

Therapy & Care option – schedule of benefits

BENEFIT	COVER	NOTES
Manipulative out-patient benefits		
Physiotherapy Osteopathy Chiropractic treatment Sports therapy	Covered*	On either referral from your General Practitioner or under supervision from a Consultant/Specialist. We will initially pre-authorise 2 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.
Complementary out-patient benefits		
Acupuncture Homeopathy	Covered*	On either referral from your General Practitioner or under supervision from a Consultant/Specialist. 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 cost of medicines and 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 an in-patient admission	Up to £400 per person per policy year	For example, raised toilet seats, grab rails, walking 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 costs must be necessary and reasonably incurred and benefit be paid within the customary fees and charges for treatment received.		