

BENEFITS AT A GLANCE - SPORTS HEALTHCARE

Some important facts about our Sports policies are summarised over the next few pages. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in the policy documents.

<i>In-Patient Benefits</i>	Sports Key	Sports	Sports Plus	Sports Elite
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓	✓	✓
Diagnostics including MRI & CT Scans	✓	✓	✓	✓
Physiotherapy	✓	✓	✓	✓
Oro-surgical operations/procedures	✓	✓	✓	✓
Treatment for Cardiovascular conditions			✓	✓
Parent accompanying child			Up to 7 nights per in-patient stay, to a maximum of 30 nights or £750 per membership year	
Treatment for Cancer				
Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring			✓	✓
Cosmetic or Aesthetic Treatment				
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants			✓	✓
Hospice Care			✓	✓
Palliative Treatment (and/or End of Life Care)			✓	✓
Out-Patient Benefits				
Initial consultation & specialist fees including diagnostics	£500 (Relating to an in-patient admission only)	£500	£1,500 of which £500 can be spent on MRI/CT scans	£2,000 of which £500 can be spent on MRI/CT scans
Subsequent consultation & specialist fees				
Subsequent diagnostics inc MRI & CT Scans				
Physiotherapy & Complementary medicine (on a 50/50 risk share basis)				£500
Treatment for Cardiovascular conditions			✓	✓
Team additional out-patient benefit for teams of 6 or more adults		Subject to overall team limit of: £5,000 for teams of 6 to 19, £10,000 for teams of 20-49, £15,000 for teams of 50 to 99, £20,000 for teams over 100		
Maternity				
Maternity Cash Benefit			£150	£150
Dental				
Accidental Damage Cover			£1,000	£1,000
Cash Benefits				
NHS Cash Benefit	£250 per night up to a maximum of 30 nights per membership year			
Life Cash Benefit			£1,000	£1,000
Other Benefits				
Health & Wellbeing Services/Stress Counselling Helpline	✓	✓	✓	✓
24 hour GP advice line	✓	✓	✓	✓
Non UK Medical Cover			✓	✓
Home Nursing			✓	✓
Annual Overall Maximum Benefit*	£50,000	£1,000,000	£1,000,000	£1,000,000

* An overall annual limit, of £1,000,000 per person, per policy year, applies to treatment for any/all injuries, or illnesses, which occur during participation, or training for, any sport, or may be attributed to participation, or training for, any sport. For Sports Key, the limit is £50,000 per person.

✓ Full refund subject to any limits or eligibility criteria as detailed in the Policy Document Part 1 – Your Policy General Terms and Conditions and Policy Document Part 2(A) – Your Private Health Insurance.

Note: Unless stated otherwise, any limits shown are per membership year.

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AVAILABLE MODULES, OPTIONS AND UPGRADES

The following options are available throughout the Sports range. Premiums may increase or reduce, depending to the option chosen:

Hospital Choices	First Choice, Freedom and Premium Hospital lists are available options throughout the Sports range.
Excess Options	Excess options of between £75 and £3,000 are available throughout the Sports range and can be chosen to apply once per membership year or to each claim.

The following optional upgrades to cover are available for an additional premium:

Cover for Pre-existing Conditions	<p>Cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:</p> <ul style="list-style-type: none"> • Acne • Arthritis • Asthma • Carpal Tunnel Syndrome • Diabetes • Crohn's Disease • Eczema • Fibrocystic Breast Disease • Glaucoma • Gastro-Oesophageal Reflux Disease • Hypertension • Ulcerative Colitis • Psoriasis • Varicose Veins <p>Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims.</p>
Channel Islands	<p>This option provides cover for residents of the Channel Islands for the services provided by the members Channel Islands G.P, including prescription costs, consultations and routine minor surgery. Cover is available for return travel costs to another Bailiwick or the UK, where medical treatment is required that is unavailable in the Bailiwick of the members residency. The cover will also provide benefit for travel and accommodation costs for parents or a qualified nurse accompanying a child for treatment. Benefit limits will be shown in the Schedule of Cover and full terms and conditions are given in the relevant policy documents.</p>

