

# Benefits At A Glance - Child Healthcare Schemes

Some important facts about our Generation Healthcare policies are summarised over the following pages. This summary of benefits does not describe the full terms, conditions and exclusions of this policy, which can be found in the policy documents.

In-patient & Day-case Benefits	GENERATION	GENERATION PLUS
Accommodation, Nursing Care, Surgeon & Anaesthetist Fees	✓	✓
Theatre Costs, Intensive Care Costs, Drugs, Dressings & Consumables	✓	✓
Diagnostics including MRI, CT & PET Scans	✓	✓
Physiotherapy	✓	✓
Treatment for Cardiovascular Conditions	✓	✓
Parent Accompanying Child (under 18)	✓	✓
<b>Treatment for Cancer</b>		
Treatment for Cancer whether or not relating to an in-patient admission. Includes Radiotherapy, Chemotherapy, Post Cancer Services, Advice on Cancer Treatment, Artificial Feeding, Speech Therapy & Monitoring	✓	✓
Cosmetic or Aesthetic Treatment		
Anti-Cancer Drugs, Preventative Treatment, Biological Therapies, Genetic Testing, Bone Strengthening Drugs & Bone Marrow or Stem Cell Transplants	✓	✓
External Prosthesis relating to a claim for cancer	£5,000	£5,000
Hospice Care (£75 donation per night) For Policy Lifetime	£7,500	£7,500
Palliative Treatment (and/or End of Life Care)	✓	✓
<b>Out-patient Benefits &amp; GP Referred Services</b>		
Initial & subsequent MRI, CT, PET Scans		
Consultation & specialist fees, including associated diagnostics & out-patient surgical procedures	£500	✓
Physiotherapy & Complementary Therapies	£500	£1,500
Treatment for Cardiovascular Conditions	✓	✓
Mental Health Counselling/Therapy	✓	✓
<b>Dental</b>		
In-patient Oro-surgical Operations/Procedures	✓	✓
<b>GP Services</b>		
24-Hour GP Advice/GP Video Consultation Appointments	✓	✓
<b>Cash Benefits</b>		
NHS Cash Benefit (£100 per night/up to 30 nights)	£3,000	£3,000
Life Cash Benefit	£500	£500
In-patient Stay Birthday Cash Benefit	£150	£150
<b>Other Benefits</b>		
Health & Wellbeing Services/Wisdom App Access	✓	✓
Private Ambulance	✓	✓
Hospital Parking Charges	£300	£300
Lifestyle/Membership Rewards - Wellbeing, Offers & Discounts Platform	✓	✓

✓ Full refund subject to any limits or eligibility criteria as detailed in the Policy Document Part 1 – Your Policy General Terms and Conditions and Policy Document Part 2 (A) – Your Private Health Insurance, which includes your Schedule of Cover. Note: Unless stated otherwise, any limits shown are per membership year. C-2022-B-V1.21 Copyright General & Medical Finance Ltd 2026.

## Available Modules, Options and Upgrades

The following options are available on all of our policies. Premiums may increase or reduce, depending on the option chosen:

Hospital Choices	Generation hospital list (details available on our website).
Excess Options	Excess options of £0, £100 and £250 are available and can be chosen to apply once per membership year or to each claim.

The following optional upgrades to cover are available for an additional premium:

Cover for Pre-existing Conditions	Cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions: <ul style="list-style-type: none"> <li>• Acne</li> <li>• Asthma</li> <li>• Eczema</li> </ul> Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims.
Channel Islands Cover	This option provides cover for residents of the Channel Islands for the services provided by the member's Channel Islands GP or Emergency Room, including consultation charges and routine minor surgery. Where medical treatment is required that is unavailable in the Bailiwick of the members residency, cover is also provided for return travel costs to another Bailiwick or the UK, plus cover for travel and accommodation costs for parents or a qualified nurse accompanying a child for treatment to another Bailiwick or the UK. Benefit limits will be shown in the Schedule of Cover and full terms and conditions are given in your relevant policy documents.