 1e	We pay in full for up to 20 visits each membership year
Consultants' fees and psychologists' fees for psychiatric treatment (after two years' membership)	Note 1f	We pay in full for up to 15 visits each membership year
Vaccinations	Note 1g	We pay up to £120, US\$200 or €150 each membership year

Note 2: In-patient and day-case treatment

Hospital accommodation	Note 2a	Paid in full
Surgical operations , including pre- and post-operative care	Note 2b	
Nursing care, drugs and surgical dressings	Note 2c	
Physicians' fees	Note 2d	
Theatre charges	Note 2e	
Intensive Care , intensive therapy, coronary care and high dependency unit	Note 2f	
Pathology, X-rays, diagnostic tests and therapies	Note 2g	
Prosthetic implants and appliances	Note 2h	
Parent accommodation	Note 2i	
Psychiatric treatment (after two years' membership, lifetime maximum 90 days)	Note 2j	

Note 3: Further benefits

Advanced imaging	Note 3a	Paid in full
Cancer treatment	Note 3b	Paid in full
Healthline services	Note 3c	Included
HIV/AIDS drug therapy including ART (after five years' membership)	Note 3d	We pay up to £12,000, US\$20,000 or €15,000 each membership year
Home nursing after in-patient treatment	Note 3e	We pay up to £120, US\$200 or €150 each day up to a maximum of 20 days each membership year
Hospice and palliative care	Note 3f	We pay up to £24,000, US\$41,000 or €30,000 maximum benefit for the whole of your membership
In-patient cash benefit	Note 3g	We pay £90, US\$150 or €110 each night up to 20 nights each membership year
Local air ambulance	Note 3h	We pay up to £5,900, US\$10,000 or €7,400 each membership year
Local road ambulance	Note 3i	Paid in full
Maternity cover (after 10 months' membership)	Note 3j	Maternity and childbirth: We pay up to £4,800, US\$8,150 or €6,000 each membership year Childbirth at home or birthing centre: We pay up to £780, US\$1,300, or €975 each membership year Medically essential Caesarean section: We pay up to £12,600, US\$21,500 or €15,750 each membership year
Newborn care	Note 3k	We pay £90,000, US\$150,000 or €110,000 maximum benefit for all treatment received during the first 90 days following birth
Prosthetic devices	Note 3l	We pay a maximum benefit of £2,400, US\$4,000, €3,000 each membership year
Rehabilitation	Note 3m	We pay in full for up to 30 days of treatment (which may be in-patient treatment, day-case or out-patient treatment) each membership year
Transplant services	Note 3n	Paid in full

Note 4: Optional benefits (if purchased)

USA cover	Note 4a	100 percent of costs in network 80 percent of costs out of network. Treatment must be pre-authorized
Assistance cover (Evacuation and Repatriation)	Section 5	See Section 5 for details of the optional assistance cover. Your Membership Certificate will show if you have purchased this cover. The overall annual maximum benefit limit does not apply.