

# Table of Benefits

## Overall annual maximum

£ Sterling	£1,200,000
\$ US Dollar	\$2,000,000
€ Euro	€1,500,000

### 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'</b> fees for consultations	Note 1c	Paid in full
Pathology, X-rays and <b>diagnostic tests</b>	Note 1d	Paid in full
Costs for <b>treatment by therapists and complementary medicine practitioners</b>	Note 1e	We pay in full for up to 40 visits each membership year
<b>Consultants'</b> fees and <b>psychologists'</b> fees for <b>psychiatric treatment</b> (after two years' membership)	Note 1f	We pay in full for up to 30 visits each membership year
Vaccinations	Note 1g	We pay up to £180, US\$300 or €200 each membership year
Costs for <b>treatment by a family doctor</b>	Note 1h	We pay in full for up to 20 visits each membership year
Prescribed drugs and dressings	Note 1i	We pay up to £1,200, US\$2,000 or €1,500 each membership year
Accident-related dental <b>treatment</b>	Note 1j	We pay up to £480, US\$815 or €600 each membership year

### Note 2: In-patient and day-case treatment

<b>Hospital</b> accommodation	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
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 <b>in-patient treatment</b>	Note 3e	We pay up to £120, US\$200 or €150 each day up to a maximum of 30 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 <b>your</b> 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 £7,200, US\$12,250 or €9,000 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 £15,000, US\$25,500 or €18,750 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
<b>Rehabilitation</b>	Note 3m	We pay in full for up to 30 days of treatment (which may be <b>in-patient treatment</b> , day-case or <b>out-patient treatment</b> ) 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-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.