

Our plans at a glance

top 10 benefit overview:

	Specialcare GBP 5,000,000	Executivecare GBP 1,500,000	Standardcare GBP 1,000,000
Overall maximum benefit			
1 Emergency medical evacuation			
2 Hospital services			
3 Treatment for cancer			
4 Chronic conditions			
5 Consultations & diagnostic services			
6 Prescription drugs/vaccinations/HRT			
7 Maternity care/Treatment for birth defects & congenital illness			
8 Psychiatric treatment			
9 Physiotherapy			
10 Dental treatment			

additional benefits:

	Specialcare GBP 5,000,000	Executivecare GBP 1,500,000	Standardcare GBP 1,000,000
Overall maximum benefit			
11 Occupational therapy			
12 Complementary therapies			
13 Out-patient surgery			
14 Organ transplant			
15 Parent accommodation			
16 Post hospital treatment			
17 Ambulance services			
18 Nursing at home			
19 Rehabilitation facility			
20 Hospice care			
21 Out of geographical area			
22 Wellness benefit			
23 Hospital cash benefit			
24 Rehabilitation for alcohol and drug addiction			
25 AIDS			
26 Repatriation of mortal remains or local burial			

Denotes full cover
 Denotes cover where limits apply

Please see overleaf for corresponding benefit limits and excesses.

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Benefit limits & excesses

Top 10 benefit limits		Specialcare	Executivecare	Standardcare
Emergency medical evacuation	Pre-authorisation is required	✓	✓	✓
Hospital services	Including diagnostics and physicians' specialists' and anaesthetists' fees - pre-authorisation is required	✓	✓	✓
Treatment for cancer	Benefit available under all levels of cover for both in-patient and out-patient treatment Pre-authorisation is required	✓	✓	✓
Chronic conditions	Treatment is available under all three levels of cover for in-patient treatment	✓	✓	Inpatient treatment only
Consultations & diagnostic services	With doctors or specialists	✓	✓	✗
Prescription drugs/vaccinations/HRT	Prescription drugs - these limits do not apply to drugs which are directly related to the treatment of cancer. HRT is covered for Menopausal conditions	Up to GBP 5,000	Up to GBP 3,000	✗
Maternity care/Treatment for birth defects & congenital illness	No benefit is payable for the first ten months of cover	Up to GBP 6,000 for Maternity care (routine). Up to GBP 12,000 for Maternity care (with complications). Up to GBP 10,000 for birth defects and congenital illness	✗	✗
Psychiatric treatment	Pre-authorisation is required	Up to 30 nights inpatient treatment. Up to GBP 500 outpatient treatment	Up to 30 nights inpatient treatment. Up to GBP 500 outpatient treatment	Up to 30 nights inpatient treatment
Physiotherapy	Pre-authorisation is required (if over 7 sessions)	✓	✓	✗
Dental treatment	Dental treatment following an accident to restore teeth that are lost or damaged in an accident or injury to your face is available under all levels of cover	Up to GBP 750 for routine dental with GBP 50 excess. No limit for Dental treatment following an accident	No limit for Dental treatment following an accident	No limit for Dental treatment following an accident

Additional benefit limits		Specialcare	Executivecare	Standardcare
Occupational therapy		Up to 7 sessions	Up to 7 sessions	✗
Complementary therapies	Homeopathy, kinesiotherapy, osteopathy, acupuncture and chiropractic	Up to GBP 1,000	Up to GBP 750	✗
Out-patient surgery		✓	✓	✓
Organ transplant	Kidney, heart, liver, heart & lung and skin	Up to GBP 200,000	Up to GBP 150,000	Up to GBP 100,000
Parent accommodation	When your child is under 18	✓	✓	✓
Post hospital treatment	Follow up	✓	✓	Up to GBP 750, up to 90 days
Ambulance services		✓	✓	✓
Nursing at home		Up to GBP 10,000	Up to GBP 5,000	Up to GBP 2,500
Rehabilitation facility	As an alternative to post acute care	Up to 14 days	Up to 14 days	Up to 14 days
Hospice care		Up to 6 Weeks	Up to 6 Weeks	Up to 6 Weeks
Out of geographical area		Up to 6 Weeks, up to GBP 40,000	Up to 6 Weeks, up to GBP 30,000	Up to 6 Weeks, up to GBP 20,000
Wellness benefit	This benefit is only available to adult members who have maintained 2 years of continuous cover under Specialcare	Up to GBP 500 every 2 years	✗	✗
Hospital cash benefit	If you are treated for no charge	GBP 500 each night	GBP 250 each night	GBP 100 each night
Rehabilitation for alcohol and drug addiction	Pre-authorisation needs to be obtained	Up to GBP 10,000 per lifetime	✗	✗
AIDS	Compassionate lump sum if AIDS is diagnosed 12 months or more after you enrol on to the Specialcare Plan	One GBP 10,000 payment in your lifetime	✗	✗
Repatriation of mortal remains or local burial	Pre-authorisation is required	Up to GBP 7,500	Up to GBP 7,500	Up to GBP 7,500

Benefit limits and excesses will vary depending on the policy currency selected, visit www.expacare.com/information-centre to see full membership guides including definitions and exclusions.

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