

# Here's what you can claim for in more detail...

The table below details the health care benefits you can claim for each year. Each benefit has its own claiming year, which is 12 months from the date of the first treatment you receive or hospital stay you claim for. The premiums shown are inclusive of Insurance Premium Tax (IPT). Please read these terms and conditions for full details and benefit explanations.

Levels of cover		Level 2	Level 3	Level 4	Level 5	Level 6
<b>Monthly premium</b> (per person)		£10.92	£16.38	£21.84	£27.30	£32.76
<b>Weekly premium</b> (per person)		£2.52	£3.78	£5.04	£6.30	£7.56
<b>Everyday essentials</b>	<b>Payback</b>					
<b>Dental</b> including treatment, check-ups, x-rays and full or partial dentures	50%	up to £90	up to £135	up to £180	up to £225	up to £270
<b>Optical</b> including glasses, contact lenses and eye tests 12 month qualifying period for all types of eye surgery	50%	up to £90	up to £135	up to £180	up to £225	up to £270
<b>Prescription charges</b> including NHS or private prescription charges and NHS prepayment certificates	50%	up to £18	up to £27	up to £36	up to £45	up to £54
<b>Help to keep you ticking over</b>						
<b>Physiotherapy/Osteopathy/Chiropractic</b> 6 month qualifying period for pre-existing conditions	50%	up to £250	up to £375	up to £500	up to £625	up to £750
<b>Chiropody/Podiatry</b>	50%	up to £50	up to £75	up to £100	up to £125	up to £150
<b>Acupuncture/Homeopathy/Reflexology</b>	50%	up to £150	up to £225	up to £300	up to £375	up to £450
<b>Health screening</b> including well man, well woman, osteoporosis and mammogram screening	50%	up to £70	up to £105	up to £140	up to £175	up to £210
<b>Support if you need NHS or private hospital treatment</b>						
<b>Hospital in-patient</b> 6 month qualifying period for pre-existing conditions	Max 30 nights	£20 per night	£30 per night	£40 per night	£50 per night	£60 per night
<b>Recuperation</b> 6 month qualifying period for pre-existing conditions	Fixed amount	£90	£135	£180	£225	£270
<b>Hospital day case admission</b> 6 month qualifying period for pre-existing conditions	Max 10 days	£18 per day	£27 per day	£36 per day	£45 per day	£54 per day
<b>Hospital consultant fees and diagnostic tests</b> 6 month qualifying period for pre-existing conditions	50%	up to £250	up to £375	up to £500	up to £625	up to £750
<b>Support when you need a helping hand</b>						
<b>Birth/adoption of a child</b> 6 month qualifying period	Fixed amount	£100 per child	£150 per child	£200 per child	£250 per child	£300 per child
<b>Home care</b> for local authority or accredited agency care services such as cleaning, laundry and shopping	50%	up to £250	up to £375	up to £500	up to £625	up to £750
<b>Hearing aids</b> 6 month qualifying period for pre-existing conditions	50%	up to £100	up to £150	up to £200	up to £250	up to £300
<b>Specialist medical aids</b> 6 month qualifying period for pre-existing conditions	50%	up to £250	up to £375	up to £500	up to £625	up to £750
<b>Telephone helpline</b> Available 24 hours a day, 365 days a year. Includes a medical helpline, telephone counselling, specialist legal, financial and debt information as well as online support on a wide range of life issues.						

## Free cover for dependent children up to the age of 18

Dependent children up to the age of 18 are covered at the same level as the policyholder for all benefits excluding birth/adoption, home care, hearing aids and specialist medical aids. Cover provides separate annual maximums for the policyholder and each of their dependent children.