

Cover Summary



Plan Type	H3 Premier	H3 Priority
Inpatient Cover		
Hospital Fees (Inpatient/Day patient)	Covered in full	Covered in full
Specialist/Consultant Fees	Covered in full	Covered in full
Diagnostic Tests	Covered in full	Covered in full
Psychiatric Treatment (if selected as an option)	Up to 30 days per year	Up to 30 days per year
Parental Accommodation	Covered up to age 16	Covered up to age 16
Day-Case Surgery	Covered in Full	Covered in Full
Emergency Dental Treatment	Covered in Full	Covered in Full
Outpatient Cover		
Specialist/Consultancy fees	Covered in Full	£1,200*
Diagnostic Tests	Covered in Full	£1,200*
MRI, PET & CT Scans	Covered in Full	Covered in Full
Therapies	Covered in Full	£1,200*
Overall Policy Limits as an Outpatient	Covered in Full	£1,200*
Outpatient Psychiatric Treatment (if selected as an option)	£1,000	£1,000*
Additional Benefits		
Medical Devices	Covered in Full	Covered in Full
Pregnancy Complications	Covered in Full	Covered in Full
Home Nursing	Covered in Full	£3,000
NHS Cash Benefit	£50 per day (£1,000)	£50 per day (£1,000)
Minor Injuries (if selected as an option)	Covered in Full (£25 excess per event)	Covered in Full (£25 excess per event)
Comprehensive Cancer Treatment		
Hospital Fees (Inpatient/day patient)	Covered in Full	
Specialist/Consultancy Fees	Covered in Full	
Diagnostic Tests	Covered in Full	
Radiotherapy/Chemotherapy	Covered in Full	
Private Drugs	Covered in Full	
Hospice Cash Benefit	£50 per day limited to £5,000	
Residential Palliative Care	Covered in Full	
NHS Oncology Cash Benefit	£150 for each Oncology Treatment up to a maximum of £3,500 per year	

*Please note this benefit is subject to an overall outpatient benefit limit of £1,200 per year

Enhanced Cancer Treatment	
Hospital fees (Inpatient/day patient)	Covered in Full
Specialist/Consultancy fees	Covered in Full
Diagnostic Tests	Covered in Full
Radiotherapy/Chemotherapy	Covered in Full where unavailable on NHS
Private Drugs	Covered in Full where unavailable on NHS
Hospice Cash Benefit	£50 per day limited to £5,000
Residential Palliative Care	£100 per night to £10,000
NHS Oncology Cash Benefit	£150 for each Oncology Treatment up to a maximum of £3,500 per year.
Standard Cancer Treatment	
Diagnostic Tests	Covered in Full
Surgery	No Cover
NHS Oncology Cash Benefit	£100 for each Oncology Treatment up to a maximum of £2,000 per year