

Choices offers three high excess levels in return for reduced premiums. Once the price of eligible private treatment reaches the excess level, Choices provides comprehensive cover for in-patient, day-patient and out-patient treatment that takes place in the UK. The table below lists the main benefits and features of Choices.

keyfacts

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Additional exclusions specific to Choices.

In addition to the exclusions found in the policy summary, Choices does not cover dental treatment, out-patient psychiatric treatment or treatment received outside the UK.

Your excess options.

There is a compulsory excess with Choices. You can choose from three excess levels: £1,000, £2,500 and £5,000. Whichever excess level you choose it will apply per insured person per claim.

BENEFITS	INCLUDED	NOTES
IN-PATIENT AND DAY-PATIENT TREATMENT		
Hospital charges	Full cover	Treatment can take place in any hospital on your chosen hospital list
Consultants'/specialists' fees	Full cover	
Diagnostic tests	Full cover	
Radiotherapy/chemotherapy	Full cover	
Psychiatric treatment	Up to 28 days per policy year	
OUT-PATIENT TREATMENT		
Consultations with a consultant/specialist	Full cover	Treatment can take place in any hospital on your chosen hospital list
Diagnostic tests	Full cover	
Radiotherapy/chemotherapy	Full cover	
Physiotherapy	Full cover	
Psychiatric treatment	NO	<i>Available with Primecare, Primecare Plus and Primecare Gold</i>
ADDITIONAL BENEFITS		
Nursing at home	Up to 13 weeks per policy year	Must follow in-patient treatment, be on specialist referral and be at least 7 hours a day
Recuperative care	NO	<i>Available with Primecare, Primecare Plus and Primecare Gold</i>
Private ambulance	Full cover	On specialist recommendation
Parent accommodation when staying with a child	Full cover	Child must be under 14 and covered by the policy – one insured parent only
NHS cash benefit	NO	<i>Available with all Primecare plans</i>
ADDITIONAL FEATURES		
Alternative medicines	Full cover	Chiropractic, osteopathy, homeopathy and acupuncture
Complications of pregnancy	Full cover	After 10 months' membership
Treatment Information Service	YES	Unlimited telephone access
A choice of hospital lists	YES	Countrywide list, London upgrade and extended London upgrade options
Optional add-on benefits	YES	Major Dental Cash, Hospital Cash, Personal Accident and Critical Illness
HEALTHY REWARDS		
24-hour GP Advice Line	YES	Unlimited access
24-hour Counselling Line	YES	Unlimited access
Health & Well-being service	YES	Unlimited online access
Health screen discount	YES	Up to 10% off