

Summary

Table of Benefits

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 <i>surgical operations</i>	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)	Not covered	£500 / US\$1000 / €750	£500 / US\$1000 / €750
Physiotherapy, osteopathy and chiropractor <i>treatment</i>	Not covered	Paid in full for up to 15 visits	Paid in full for up to 30 visits
Cost for <i>treatment</i> by <i>therapists</i> and <i>complementary medicine practitioners</i>	Not covered	Paid in full for up to 5 visits	Paid in full for up to 15 visits
<i>Consultants'</i> and <i>psychologists'</i> fees for <i>psychiatric treatment</i> (after two years' membership)	Not covered	Paid in full for up to 15 visits	Paid in full for up to 30 visits
Pathology, X-ray and <i>diagnostic tests</i>	Not covered	£5,000 / US\$10,000 / €8,000	Paid in full
<i>Consultants'</i> fees for consultations	Not covered		Paid in full for up to 35 visits
Costs for <i>treatment</i> by a <i>family doctor</i>	Not covered	Not covered	
Prescribed drugs and dressings	Not covered	Not covered	£600 / US\$1,200 / €900
Accident-related dental <i>treatment</i>	Not covered	Not covered	£400 / US\$800 / €600

In-patient treatment

<i>Hospital</i> accommodation	Paid in full	Paid in full	Paid in full
<i>Surgical operations</i> , including pre- and post-operative care			
Nursing care, drugs and surgical dressings			
Physicians' fees			
Theatre charges and <i>intensive care</i>			
Pathology, X-rays, <i>diagnostic tests</i> and physiotherapy			
Prosthetic implants, prosthetic devices and appliances (limited to £Sterling 2,000, US\$4,000, €Euro 3,000 per prosthetic device)			
Parent accommodation			
<i>Psychiatric treatment</i> (after two years membership, lifetime maximum 90 days)			

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	Essential	Classic	Gold
Further benefits			
Cancer <i>treatment</i>	Paid in full	Paid in full	Paid in full
Maternity cover (after 10 months membership)	Not covered	£3,000 / US\$6,000 / €4,500	£5,000 / US\$10,000 / €7,500
Advanced imaging	Paid in full	Paid in full	Paid in full
Transplant services	Paid in full	Paid in full	Paid in full
Local road ambulance	Paid in full	Paid in full	Paid in full
Local air ambulance	£5,000 / US\$10,000 / €7,300	£5,000 / US\$10,000 / €7,300	£5,000 / US\$10,000 / €7,300
Home nursing after <i>in-patient treatment</i>	£100 / US\$200 / €150 per day up to 10 days	£100 / US\$200 / €150 per day up to 20 days	£100 / US\$200 / €150 per day up to 30 days
In-patient cash benefit	£75 / US\$150 / €110 per night up to 20 nights	£75 / US\$150 / €110 per night up to 20 nights	£75 / US\$150 / €110 per night up to 20 nights
HIV/AIDS drug therapy including ART (after five years' membership)	Not covered	£10,000 / US\$20,000 / €15,000	£10,000 / US\$20,000 / €15,000
Hospice and palliative care	£20,000 / US\$40,000 / €30,000 maximum for whole membership	£20,000 / US\$40,000 / €30,000 maximum for whole membership	£20,000 / US\$40,000 / €30,000 maximum for whole membership
<i>In-patient rehabilitation</i>	Paid in full up to 30 nights	Paid in full up to 30 nights	Paid in full up to 30 nights
Newborn care (90 days following birth)	£75,000 / US\$150,000 / €110,000	£75,000 / US\$150,000 / €110,000	£75,000 / US\$150,000 / €110,000
Healthline services	Included	Included	Included
Optional benefits (if purchased)			
USA cover	100percent of costs in network 80percent of costs out of network.	100percent of costs in network 80percent of costs out of network.	100percent of costs in network 80percent of costs out of network.
Assistance cover (Evacuation and Repatriation)	See Section 4 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.		