

Table of Benefits

Overall annual maximum

£ Sterling	£600,000
\$ US Dollar	\$1,000,000
€ Euro	€750,000

Note 1: Out-patient treatment

Out-patient surgical operations	Note 1a	Paid in full
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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
Home nursing after in-patient treatment	Note 3d	We pay up to £120, US\$200 or €150 each day up to a maximum of 10 days each membership year
Hospice and palliative care	Note 3e	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 3f	We pay £90, US\$150 or €110 each night up to 20 nights each membership year
Local air ambulance	Note 3g	We pay up to £5,900, US\$10,000 or €7,400 each membership year
Local road ambulance	Note 3h	Paid in full
Newborn care	Note 3i	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 3j	We pay a maximum benefit of £2,400, US\$4,000, €3,000 each membership year
Rehabilitation	Note 3k	We pay in full for up to 30 days of treatment (which may be in-patient treatment or day-case treatment) each membership year
Transplant services	Note 3l	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.