

Table of benefits

In summary

Overall annual maximum	Essential	Classic	Gold
£ Sterling	£500,000	£750,000	£1,000,000
\$ US Dollar	\$1,000,000	\$1,500,000	\$2,000,000
€ Euro	€750,000	€1,000,000	€1,500,000

Out-patient treatment

Out-patient surgical operations	Paid in full	Paid in full	Paid in full
Wellness – mammogram, PAP test, prostate cancer screening or colon cancer screening (after one year's membership)		We pay up to £500, US\$1,000 or €750 each membership year	We pay up to £500, US\$1,000 or €750 each membership year
Consultants' fees for consultations		We pay up to £5,000, US\$10,000 or €8,000 each membership year	Paid in full
Pathology, X-ray and diagnostic tests			
Costs for treatment by therapists and complementary medicine practitioners		We pay in full for up to 20 visits each membership year	We pay in full for up to 40 visits each membership year
Consultants' fees and psychologists' fees for psychiatric treatment (after two years' membership)	Not covered	We pay in full for up to 15 visits each membership year	We pay in full for up to 30 visits each membership year
Vaccinations		We pay up to £100, US\$200 or €150 each membership year	We pay up to £150, US\$300 or €200 each membership year
Costs for treatment by a family doctor		Not covered	We pay in full for up to 20 visits each membership year
Prescribed drugs and dressings		Not covered	We pay up to £1,000, US\$2,000 or €1,500 each membership year
Accident-related dental treatment		Not covered	We pay up to £400, US\$800 or €600 each membership year

In-patient treatment

Hospital accommodation	Paid in full	Paid in full	Paid in full
Surgical operations, including pre- and post-operative care			
Nursing care, drugs and surgical dressings			
Physicians' fees			
Theatre charges and intensive care			
Pathology, X-rays, diagnostic tests and physiotherapy			
Prosthetic implants and appliances			
Parent accommodation			
Psychiatric treatment (after two years membership, lifetime maximum 90 days)			

	Essential	Classic	Gold
Further benefits			
Advanced imaging	Paid in full	Paid in full	Paid in full
Cancer treatment	Paid in full	Paid in full	Paid in full
Healthline services	Included	Included	Included
HIV/AIDS drug therapy including ART (after five years' membership)	Not covered	We pay up to £10,000, US\$20,000 or €15,000 each <i>membership year</i>	We pay up to £10,000, US\$20,000 or €15,000 each <i>membership year</i>
Home nursing after in-patient treatment	We pay up to £100, US\$200 or €150 each day up to a maximum of 10 days each <i>membership year</i>	We pay up to £100, US\$200 or €150 each day up to a maximum of 20 days each <i>membership year</i>	We pay up to £100, US\$200 or €150 each day up to a maximum of 30 days each <i>membership year</i>
Hospice and palliative care	We pay up to £20,000, US\$40,000 or €30,000 maximum benefit for the whole of <i>your</i> membership	We pay up to £20,000, US\$40,000 or €30,000 maximum benefit for the whole of <i>your</i> membership	We pay up to £20,000, US\$40,000 or €30,000 maximum benefit for the whole of <i>your</i> membership
In-patient cash benefit	We pay £75, US\$150 or €110 each night up to 20 nights each <i>membership year</i>	We pay £75, US\$150 or €110 each night up to 20 nights each <i>membership year</i>	We pay £75, US\$150 or €110 each night up to 20 nights each <i>membership year</i>
Local air ambulance	We pay up to £5,000, US\$10,000 or €7,300 each <i>membership year</i>	We pay up to £5,000, US\$10,000 or €7,300 each <i>membership year</i>	We pay up to £5,000, US\$10,000 or €7,300 each <i>membership year</i>
Local road ambulance	Paid in full	Paid in full	Paid in full
Maternity cover (after 10 months membership)	Not covered	We pay up to £4,000, US\$8,000 or €6,000 each <i>membership year</i>	We pay up to £6,000, US\$12,000 or €9,000 each <i>membership year</i>
Newborn care	We pay £75,000, US\$150,000 or €110,000 maximum benefit for all <i>treatment</i> received during the first 90 days following birth	We pay £75,000, US\$150,000 or €110,000 maximum benefit for all <i>treatment</i> received during the first 90 days following birth	We pay £75,000, US\$150,000 or €110,000 maximum benefit for all <i>treatment</i> received during the first 90 days following birth
Prosthetic devices	We pay a maximum benefit of £2,000, US\$4,000, €3,000 each <i>membership year</i>	We pay a maximum benefit of £2,000, US\$4,000, €3,000 each <i>membership year</i>	We pay a maximum benefit of £2,000, US\$4,000, €3,000 each <i>membership year</i>
Rehabilitation	We pay in full for up to 30 days of <i>treatment</i> (which may be <i>in-patient treatment</i> , day-case or <i>out-patient treatment</i>) each <i>membership year</i>	We pay in full for up to 30 days of <i>treatment</i> (which may be <i>in-patient treatment</i> , day-case or <i>out-patient treatment</i>) each <i>membership year</i>	We pay in full for up to 30 days of <i>treatment</i> (which may be <i>in-patient treatment</i> , day-case or <i>out-patient treatment</i>) each <i>membership year</i>
Transplant services	Paid in full	Paid in full	Paid in full
Optional benefits (if purchased)			
USA cover	100% of costs in network 80% of costs out of network. Treatment must be pre-authorised	100% of costs in network 80% of costs out of network. Treatment must be pre-authorised	100 percent of costs in <i>network</i> 80 percent of costs out of <i>network</i> . <i>Treatment</i> must be pre-authorised
Dental treatment Preventive (100% of eligible costs) Routine (80% of eligible costs) Major restorative (50% of eligible costs)	Not covered	Not covered	We pay up to £1,000, US\$2,000 or €1,500 for each <i>membership year</i>
Assistance cover (Evacuation and Repatriation)	This is optional cover. The overall annual maximum benefit limit does not apply.		