

Benefits At A Glance - Business Healthcare

Some important facts about our Private Health Insurance policies are summarised over the next few 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	BUSINESS PRIME	MODULE 1	MODULE 2	BUSINESS ELITE
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)	✓	✓	✓	✓
Treatment for Cancer				
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	£5,000
Experimental Drugs as part of an ethics committee approved randomised clinical trial pre-agreed with us			£20,000	£20,000
Hospice Care (£75 donation per night) For Policy Lifetime	£7,500	£7,500	£7,500	£7,500
Palliative Treatment (and/or End of Life Care)	✓	✓	✓	✓
Out-patient Benefits & GP Referred Services				
Initial & subsequent MRI, CT, PET Scans		✓		✓
Consultation & specialist fees, including associated diagnostics & out-patient surgical procedures	£1,500	£1,500	✓	✓
Physiotherapy	✓	✓	✓	✓
Complementary Therapies	£250	£250	£500	£750
Treatment for Cardiovascular Conditions	✓	✓	✓	✓
Mental Health Counselling/Therapy	✓	✓	✓	✓
Maternity				
Complications of Pregnancy (defined conditions only)	✓	✓	✓	✓
Maternity Cash Benefit			£150	£250
Private Delivery				£5,000
Dental				
In-patient Oro-surgical Operations/Procedures	✓	✓	✓	✓
Routine Dental Consultations & Treatment (which includes Emergency Treatment) & Dental Injury	Optional Upgrade	Optional Upgrade	Optional Upgrade	£500
Optical				
Consultations & Sight Tests	Optional Upgrade	Optional Upgrade	Optional Upgrade	£200
Spectacles & Contact Lenses				£200
Audiology				
Hearing Tests & Prescription Hearing Aids	Optional Upgrade	Optional Upgrade	Optional Upgrade	£200
GP Services				
24-Hour GP Advice Line/GP Video Consultation Appointments	✓	✓	✓	✓
Prescription Costs				£100
GP Minor Surgery			£200	£400
Private GP Services				£400
Cash Benefits				
NHS Cash Benefit (£250 per night/up to 30 nights)	£7,500	£7,500	£7,500	£7,500
Life Cash Benefit	£500	£2,000	£2,000	£3,000
In-patient Stay Birthday Cash Benefit (under 18)	£150	£150	£150	£150
Personal Accident Cash Benefit (per accident)			£1,000	£2,000
Temporary Physical Disablement Cash Benefit (£100 per month up to 6 months)			£600	£600
Critical Illness Cash Benefit		£2,000	£2,000	£2,000
Cover for Boarding Pets Cash Benefit				£250
Other Benefits				
Health & Wellbeing Services/EAP/Wisdom App Access	✓	✓	✓	✓
Home Nursing	£1,500	✓	✓	✓
Private Ambulance	✓	✓	✓	✓
Hospital Parking Charges			£300	£300
Emergency Medical Cover outside the UK or Channel Islands			£100,000	£100,000
Monitoring of a Pre-Cured Eligible Condition (during a 24 month period)			£1,500	£2,000
Lifestyle 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. A-2005-B-V5.01 Copyright General & Medical Finance Ltd 2026.

Ways To Enhance Your Scheme

You can enhance your scheme by, for example, choosing Module 1 instead of Business Prime or Freedom Hospitals instead of First Choice Hospitals. You should select the level of cover and hospital choice that best suits your needs and budget, but you can also choose to add any of the following options to enhance the benefits available from your healthcare scheme.

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	Guided Care, First Choice, Freedom and Premium Hospital options are available throughout the range.
Excess Options	Excess options of between £0 and £3,000 are available throughout the range 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	<p>You can extend any member's cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:</p> <ul style="list-style-type: none"> • Acne • Asthma • Diabetes • Eczema • Glaucoma • Hypertension • Psoriasis • Arthritis • Carpal Tunnel Syndrome • Crohn's Disease • Fibrocystic Breast Disease • Gastro-Oesophageal Reflux Disease • Ulcerative Colitis • Varicose Veins <p>The cover is subject to an annual limit of £1,000 which rolls up year on year to a maximum of £10,000 after 10 years, provided cover has been continuous and there have been no claims relating to the pre-existing condition. This option has helped some people to consider Private Health Insurance for the first time and has caused others with cover elsewhere, to switch to General & Medical.</p>
Enhanced Mental Health	This option gives members cover for treatment if they are diagnosed with a mental health condition, up to a maximum limit of 48 days per membership year for in-patient and/or day-case treatment, and up to a maximum limit of £2,000 per membership year for out-patient treatment. Full terms and conditions are available in your policy documents.
Multi-Trip Travel Cover	<p>Cover is available to those under the age of 80 at the time of the cover commencement. Total combined trips max 180 in any policy year, not exceeding 90 days duration each trip.</p> <ul style="list-style-type: none"> • Choose from Europe, Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada). • Up to £10,000,000 for emergency medical expenses including emergency repatriation. • Cover for winter sports. • Cover for possessions and for cancellation or curtailment of trips (monetary limits apply). • Optional Cruise, Golf, Business Travel and Pre-existing Condition cover upgrades.
Dental Benefit	Our Dental Benefit is automatically included in our Business Elite level of cover, and may be added as an extra cost option to our other levels of Business Healthcare policies: Business Prime, Module 1 and Module 2. Our Dental Benefit pays towards routine dentistry needs, such as Examinations, Fillings, X-Rays, Root Canal Treatment and Crown and Bridge work, it also includes Emergency Dental Treatment (for example treatment which would normally be routine, but is necessary out of hours or at very short notice). This benefit will also pay towards Dental Injury needs, where treatment is necessary as the result of an accident. Sublimits and a 6 month qualifying period apply, and full terms and conditions are given in your relevant policy documents.
Optical & Audiology Benefit	Our standard Optical & Audiology Benefits are automatically included in our Business Elite level of cover, however our Optical & Audiology Benefit upgrade may be added as an extra cost option to our other levels of Business Healthcare policies: Business Prime, Module 1 and Module 2. Our Optical & Audiology Benefit upgrade pays benefit towards ophthalmic consultations and associated sight testing, as well as benefit towards hearing tests and prescription hearing aids. (Our Business Elite level of cover also includes additional Optical benefit which will contribute towards Spectacles and/or Contact Lenses, however this is not included in the upgrade for Business Prime, Module 1 and Module 2.)
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.

