

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 day 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	Online health assessment providing a personalised report
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 in specified circumstances
Investigations into infertility	Full cover following a two-year qualifying period
Oral surgery	Full cover for specified procedures
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 for 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...

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 Health. One screen in every 2 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	As above, including expenses related to any further medical evidence
Employee Assistance Programme <i>(can be chosen for a specified number of employees only)</i>	Up to 8 face-to-face counselling sessions and unlimited access to a confidential telephone service, 24 hours a day, 365 days a year

Plan 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 basis	Mori, FMU, CPE, MHD for 20+ members
Hospitals available	Countrywide (default), Countrywide 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
Overseas medical expenses		
Healthcare cover if taken ill overseas including accommodation costs and travel expenses for one person to remain behind with sick member Repatriation expenses (if required to be flown home) Transfer body or ashes back to UK (£50 excess does not apply to this benefit)	Full cover up to £5 million*	Full cover up to £10 million*
Cost of burial or cremation outside the UK	Up to £1,000	Up to £1,000
Other travel benefits		
Loss or damage to personal baggage	Up to £1,000*	Up to £2,000*
Loss of personal money	Up to £500*	Up to £1,000*
Loss or damage to 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.		

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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 treatment	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 a dental accident. 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
To be eligible for this benefit, a member must have undergone a check-up in the 12 months before the start of the cover and completed all recommended dental treatment. If they have not seen a dental practitioner in that time, then they will need to have a check-up and complete all recommended dental treatment before they are eligible for cover. This requirement does not apply for routine examinations or routine scaling and polishing under Levels 2 and 3. Terms, conditions and exclusions apply and these are provided in full in the documents that the member receives when the plan is taken out.			

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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		£30 per night	£45 per night
Day care admission Maximum of five attendances		£30 per visit	£45 per visit
Accident admission Maximum of 40 nights		£30 per night	£45 per night
Maternity/paternity For each birth/adoption	£250	£275	£350
Hospital parental accommodation Maximum of 15 nights		£30 per night	£45 per night
Recuperation grant After seven consecutive nights in-patient stay		£75	£100
Health screening One-off payment		£75	£100
Employee Assistance Programme	Yes	Yes	Yes
Personal accident		Up to £12,000	Up to £12,000
Worldwide cover for in-patient treatment Maximum of 40 nights Cover for trips of no more than 30 days duration			£45 per night

All benefits are per person, per plan year, unless otherwise stated.

There is a one month waiting period before a claim can be made, although this is increased to ten months for the maternity/paternity benefit. The waiting period does not apply to optical care, dental care, accident admission and personal accident benefits. Also, we will not pay benefit for treatment of a pre-existing medical condition for the first 12 months of cover, except for optical care, dental care and accident admission. The maximum benefit payable for worldwide cover for in-patient treatment, hospital in-patient and accident admission is 40 nights in total per plan year. Terms, conditions and exclusions are provided in full in the documents that the member receives when the plan is taken out.

* We cover 75% of the fees incurred for these treatments.