

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 Specialist/Consultant. 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 Specialist/Consultant. We will 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. 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, verrucas and for biomechanical assessment and orthotics.
Speech therapy	Covered*	Following a cerebrovascular accident, surgery or trauma to the vocal cords.
Occupational therapy	Covered*	Following an acute illness or injury, or following an NHS or private 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 £700 each admission	Home help immediately following a hospital admission (NHS or private), under the specific direction of the Specialist/Consultant and carried out by a registered home help or carer.

***All costs must be necessary, customary and reasonably incurred and benefit will be paid in accordance with the customary fees and charges for treatment received provided that the practitioner used is registered with the appropriate regulatory body as detailed on page 8 of the your choice Directory of Hospitals.**