

Corporate Advantage Plan

Corporate Advantage Plan at a glance

The Corporate Advantage Plan provides reassurance to companies with fewer than 5 employees together with their families. Cover can start from as little as one employee on 'Medical History Disregarded' underwriting terms once accepted and provides smaller groups with favourable corporate pricing. Depending on the level of cover the plan covers the cost of out-patient treatment as well as major inpatient hospital expenses.

"Cover includes chronic conditions and no limitations as standard for cancer"

Key benefits

- Bigger advantages for groups of 4 or less
- Start cover with as little as one employee
- Benefit from Corporate Pricing Advantages
- Immediate cover on a 'Medical History Disregarded' basis, following acceptance of a completed declaration
- Overall policy limit of up to GBP5,000,000 depending on the level of cover
- Full refund for in-patient hospital services including treatment for cancer and chronic conditions as standard
- Options for out-patient treatment depending on the level of cover
- Choice of 3 plans with different levels of cover - Specialcare, Executivecare and Standardcare

top 10 benefit overview:

	Specialcare GBP5,000,000	Executivecare GBP1,500,000	Standardcare GBP1,000,000
Overall maximum benefit			
1 Emergency medical evacuation	Full cover	Full cover	Full cover
2 Hospital services	Full cover	Full cover	Full cover
3 Treatment for cancer	Full cover	Full cover	Full cover
4 Chronic conditions	Full cover	Full cover	Cover where limits apply
5 Consultations & diagnostic services	Full cover	Full cover	
6 Prescription drugs/vaccinations/HRT	Cover where limits apply	Cover where limits apply	
7 Maternity care/Treatment for birth defects & congenital illness	Cover where limits apply		
8 Psychiatric treatment	Cover where limits apply	Cover where limits apply	Cover where limits apply
9 Physiotherapy	Full cover	Full cover	
10 Dental treatment	Cover where limits apply	Cover where limits apply	Cover where limits apply

 Denotes full cover
  Denotes cover where limits apply

Benefit limits and excesses will vary depending on the policy currency selected, visit www.expacare.com/information-centre to see full membership guides including definitions and exclusions. Authorised and Regulated in the UK by the Financial Services Authority. Registered Office: 6 Crutched Friars, London EC3N 2PH. Registered in England No 01524095. VAT No. 244 2321 96

Benefit limits & excesses

Top 10 benefit limits		Specialcare	Executivecare	Standardcare
Emergency medical evacuation	Pre-authorisation is required	✓	✓	✓
Hospital services	Including diagnostics and physicians' specialists' and anaesthetists' fees. pre-authorisation is required	✓	✓	✓
Treatment for cancer	Benefit available under all levels of cover for both in-patient and out-patient treatment. Pre-authorisation is required.	✓	✓	✓
Chronic conditions	Treatment is available under all three levels of cover for in-patient treatment	✓	✓	Inpatient treatment only
Consultations & diagnostic services	With doctors or specialists	✓	✓	✗
Prescription drugs/vaccinations/HRT	Prescription drugs - these limits do not apply to drugs which are directly related to the treatment of cancer. HRT is covered for Menopausal conditions	Up to GBP5,000	Up to GBP3,000	✗
Maternity care/Treatment for birth defects & congenital illness	No benefit is payable for the first ten months of cover	Up to GBP6,000 for Maternity care (routine). Up to GBP12,000 for Maternity care (with complications). Up to GBP10,000 for birth defects and congenital illness	✗	✗
Psychiatric treatment	Pre-authorisation is required	Up to 30 nights inpatient treatment. Up to GBP500 outpatient treatment	Up to 30 nights inpatient treatment. Up to GBP500 outpatient treatment	Up to 30 nights inpatient treatment
Physiotherapy	Pre-authorisation is required (if over 7 sessions)	✓	✓	✗
Dental treatment	Dental treatment following an accident to restore teeth that are lost or damaged in an accident or injury to your face is available under all levels of cover	Up to GBP750 for routine dental with GBP50 excess. No limit for Dental treatment following an accident	No limit for Dental treatment following an accident	No limit for Dental treatment following an accident

Additional benefit limits		Specialcare	Executivecare	Standardcare
Occupational therapy		Up to 7 sessions	Up to 7 sessions	✗
Complementary therapies	Homeopathy, kinesiotherapy, osteopathy, acupuncture and chiropractic	Up to GBP1,000	Up to GBP750	✗
Out-patient surgery		✓	✓	✓
Organ transplant	Kidney, heart, liver, heart & lung and skin	Up to GBP200,000	Up to GBP150,000	Up to GBP100,000
Parent accommodation	When your child is under 18	✓	✓	✓
Post hospital treatment	Follow up	✓	✓	Up to GBP750, up to 90 days
Ambulance services		✓	✓	✓
Nursing at home		Up to GBP10,000	Up to GBP5,000	Up to GBP2,500
Rehabilitation facility	As an alternative to post acute care	Up to 14 days	Up to 14 days	Up to 14 days
Hospice care		Up to 6 Weeks	Up to 6 Weeks	Up to 6 Weeks
Out of geographical area		Up to 6 Weeks, up to GBP40,000	Up to 6 Weeks, up to GBP30,000	Up to 6 Weeks, up to GBP20,000
Wellness benefit	This benefit is only available to adult members who have maintained 2 years of continuous cover under Specialcare	Up to £500 every 2 years	✗	✗
Hospital cash benefit	If you are treated for no charge	GBP500 each night	GBP250 each night	GBP100 each night
Rehabilitation for alcohol and drug addiction	Pre-authorisation needs to be obtained	Up to GBP10,000 per lifetime	✗	✗
AIDS	Compassionate lump sum if AIDS is diagnosed 12 months or more after you enrol on to the Specialcare Plan	One GBP10,000 payment in your lifetime	✗	✗
Repatriation of mortal remains or local burial	Pre-authorisation is required	Up to GBP7,500	Up to GBP7,500	Up to GBP7,500

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