


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 eligible 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 to stay near to the private hospital where a member is having treatment. 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. 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	Fees are paid in full if you use a scanning centre listed in the Directory of Hospitals. <i>Please see the Membership Handbook for full details.</i>
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 treatment when referred by your GP or our Muscles, Bones and Joints service. 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 treatment	Up to an overall maximum of 10 sessions per policy year	We will pay osteopath, chiropractor & acupuncturist treatment in any combination when referred by your GP or our Muscles, Bones and Joints service. 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.
24/7 health support line		
Counselling and Support Service		Only available to members aged 16 years or over.
Support for muscles, bones and joints		Only available to members aged 18 and over.
AXA Doctor at Hand, powered by Doctor Care Anywhere ¹		Unlimited video or telephone consultations through the AXA Doctor at Hand service, an online, private GP.

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

Excess options (payable per person, per policy year)

£0	£100	£250	£500
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