

Primecare Saver

Primecare Saver provides full cover for eligible in-patient, day-patient and out-patient treatment that takes place in the UK. To keep premiums low, Primecare Saver does not cover 'extras' such as alternative medicine, complications of pregnancy and psychiatric treatment. The table below lists the main benefits and features of Primecare Saver.

keyfacts

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Additional exclusions specific to Primecare Saver.

In addition to the exclusions found in the policy summary, Primecare Saver does not cover alternative medicine, psychiatric treatment, complications of pregnancy, home nursing, treatment of any dental condition or treatment received outside the UK.

Your excess options.

To reduce your premium you can choose an excess of either £100 or £250 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	NO	<i>Available with Primecare, Primecare Plus and Primecare Gold</i>
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	Must follow within 6 months of related in-patient or day-patient treatment covered by the policy
Physiotherapy	Up to £500 per policy year	
Psychiatric treatment	NO	<i>Available with Primecare, Primecare Plus and Primecare Gold</i>
ADDITIONAL BENEFITS		
Nursing at home	NO	<i>Available with Primecare, Primecare Plus and Primecare Gold</i>
Recuperative care	NO	<i>Available with Primecare Plus and Primecare Gold</i>
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
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
A no-claims discount scale	YES	Up to 50%
Health screen discount	YES	Up to 10% off