


Plan 4

Corporate HealthCover4life Plans

In-patient and day-patient	Benefits	Notes
Nursing and accommodation Operating theatre/recovery room Prescribed medicines and drugs Diagnostic procedures Consultations Specialist physicians' fees Physiotherapy	Paid in full	Fees are paid in full within a private hospital or day-patient unit listed in the Directory of Hospitals. <i>Please see the Membership Handbook for full details.</i>
Out of directory cash benefit	£50 a night for in-patient treatment £50 a day for day-patient treatment	Payable if you receive private in-patient / day-patient treatment at a hospital or day-patient unit not listed in the Directory of Hospitals.
Physicians, surgeons' and anaesthetists' fees	£50 a night for in-patient treatment £50 a day for day-patient treatment	Fees are paid in full when charges are up to the level within our published schedule of procedures and fees. <i>Please see the Membership Handbook for full details.</i>
Hotel accommodation for one close relative or friend while a member is in hospital	Up to £100 per night up to £500 per year	Fees paid for the cost of one close relative or friend. The member must be having treatment covered by the plan and the purpose of the hotel stay must be to provide support to the member.
Accommodation for one parent while their child is in hospital	Paid in full	Covers the cost of one parent staying in hospital with their child, paid in full. The child must be covered by your membership and having treatment covered by it.
Out-patient - Section 1		
CT, MRI and PET scan	Paid in full	A specialist must refer you. CT = Computerised Tomography MRI = Magnetic Resonance Imaging PET = Positron Emission Tomography
NHS cancer support		We will pay for a licensed cancer drug which the NHS will not pay for and the cost of it being given. <i>Please see the Membership Handbook for full details.</i>
Out-patient surgical procedures	No yearly limit	
Out-patient - Section 2		
Specialist consultations and practitioner fees	Two consultations a year	This benefit does not include specialist consultations or practitioner fees for psychiatric illness.
Diagnostic tests	No yearly limit	
The next two benefits in Section 2 have a combined overall limit of up to £500 per person per year		
Physiotherapy	Up to an overall maximum of 10 sessions per policy year	We will pay for Physiotherapy treatments when referred by your GP or our Working Body Team. Further sessions are available when your specialist refers you.

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

Out-patient - Section 2 (continued)

Therapists and Acupuncturist treatments	Up to an overall maximum of 10 sessions per policy year	We will pay Osteopath, Chiropractor & Acupuncturist treatments in any combination under referral by your GP or our Working Body team. Further sessions are available when your specialist refers you.
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Additional benefits

NHS cash benefit	£100 a night	Up to a maximum of £2,000 . Benefit is per person per year.
NHS day care benefit	£50 per claim	We pay this when we would have covered your treatment if you had had it privately.
Health Support	✓	
Counselling and Support Service	✓	Only available to members aged 16 years or over.
Working Body	✓	Only available if you are over the age of 18.
AXA Doctor at Hand ¹	✓	Unlimited video or telephone consultations through the AXA Doctor at Hand service, an online, private GP.

¹ Subject to appointment availability & the DCA fair use policy.

Excess options

£100	£250	£500
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