

HealthCover4life Plan 1-4

This benefit table shows you the benefits available on HealthCover4life Plan 1, 2, 3 & 4. For full details on what is and isn't covered, alongside any limitations, please refer to the Corporate HealthCover4life Membership Handbook.

	Plan 1	Plan 2	Plan 3	Plan 4
In-patient and day care				
Consultations, diagnostics and treatment	✓	✓	✓	✓
Psychiatric services	Up to 45 days a year	Up to 28 days a year	Up to 28 days a year	✗
Out-patient				
CT, MRI and PET scans	✓	✓	✓	✓
Active treatment of cancer including radiotherapy and chemotherapy	✓	✓	✓	✗
Surgical procedures	✓	✓	✓	✓
Additional out-patient				
Consultations including with practitioners	✓	✓	✓	Two consultations ppy
Diagnostics	✓	✓	✓	✓
The next three benefits have a combined overall limit of up to:	No yearly limit	£1,500 ppy	£1,000 ppy	£500 ppy
Psychiatric services including consultations	✓	✓	✓	✗
Physiotherapy	20 sessions ppy	10 sessions ppy	10 sessions ppy	10 sessions ppy
Therapist and acupuncturist treatments	20 sessions ppy	10 sessions ppy	10 sessions ppy	10 sessions ppy
Additional Benefits				
In-patient NHS cash benefit	£200 per night Max £6,000 ppy	£100 per night Max £2,000 ppy	£100 per night Max £2,000 ppy	£100 per night Max £2,000 ppy
NHS day care benefit	£150 per claim	£50 per claim	£50 per claim	£50 per claim
Recuperative Care	up to £500 ppy	✗	✗	✗
Home nursing	✓	✓	✓	✗
Private Ambulance	Paid in full	up to £250 ppy	up to £250 ppy	✗
Provision of external prosthesis	Up to £5000 for the lifetime of your membership	Up to £5000 for the lifetime of your membership	Up to £5000 for the lifetime of your membership	✗
Newborn cash benefit	£200 per birth	£100 per birth	£100 per birth	✗
Health at hand	✓	✓	✓	✓
Counselling and Support Service (only available to members aged 16 years or over)	✓	✓	✓	✓

	Plan 1	Plan 2	Plan 3	Plan 4
Cancer Cover				
Radiotherapy/chemotherapy cash benefit	£50 a day up to £2,000 ppy	£50 a day up to £2,000 ppy	£50 a day up to £2,000 ppy	✗
Hospice cash benefit	✓	✓	✓	✗
Prostheses/wigs	Up to £400 a year for wigs £5,000 a year for prostheses	Up to £400 a year for wigs £5,000 a year for prostheses	Up to £400 a year for wigs £5,000 a year for prostheses	✗
Hospital at home	✓	✓	✓	✓
Reconstructive breast surgery	✓	✓	✓	✗
PHC Plus: An optional upgrade				
Increased choice of specialist	✓	✓	✗	✗
Increased choice of hospitals	✓	✓	✗	✗
Routine out-patient management of specified chronic conditions	No yearly limit	No yearly limit	✗	✗
Fees for private GP visits and GP minor surgery	Up to £500 a year	Up to £500 a year	✗	✗

Above is only a summary of the benefits provided. Please see the Corporate HealthCover4life Handbook for full details.