

Expert Diagnostics option

schedule of benefits

BENEFIT	COVER			NOTES
Out-patient benefits				
	Expert Diagnostics Comprehensive	Expert Diagnostics 1000	Expert Diagnostics 500	
Consultations with a Specialist/ Consultant	COVERED*	COVER LIMITED TO £1,000*	COVER LIMITED TO £500*	On referral from your GP, Optician or Dentist or another Specialist/ Consultant. You are also covered if you wish to seek a second opinion or a referral to another Specialist/Consultant if necessary.
Investigations and tests: Including blood tests, ECG, EEG, ultrasound scan, X-rays and related tests				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 or re-application of plaster of paris, casts, splints and braces				As part of consultant supervised treatment.
Dietitian Audiology Optometry				Under the supervision of your Specialist/Consultant for treatment of an eligible medical condition.
Psychiatric consultations and counselling	Up to £1000 per person per policy year and available only under Expert Diagnostics comprehensive.	No cover	No cover	On referral from your GP or another Specialist/Consultant to a Consultant Psychiatrist or recognised Counsellor.

*** All cost must be necessary, customary and reasonably incurred and benefit will be paid in accordance with the customary fees and charges for treatment received, provided you use a hospital on your list.**