

Therapy & Care option – schedule of benefits (D3)

BENEFIT	COVER	NOTES
Manipulative out-patient benefits		
Physiotherapy	Covered*	On either referral from your General Practitioner or under supervision from a Consultant/Specialist.
Osteopathy		We will pre-authorise 6 sessions in the first instance, if more treatment is required we will expect the Therapist to supply a treatment plan on request so we can confirm what further cover is available.
Chiropractic treatment		
Sports therapy		
Complementary out-patient benefits		
Acupuncture	Covered*	On either referral from your General Practitioner or under supervision from a Consultant/Specialist.
Homeopathy		We will pre-authorise 6 sessions in the first instance, if more treatment is required we will expect the Therapist to supply a treatment plan on request so we can confirm what further cover is available. Excludes the costs of medicines or remedies.
Treatment and recovery benefits		
Chiropody and Podiatry	Up to £400 per person per policy year	To treat in-growing toenails, verruca's and for biomechanical assessment and orthotic's.
Speech therapy	Covered*	As part of medical treatment.
Occupational therapy	Covered*	Following an acute illness, or following an NHS in-patient admission to assess your needs or your activities of daily living or for a pre agreed course of therapy to aid recovery.
Appliances/aids following in-patient admission	Up to £400 per person per policy year	For example, raised toilet seats, grab rails, walking an sticks, zimmer type frames, bath stools and bath aids, chair raises or special chairs. Available when recommended by a Consultant or Therapist.
Home help	Up to 14 days each admission	Immediately following a hospital admission, under the specific direction of the Consultant/Specialist and carried out by a registered home help or carer.

***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.**

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.