

# Personal Healthcare benefits at a glance

The table below summarises the benefits and cover enhancements available with a Personal Healthcare plan from PruHealth.

Core Cover forms the foundations of the plan and includes a variety of benefits usually associated with private medical insurance. This can be enhanced by choosing any number of optional benefits, and premiums can be reduced with a range of excess levels and a selection of hospital lists.

This table is only intended to provide a summary of the benefits offered by our Personal Healthcare plan. The full benefits, terms and conditions are available on request.

All benefits are per insured person, per plan year, unless stated otherwise.

<b>Core Cover</b>	
<b>In-patient and Day-patient</b>	
Hospital fees	Full cover
Specialists' fees	Full cover
Diagnostic tests	Full cover
MRI / CT / PET scans	Full cover
<b>Out-patient</b>	
MRI / CT / PET scans	Full cover
<b>Core Cancer Cover</b>	
All in-patient and out-patient costs related to the treatment of cancer, once diagnosed:	
Radiotherapy, chemotherapy and follow-up consultations	Full cover
Biological therapies	Full cover with a limit to 12 months of treatment*
Hormone and bisphosphonate therapies	Full cover when combined with chemotherapy but limited to three months if prescribed on their own*
Cancer surgery and reconstructive surgery	Full cover
Stem cell transplantation	Full cover
<b>Additional benefits</b>	
NHS Hospital Cash Benefit	
<ul style="list-style-type: none"> <li>■ in-patient treatment</li> <li>■ day-patient treatment</li> </ul>	£250 per night up to a total of £2,000 £125 per day up to a total of £500
Childbirth Cash Benefit	£100 per child
Home Nursing	Full cover if recommended by a specialist
Private Ambulance	Full cover where medically necessary
Parent Accommodation	Full cover (children under 14, one parent)
Oral surgery	Full cover for specified procedures
Pregnancy complications	Full cover in specified circumstances

\* These limits apply for the whole of the time you are covered by PruHealth, whether under this plan or any other plan with us.

Core Cover (continued)	
<b>Vitality</b>	
50% off health screens	Nuffield Health, BMI Healthcare, The Diagnostic Clinic, roadtohealth, Boots
Discounts from our health partners	Allen Carr's Easyway, Polar heart rate monitors, Fitbug
Cashback	Up to 20% cashback per year payable every three years on renewal (subject to Vitality status)

## Cover Enhancements - choose any number of these optional benefits

<b>Full Cancer Cover</b>	
In addition to the benefits under Core Cancer Cover, this Full Cancer Cover doesn't apply limits on the use of biological therapies, hormone or bisphosphonate therapy. Cover for care at the end stage of cancer is also included	Full cover
<b>Out-patient Cover</b>	
Consultations, specialist fees, physiotherapy and diagnostic tests such as blood tests and x-rays (in addition to the MRI/CT/PET scans included within Core Cover)	£500 / £750 / £1,000 / £1,250 / £1,500 / Full cover
<b>Out-patient Diagnostics</b>	
Full cover for Out-patient Diagnostics can be added so that out-patient diagnostic tests are covered in full and only specialist consultations and physiotherapy would be subject to the Out-patient Cover limit	Full cover
<b>Therapies Cover</b>	
Chiropractic, osteopathy, chiropody/podiatry, acupuncture, homeopathy, and two consultations with a dietician following GP or specialist referral	£350 / Full cover
<b>Psychiatric Cover</b>	
In-patient, day-patient and out-patient psychiatric treatment. Out-patient psychiatric treatment is covered up to £1,500 within the limit	£15,000 / £20,000
<b>Private GP Helpline</b>	
	24 hour phone line giving access to a GP seven days a week
<b>Vitality +</b>	
All the benefits of Vitality plus these enhancements	
Up to 50% off gym membership	Virgin Active, LA Fitness (25% off for Virgin Active 'Classic clubs' and LA Fitness South Kensington club)
Healthy foods at Sainsbury's	Five times the Nectar points that could normally be earned when buying certain healthy foods
Access to travel and leisure reward partners	Mark Warner Holidays Cineworld 2 for 1 Cineworld Unlimited Card discounts Eurostar Champneys Health Spas

Dental Cover	Major Dental Treatment	Major and Routine Dental Treatment
All benefits are per person, per plan year unless otherwise stated		
<b>Maintenance: routine examinations</b> Maximum of two claims per plan year		Up to £30 per claim
<b>Maintenance: routine scaling and polishing</b> Maximum of two claims per plan year		Up to £40 per claim
<b>Maintenance: dental x-ray</b> Maximum of two claims per plan year		Up to £40 per claim
<b>Treatment: fillings</b> Maximum of two claims per plan year		Up to £40 per claim
<b>Crowns: new or replacement</b>	Up to £300	Up to £400
<b>Inlay/onlay/overlay: new or replacement</b>		Up to £100
<b>Bridges/implants: new or replacement</b>	Up to £200	Up to £300
<b>Root canal treatment</b>	Up to £150	Up to £250
<b>Apicectomy</b>	Up to £100	Up to £150
<b>Extractions</b>	Up to £150	Up to £250
<b>Dentures: new or replacement</b>	Up to £250	Up to £350
<b>Accident and emergency: Accidental dental:</b> charges made by a dentist or specialist for a dental accident Maximum of four claims per plan year	Up to £2,500 per claim	Up to £2,500 per claim
<b>Emergency dental:</b> charges for immediate relief of severe pain, haemorrhage and/or infection Maximum of two claims per plan year		Up to £300 per claim
<b>Emergency call-out fees:</b> Maximum of two claims per plan year	Up to £50 per claim	Up to £50 per claim
To be eligible for this benefit, a member must have undergone a check-up in the 12 months before the start of cover and completed all recommended dental treatment. If they haven't seen a dentist in that time, then they'll need to have a check-up and complete all recommended dental treatment before they are eligible for cover. This requirement doesn't apply for routine examinations or routine scaling and polishing under Major and Routine Dental Treatment. Terms, conditions and exclusions apply and these are provided in full in the documents that the member receives when the plan is taken out.		

<b>Worldwide Travel Cover (Up to 120 days per trip)</b>	
<b>Overseas Medical Expenses</b>	
Medical cover if taken ill overseas, including accommodation costs and travel expenses for one person to remain behind with the sick or injured member*	Up to £10 million
Repatriation expenses*	
Transfer of body or ashes back to the UK	
Cost of burial or cremation outside the UK	Up to £1,000
<b>Other travel expenses</b>	
Loss or damage to personal belongings*	Up to £2,000
Loss of personal money*	Up to £1,000
Delayed departure	Up to £100
Missed departure*	Up to £500
Cancelling the trip or cutting it short*	Up to £4,000
Personal accident	Up to £25,000
Personal liability	Up to £2 million
Loss of passport*	Up to £250
Delayed baggage*	Up to £200
Legal expenses	Up to £25,000
<b>Winter Sports (cover is limited to 21 days in total each plan year)</b>	
Loss or damage to ski or snowboarding equipment*	Up to £500 per plan year
Loss of ski pass*	Up to £500 per plan year
Piste closure (£30 a day)*	Up to £500 per plan year
Loss of use of hired skis and ski pass due to illness or injury*	Up to £500 per plan year
Benefits are per holiday/business trip unless otherwise stated. *A £50 excess applies. Terms, conditions and exclusions apply to the plan and are provided in full in the terms and conditions that the member receives when the plan is taken out.	

<b>Plan options</b>	
Excess	£0, £100, £250, £500 or £1,000 Option to choose between per claim or per plan year
Hospital lists	Local, Countrywide, London, Premier
Underwriting basis	Moratorium, full medical underwriting, continued personal medical exclusions (switch)

*PruHealth is a trading name of Prudential Health Limited, Prudential Health Insurance Limited and Prudential Health Services Limited. Registered numbers 05051253, 02123483 and 05933141 respectively. Prudential Health Limited and Prudential Health Insurance Limited provide and manufacture benefits under the PruHealth product. Prudential Health Services Limited distributes and services the PruHealth product and issues the documentation. The companies are registered in England and Wales. Registered offices at Laurence Pountney Hill, London EC4R 0HH. All authorised and regulated by the Financial Services Authority.*