

Summary Benefit Table

| 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 |
| Physiotherapy, osteopathy and chiropractor treatment | | We pay in full for up to 15 visits each membership year | We pay in full for up to 30 visits each membership year |
| Costs for treatment by therapists and complementary medicine practitioners | | We pay in full for up to 5 visits each membership year | We pay in full for up to 15 visits each membership year |
| Consultants' fees and psychologists' fees for psychiatric treatment (after two years' membership) | | We pay in full for up to 15 visits each membership year | We pay in full for up to 30 visits each membership year |
| Pathology, X-ray and diagnostic tests | Not covered | We pay up to £5,000, US\$10,000 or €8,000 each membership year | Paid in full |
| Consultants' fees for consultations | | | We pay in full for up to 35 visits each membership year |
| Costs for treatment by a family doctor | | Not covered | |
| Prescribed drugs and dressings | | Not covered | We pay up to £600, US\$1,200 or €900 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 membership year | We pay up to £10,000, US\$20,000 or €15,000 each membership year |
| 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 membership year | We pay up to £100, US\$200 or €150 each day up to a maximum of 20 days each membership year | We pay up to £100, US\$200 or €150 each day up to a maximum of 30 days each membership year |
| Hospice and palliative care | We pay up to £20,000, US\$40,000 or €30,000 maximum benefit for the whole of your membership | We pay up to £20,000, US\$40,000 or €30,000 maximum benefit for the whole of your membership | We pay up to £20,000, US\$40,000 or €30,000 maximum benefit for the whole of your membership |
| In-patient cash benefit | We pay £75, US\$150 or €110 each night up to 20 nights each membership year | We pay £75, US\$150 or €110 each night up to 20 nights each membership year | We pay £75, US\$150 or €110 each night up to 20 nights each membership year |
| Local air ambulance | We pay up to £5,000, US\$10,000 or €7,300 each membership year | We pay up to £5,000, US\$10,000 or €7,300 each membership year | We pay up to £5,000, US\$10,000 or €7,300 each membership year |
| Local road ambulance | Paid in full | Paid in full | Paid in full |
| Maternity cover (after 10 months membership) | Not covered | We pay up to £3,000, US\$6,000 or €4,500 each membership year | We pay up to £5,000, US\$10,000 or €7,500 each membership year |
| Newborn care | We pay £75,000, US\$150,000 or €110,000 maximum benefit for all treatment received during the first 90 days following birth | We pay £75,000, US\$150,000 or €110,000 maximum benefit for all treatment received during the first 90 days following birth | We pay £75,000, US\$150,000 or €110,000 maximum benefit for all treatment received during the first 90 days following birth |
| Prosthetic devices | We pay a maximum benefit of £2,000, US\$4,000, €3,000 each membership year | We pay a maximum benefit of £2,000, US\$4,000, €3,000 each membership year | We pay a maximum benefit of £2,000, US\$4,000, €3,000 each membership year |
| Rehabilitation | 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 | 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 | 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 | 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 provided treatment is pre-authorised | 100% of costs in network, 80% of costs out of network provided treatment is pre-authorised | 100% of costs in network, 80% of costs out of network provided treatment is pre-authorised |
| Assistance cover | The overall annual maximum benefit limit does not apply | The overall annual maximum benefit limit does not apply | The overall annual maximum benefit limit does not apply |