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 **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	**Paid in full**
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 40 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 30 visits each membership year**
Vaccinations	Note 1g	**We** pay up to £180, US$300 or €200 each **membership year**
Costs for **treatment** by a **family doctor**	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 **treatment**	Note 1j	**We** pay up to £480, US$815 or €600 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**
Dental **treatment**	Note 3c	**We** pay up to £1,200, US$2,000 or €1,500 maximum benefit for each **membership year** (See notes for details of eligible costs for preventive, routine and major restorative **treatment**)
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 **membership year**
Home nursing after **in-patient treatment**	Note 3f	**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 3g	**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 3h	**We** pay £90, US$150 or €110 each night up to 20 nights each **membership year**
Local air ambulance	Note 3i	**We** pay up to £5,900, US$10,000 or €7,400 each **membership year**
Local road ambulance	Note 3j	**Paid in full**
Maternity cover (after 10 months' membership)	Note 3k	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 3l	**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 3m	**We** pay a maximum benefit of £2,400, US$4,000, €3,000 each **membership year**
Rehabilitation	Note 3n	**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 3o	**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. **Your** Membership Certificate will show if **you** have purchased this cover. The overall annual maximum benefit limit does not apply.