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HealthCover4*life* benefits table

This benefit table shows you the benefits available on HealthCover4*life* Plans 1, 2, 3 & 4. For full details on what is and isn't covered, alongside any limitations, please refer to the Corporate HealthCover4*life* Membership Handbook.

	Plan 1	Plan 2	Plan 3	Plan 4
In-patient and day-patient				
Consultations, diagnostic tests 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
Diagnostic tests	✓	✓	✓	✓
The next three benefits have a combined overall limit of up to:	No yearly limit	**£1,500** pp ppy	**£1,000** pp ppy	**£500** pp 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-patient 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 **£5,000**	Up to **£5,000**	Up to **£5,000**	✗
New child benefit	**£200**	**£100**	**£100**	✗
24/7 health support line	✓	✓	✓	✓
Counselling and support service (only available to members aged 16 years or over)	✓	✓	✓	✓
Muscles, bones and joins support service (only available to members aged 18 years or over)	✓	✓	✓	✓
Mental health assessments and support service (only available to members aged 18 years or over)	✓	✓	✓	✗
AXA Doctor at Hand, powered by Doctor Care Anywhere [1]	✓	✓	✓	✓

1 Subject to appointment availability and the DCA fair use policy. Access to AXA Doctor at Hand is not available to under 18s covered on the policy.
ppy = per policy year

	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 Up to **£5,000** a year for prostheses	Up to **£400** a year for wigs Up to **£5,000** a year for prostheses	Up to **£400** a year for wigs Up to **£5,000** a year for prostheses	✗
Hospital at home	✓	✓	✓	✓
Reconstructive breast surgery	✓	✓	✓	✗
Health coaching	✓	✓	✓	✗
PHC Plus: an optional upgrade				
Fee-limited specialists paid in full	✓	✓	✗	✗
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	✗	✗

Limits are per person, per policy year (unless otherwise stated). For more details on what is and isn't covered, including any limitations, please refer to the membership handbook.

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