

Our EspritHealth plan provides comprehensive cover for in-patient and day-patient treatment in the UK, with an allowance towards out-patient treatment. To keep premiums low EspritHealth does not cover 'extras' such as psychiatric care, alternative therapies or complications of pregnancy. The table below lists the main benefits:

keyfacts

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Your excess options

To reduce your premium you can choose an excess of either £100, £250 or £500 per claim.

The '6-Week Wait' option

You can reduce your premiums by 10% if you choose a 6-Week Wait option. This means if the NHS cannot treat you in a public ward of an NHS hospital within your Regional Health Authority within 6 weeks of your specialist advising you need in-patient or day-patient treatment, you may claim benefit under the plan as a private patient

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	
Radiotherapy/chemotherapy	Full cover	
OUT-PATIENT TREATMENT		
Consultations with a consultant/specialist	Up to £500 per policy year	Treatment can take place in any hospital on your chosen hospital list
Diagnostic tests		
Physiotherapy		
MRI/CT/PET scans		
Radiotherapy/chemotherapy	Full cover	
ADDITIONAL BENEFITS		
Nursing at home	Up to 13 weeks per policy year	Must immediately follow in-patient treatment, be on specialist referral and be at least 7 hours a day
Help at home	Up to 3 hours per day	Up to a maximum of 7 days per policy year
Private ambulance	Full cover	On specialist recommendation
NHS cash benefit	£250 per night	Up to a limit of £2,000 per policy year. Not available with the 6-Week Wait option, for treatment during the 6-week wait period
ADDITIONAL FEATURES		
Optional 6-Week Wait	YES	Reduces premiums by 10%
A choice of hospital lists	YES	Countrywide list with London upgrade options
Optional add-on benefits	YES	Major Dental Cash and Personal Accident
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
A no-claims discount scale	YES	Up to 65%
Health screen discount	YES	Up to 10% off