

# Primecare Plus

Our Primecare Plus plan provides comprehensive cover for hospital treatment that takes place in the UK, as well as cover for overseas holiday and business travel and cash benefits for major dental expenses. The table below lists the main benefits and features of Primecare Plus.

## keyfacts

Please see page 34

### What Primecare Plus doesn't cover.

The exclusions outlined in the policy summary apply to Primecare Plus. Additional exclusions apply to the Worldwide Travel section of the policy, including travelling against medical advice and incidents occurring after the 90th day of any trip.

### Your excess options.

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

BENEFITS	INCLUDED	NOTES
<b>IN-PATIENT AND DAY-PATIENT TREATMENT</b>		
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	
<b>OUT-PATIENT TREATMENT</b>		
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	Up to £1,200 per policy year	
<b>ADDITIONAL BENEFITS</b>		
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
Recuperative care	Up to 3 hours per day	Up to 7 days per policy year
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	£250 per night	Up to a limit of £2,000 per policy year
<b>ADDITIONAL FEATURES</b>		
Worldwide Travel cover	<b>YES</b>	See page 20
Major dental cash benefit	Up to £1,500	Payable per policy year (acceptance terms see Pg31)
Dental Injuries benefit	Up to £5,000	Payable per policy year (acceptance terms see Pg31)
Alternative medicines	Up to £1,000 per policy year	Chiropractic, osteopathy, homeopathy and acupuncture
Critical illness	£1,000	Payable to insured adults under 60
Permanent & total disablement	£10,000	Policyholder & insured partner under 65
NHS maternity cash benefit	£100 per birth	After 10 months' membership
Complications of pregnancy	Full cover	After 10 months' membership
Premium waiver	<b>YES</b>	For policyholder under 60 if unable to work following in-patient treatment, and unemployment. Limits apply
A choice of hospital lists	<b>YES</b>	Countrywide list, London upgrade and extended London upgrade options
Optional add-on benefits	<b>YES</b>	Hospital Cash, Personal Accident and Critical Illness
<b>HEALTHY REWARDS</b>		
24-hour GP Advice Line	<b>YES</b>	Unlimited access
24-hour Counselling Line	<b>YES</b>	Unlimited access
Health & Well-being service	<b>YES</b>	Unlimited online access
A no-claims discount scale	<b>YES</b>	Up to 50%
Health screen discount	<b>YES</b>	Up to 10% off