

Business healthcare

Benefits at a glance



The table below illustrates the benefits included in each business healthcare module. All treatment must be carried out at one of the hospitals on your chosen hospital list and be authorised in writing by Standard Life Healthcare before it takes place. All benefits are per insured person unless stated otherwise.

| Core Healthcare | |
|---|--|
| In-patient and day-patient treatment | |
| Hospital charges | Full cover |
| Consultants'/specialists' fees | Full cover |
| Diagnostic tests | Full cover |
| Physiotherapy | Full cover |
| Radiotherapy/chemotherapy | Full cover |
| MRI/CT/PET scans | Full cover |
| NHS in-patient cash benefit | £250 per night up to a total of £2,000 per plan year |
| NHS day-patient cash benefit | £125 per night up to a total of £500 per plan year |
| Out-patient treatment | |
| Radiotherapy/chemotherapy/oncologist fees | Full cover |
| MRI/CT/PET scans | Full cover |
| Additional benefits | |
| Online Health & Well-being | Yes |
| Private ambulance | Full cover on specialist recommendation |
| Overall maximum benefit | No limit |
| Additional modules (only available if Core Healthcare is chosen) | |
| Core Enhancement | |
| Parent accommodation for insured child under 14yrs | Full cover |
| Pregnancy complications | Full cover |
| Investigations into infertility | Full cover |
| Oral surgery | Full cover |
| Home nursing | Full cover for up to 13 weeks per plan year |
| Help at home | Up to 3 hours per day for a maximum of 7 days per plan year |
| Out-patient Treatment initial and other consultations, pathology, radiology and other diagnostic tests, physiotherapy: | |
| Level 1 | Up to £500 per plan year |
| Level 2 | Up to £1,000 per plan year |
| Level 3 | Full cover |
| Psychiatric Treatment | Full cover for in-patient and day-patient treatment up to 28 days per plan year. Up to £1,500 per plan year for out-patient treatment. |
| Additional Therapies after referral by a GP or specialist – chiropractic, osteopathy, chiropody/podiatry, acupuncture, homeopathy, and two consultations with a dietician: | |
| Level 1 | Up to £350 per plan year |
| Level 2 | Full cover |
| Private GP consultations, prescriptions, minor surgery and fees for completion of claim forms | Up to £300 per plan year |
| Maternity Cover | Up to £3,000 per pregnancy, two year qualifying period |

Benefits continued overleaf...

Business healthcare

Benefits at a glance (continued)

| Preventative Benefits (must have either Core Healthcare, Dental, Health Cash or Travel) | | |
|--|---|-------------------------------------|
| GP Consultation Line or Nurse Helpline <i>(can be chosen for a specified number of employees only)</i> | GP Consultation Line default within Core Healthcare but can downgrade to Nurse Helpline or opt out | |
| Health Screening <i>(only available for members with Core Healthcare)</i> | Vi5 screen or £300 if not Nuffield One screen in every two years, 18 month qualifying period | |
| Occupational Health <i>(must be chosen for all employees):</i> | | |
| Level 1 | Absence referrals, pre-employment questionnaires and telephone support Excludes cost of related further medical evidence | |
| Level 2 | The above, including expenses related to any further medical evidence | |
| Online Health & Well-being | Yes | |
| Employee Assistance Programme <i>(can be chosen for a specified number of employees only)</i> | Up to eight face to face counselling sessions and unlimited access to a confidential telephone service, 24 hours a day, 365 days a year | |
| Policy options | | |
| Excess options | £50 increments from £50 to £500 with default of £100, plus £750, £1,000, £2,500, £5,000. Option to choose between excess per claim or per plan year | |
| Underwriting method | Mori, FMU, CPE, MHD for 20+ members | |
| Hospitals available | Countrywide (default), London upgrade, Extended London upgrade, Guided Option (n/a with NHS wait option) Can be overridden at member level | |
| NHS wait option | 6 week (n/a with Guided Option) or none (default) | |
| Travel cover | Level 1 30 days per trip | Level 2 120 days per trip |
| Healthcare cover if taken ill overseas | up to £5 million* | up to £10 million* |
| Accommodation costs and travel expenses to remain behind with sick member | Full cover | Full cover |
| Repatriation expenses (if required to be flown home) | Full cover | Full cover |
| Transfer body or ashes back to UK | Full cover | Full cover |
| Cost of burial or cremation outside the UK | Up to £1,000 | Up to £1,000 |
| Loss or damage to your baggage | Up to £1,000* | Up to £2,000* |
| Loss of personal money | Up to £500* | Up to £1,000* |
| Loss or damage of business machines | Up to £500* | Up to £1,000* |
| Delayed departure | | Up to £100 |
| Missed departure | Up to £250* | Up to £500* |
| Cancelling the trip or cutting it short | Up to £2,000* | Up to £4,000* |
| Personal accident | Up to £25,000 | Up to £25,000 |
| Personal liability | Up to £2 million | Up to £2 million |
| Loss of passport | Up to £250* | Up to £250* |
| Delayed baggage | Up to £100* | Up to £200* |
| Legal expenses | Up to £25,000* | Up to £25,000* |
| Replacement employee travelling costs | Up to £750* | Up to £1,000* |
| Winter sports – 21 days per plan year <i>(in addition to the cover above)</i> | | |
| Loss or damage to ski or snowboarding equipment | | Up to £500* per plan year |
| Loss of ski pass | | Up to £500* per plan year |
| Piste closure (£30 a day) | | Up to £500* per plan year |
| Loss of use of hired skis and ski pass due to illness or injury | | Up to £500* per plan year |
| Benefits are per holiday/business trip unless otherwise stated. | | |
| * A £50 excess applies. Terms, conditions and exclusions apply to the plan and are provided in full in the terms and conditions that the member receives when the plan is taken out. | | |

| Dental Cover | Level 1 | Level 2 | Level 3 |
|---|------------------------|------------------------|------------------------|
| All benefits are per person, per plan year unless otherwise stated | | | |
| Maintenance: routine examinations Maximum of two claims per plan year | | Up to £15 per claim | Up to £30 per claim |
| Maintenance: routine scaling and polishing Maximum two claims per plan year | | Up to £25 per claim | Up to £40 per claim |
| Maintenance: dental x-ray Charges for radiography of teeth or jaws. Maximum of two claims per plan year | | Up to £15 per claim | Up to £40 per claim |
| Treatment: fillings Maximum of two claims per plan year | | Up to £20 per claim | Up to £40 per claim |
| Crowns: new or replacement | Up to £300 | Up to £300 | Up to £400 |
| Inlay/onlay/overlay: new or replacement | | Up to £50 | Up to £100 |
| Bridges/implants: new or replacement | Up to £200 | Up to £200 | Up to £300 |
| Root canal | Up to £150 | Up to £150 | Up to £250 |
| Apicectomy | Up to £100 | Up to £100 | Up to £150 |
| Extractions | Up to £150 | Up to £150 | Up to £250 |
| Dentures: new or replacement | Up to £250 | Up to £250 | Up to £350 |
| Accident and emergency: | | | |
| Accidental dental: Charges made by a dental practitioner or specialist for an accidental injury. Maximum of four claims per plan year | Up to £2,500 per claim | Up to £2,500 per claim | Up to £2,500 per claim |
| Emergency dental: Charges for immediate relief of severe pain, haemorrhage and/or infection. Maximum of two claims per plan year | | Up to £200 per claim | Up to £300 per claim |
| Emergency call-out fees: Maximum of two claims per plan year | Up to £50 per claim | Up to £50 per claim | Up to £50 per claim |
| We will not pay for any dental treatment that is planned or already taking place at the start of your cover or which has been recommended in the 12 months immediately before your start date. This does not include routine examinations or routine scaling and polishing. | | | |

| Health Cash Options | Level 1 | Level 2 | Level 3 |
|---|----------------|---------------------------|---------------------------|
| Optical care: Maximum of two eyesight tests per plan year | Up to £100 | Up to £125 | Up to £150 |
| Dental care: Maximum of two check-ups per plan year | Up to £100 | Up to £125 | Up to £150 |
| Physiotherapy and alternative treatments: Physiotherapy; Acupuncture; Chiropractic; Homeopathy; Osteopathy | Up to £350 | Up to £350 | Up to £450 |
| Chiropody[†] | | Up to £100 | Up to £150 |
| Specialist consultations and tests[†] | Up to £250 | Up to £250 | Up to £325 |
| Allergy testing[†] | | Up to £100 | Up to £150 |
| Hospital in-patient Maximum of 40 nights per plan year | | £30 per night | £45 per night |
| Day care admission Maximum of five attendances per plan year | | £30 per visit | £45 per visit |
| Accident admission | | £30 per night | £45 per night |
| Maternity/paternity For each birth/adoption | £250 | £275 | £350 |
| Hospital parental accommodation Maximum of 15 nights per plan year | | £30 per night | £45 per night |
| Recuperation Grant After seven consecutive nights in-patient stay | | £75 per plan year | £100 per plan year |
| Health Screening One off payment | | £75 per plan year | £100 per plan year |
| Employee Assistance Programme | Yes | Yes | Yes |
| Personal Accident | | Up to £12,000 per plan yr | Up to £12,000 per plan yr |
| Worldwide cover for in-patient treatment Cover for trips of no more than 30 days duration | | | £45 per night |
| All benefits are shown per person, per plan year, unless otherwise specified. With the exception of optical care, dental care, accident admission and personal accident there is a minimum one month waiting period before you can claim. | | | |
| [†] We cover 75% of the fees incurred for these treatments. | | | |

Pensions
Mortgages
Savings
Investments
Healthcare
Insurance

Speak soon.

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