

Expert Diagnostics option – schedule of benefits (D2)

BENEFIT	COVER	NOTES
Out-patient benefits		
Consultations with a Consultant/Specialist	Covered*	On referral from your GP, Optician or Dentist or another Consultant/Specialist. You are also covered if you wish to seek a second opinion or a referral to another Consultant/Specialist if necessary.
Investigations and tests: Including blood tests, ECG, EEG, ultrasound scan, X-rays and related tests	Covered*	As part of consultant supervised care or on GP referral.
Treatment room procedures such as excision of lesions, small biopsies and cryotherapy and any related pathology. Therapeutic injections for pain relief or to treat specific symptoms Dressings and wound care Application of plaster or fibre casts	Covered*	As part of consultant supervised treatment.
Dietician Audiology Optometry	Covered*	Under the supervision of your Consultant/Specialist for treatment of an eligible medical condition.
Psychiatric consultations and counselling	Up to £1000 per person per policy year	On referral from your GP or another Consultant/Specialist to a Consultant Psychiatrist or recognised Counsellor.
*Please note: by 'Covered' we mean that all cost must be necessary and reasonably incurred and benefit will be paid in accordance with the customary fees and charges for treatment received.		

IMPORTANT NOTES:

Heart and Cancer conditions are not covered by the Expert Diagnostics option, if you have symptoms investigated which are then diagnosed as a heart or cancer condition, no further cover will be given under Expert Diagnostics.

For full details of what we **will not pay**: please refer to the 'General Policy Exclusions' and 'Specific Treatment Exclusions and Advice' sections in this Policy Document.