

# 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 <b>surgical operations</b>	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
<b>Consultants' fees</b> for consultations	Note 1c	We pay up to £6,400, US\$10,900 or €8,000 each membership year
Pathology, X-rays and <b>diagnostic tests</b>	Note 1d	
Costs for <b>treatment by therapists and complementary medicine practitioners</b>	Note 1e	We pay in full for up to 20 visits each membership year
<b>Consultants' fees</b> and <b>psychologists' fees</b> for <b>psychiatric treatment</b> (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

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

### Note 3: Further benefits

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

### Note 4: Optional benefits (if purchased)

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