

Primecare Gold

Our Primecare Gold 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, chiropody, routine and non-routine maternity cover. The table below lists the main benefits and features of Primecare Gold.

keyfacts

Please see page 34

What Primecare Gold doesn't cover.

The exclusions outlined in the policy summary apply to Primecare Gold. 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
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	Up to 28 days per policy year	
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	
Physiotherapy	Full cover	
Psychiatric treatment	Up to £1,200 per policy year	
ADDITIONAL BENEFITS		
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 14 hours per week	Up to 30 days, up to £1,000 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
ADDITIONAL FEATURES		
Worldwide Travel cover	YES	See page 20
UK emergency assistance	YES	
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
Chiropody benefit	Up to £250	Payable per policy year
Critical illness	£1,000	Payable to insured adults under 60
Permanent & total disablement	£10,000	Policyholder & insured partner under 65
Private consultations & tests during a normal pregnancy	Up to £3,000	After 2 years' membership
OR NHS maternity cash benefit	£100 per birth	After 10 months' membership
Complications of pregnancy	Full cover	After 10 months' membership
Premium waiver	YES	For policyholder under 60 if unable to work following in-patient treatment, and unemployment. Limits apply.
A choice of hospital lists	YES	Countrywide list, London upgrade and extended London upgrade options
Optional add-on benefits	YES	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