

# Significant benefits

## Essential – schedule of benefits

| BENEFIT  | COVER  | NOTES   |
|--|--|---|
| <b>Hospital care for in-patient, day-patient treatment and out-patient surgery for pre-authorized treatment that takes place in any hospital from your chosen hospital list</b>      |  |   |
| Surgical admissions and related hospital charges   | Covered*   | Where you require surgery (including endoscopic procedures) cover will apply according to the average length of stay (for your surgical procedure) either as a day-patient or in-patient.   |
| Medical admissions and related services  | Covered*   | Where a stay as either a day-patient or in-patient is required for either diagnostic reasons or to treat and stabilise an acute condition by medical and by non-surgical means.   |
| Consultant/Specialist fees   | As per the CS Healthcare Fee Schedule                                  | All Consultant/Specialist fees will be paid for medical, consultant, physician supervisions according to the rates of the CS Healthcare Fee Schedule. Please refer to the medical fees section of our website <a href="http://www.cshealthcare.co.uk">www.cshealthcare.co.uk</a> or call our Claims Helpline on 020 8410 0440 for full details. |
| Specialised scans  | Covered*   | You are covered for CT, MRI, PET, DAT, MIBG, Myelogram, Thallium and Perfusion/Ventilation scans.   |
| Surgeon and Anaesthetist fees  | As per the CS Healthcare Fee Schedule                                  | All Surgeon and Anaesthetist fees will be paid according to the rates of the CS Healthcare Fee Schedule. Please refer to Surgeon and Anaesthetist Fees section within the Policy Document and the medical fees section of our website <a href="http://www.cshealthcare.co.uk">www.cshealthcare.co.uk</a> for more information.                  |
| Out-patient surgery and related charges  | Covered*   | Pre-authorized out-patient surgical procedures performed in an out-patient theatre, which are not performed as part of a Consultation in a consulting or treatment room.  |
| Pre-operative tests to assess your fitness for surgery   | Covered*   | For up to 2 weeks prior to an authorised hospital admission to cover blood and urine tests, chest X-ray, ECG and assessment with an Anaesthetist if required.   |
| Post-operative consultations, investigations, tests and physiotherapy  | Covered*   | As a part of necessary aftercare within 90 days immediately following a planned pre-authorized private hospital admission.  |
| Private road ambulance   | Up to £250 per person per policy year                                  | Where required out of medical necessity after hospitalisation.  |
| Nursing at home or convalescence benefit   | Up to 14 days each admission   | Immediately following surgery after hospital admission either as a NHS or private patient under the specific direction of a Consultant/Specialist.  |
| Parent accommodation   | Covered*   | For one or both insured parents staying with an insured child up to age of 16.  |
| NHS cash allowance   | £150 each day/night after admission to a UK NHS acute general hospital | Up to 28 days per person per policy year for eligible claims under this option.   |
| <b>Additional Features</b>   |  |   |
| Your Care Package  | Covered*   | Available to those undergoing NHS care in lieu of private treatment - a tailor made care package aimed at giving additional support while having treatment.   |
| Out of band hospital benefit   | Covered*   | When using a hospital not included in our Directory of Hospitals, or included in your level of cover, we will pay a sum equivalent to that for a hospital on the list.  |
| Lifeline   | 24 hour availability<br>365 days a year                                | Health advice line with Doctor call back service.   |
| GraceCare  | 9am - 5.30pm<br>Monday to Friday                                       | Advice line to help choice of convalescent care, respite care, help at home or long-term residential care, should the need arise.   |
| Voluntary excess options   | £100, £300, £500, £1000  | Voluntary excess chosen will only apply to Essential cover, Expert Diagnostics and Heart & Cancer.  |
| Co-payment option  | 15% of claims up to £1500 per person per policy year                   | The co-payment option will only apply to Essential cover, Expert Diagnostics and Heart & Cancer.  |
| <b>*Please note, by 'Covered' we mean that all costs must be necessary and reasonably incurred and benefit be paid within the customary fees and charges for treatment received.</b> |  |   |