expacare

Individual and Small Group Plan Benefits

Benefits for policies that renew between 1 Jan 2026 and 31 Dec 2026

The following Benefits are covered up to a maximum Aggregate Limit per Insured Person per Year of:	Securus Essentialcare £1,000,000	Securus Extensivecare £2,000,000	Securus Ultracare £3,000,000
Hospital Services: › Accommodation and meal charges › All inpatient medical treatment costs › All inpatient Physician fees › All inpatient Surgeon/Anaesthetist fees › All intensive care unit charges › Inpatient treatment of chronic conditions	Full Refund	Full Refund	Full Refund
Medical and Surgical Support Services Assistance in provider location and coordination of required surgery.	Covered	Covered	Covered
Parental Accommodation: Where an insured child up to the age of 17 is in hospital	Full Refund	Full Refund	Full Refund
Hospital Cash Benefit: When inpatient treatment is provided free of charge (max 30 nights per Certificate period)	£250 per night	£250 per night	£250 per night
Daycare Surgery	Full Refund	Full Refund	Full Refund
Local Ambulance Service	Full Refund	Full Refund	Full Refund
Emergency Medical Evacuation	Full Refund	Full Refund	Full Refund
Repatriation or Local Burial: Only applies outside your home country	Up to £7,500	Up to £7,500	Up to £7,500
Home Nursing: Nursing at Home up to 26 weeks	Full Refund	Full Refund	Full Refund
Accident and Emergency Room Services	Full Refund	Full Refund	Full Refund
Oncology, Chemotherapy and Radiotherapy	Full Refund	Full Refund	Full Refund
Cancer counselling	Up to £500	Up to £500	Up to £500
ATMPs for the treatment of cancer or chronic conditions	Covered - Up to £330,000 per lifetime, for in-patient and out-patient treatment. Up to one course of treatment per condition, per lifetime.	Covered - Up to £330,000 per lifetime, for in-patient and out-patient treatment. Up to one course of treatment per condition, per lifetime.	Covered - Up to £330,000 per lifetime, for in-patient and out-patient treatment. Up to one course of treatment per condition, per lifetime.
MRI, CT and PET Scans	Full Refund	Full Refund	Full Refund
Kidney dialysis	In-patient - Full refund up to six weeks. Day-patient / Out-patient - up to £40,000	In-patient - Full refund up to six weeks. Day-patient / Out-patient - up to £40,000	Full Refund
Organ Transplantation Surgery	Up to £150,000	Up to £200,000	Up to £300,000
Rehabilitation Care	Up to £100,000 lifetime limit	Up to £100,000 lifetime limit	Up to £100,000 lifetime limit
HIV and AIDS treatment	Up to £20,000	Up to £20,000	Up to £20,000
Dental Treatment following an Accident	Full Refund	Full Refund	Full Refund
Dental Treatment	Not Covered	Not Covered	Up to £1,000 20% co-insurance
Palliative Care	Included in all benefits and limits shown on your insurance certificate	Included in all benefits and limits shown on your insurance certificate	Included in all benefits and limits shown on your insurance certificate

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	Securus Essentialcare	Securus Extensivecare	Securus Ultracare
Out-patient Services: › General Practitioner fees › X-rays, Diagnostic and Pathology tests › Physiotherapy › Specialist and Consultants fees › Complementary Therapies › Prescription Drugs - including HRT › Vaccinations › Treatment of chronic conditions	Up to £750 for post hospital out-patient treatment up to 90 days	Up to £3,000	Full Refund
Maternity Care Routine pregnancy Complicated pregnancy	Not Covered Not Covered	Not Covered Not Covered	Up to £8,000 Up to £16,000 A ten month waiting period applies
Newborn Care	Not Covered	Not Covered	Up to £70,000
IVF (in vitro fertilisation)	Not Covered	Not Covered	Up to £2,500 per cycle, 3 cycles per lifetime. 50% copay applies. 2 year waiting period applies from the date IVF is included on your plan.
Wellness Benefit	Not Covered	Not Covered	Up to £500 every year A one year waiting period applies
Out of geographic area cover for emergency treatment	Up to a maximum aggregate period of 30 days in one certificate period	Up to a maximum aggregate period of 30 days in one certificate period	Up to a maximum aggregate period of 30 days in one certificate period
In-patient psychiatric	Up to a maximum of 30 days per certificate period	Up to a maximum of 30 days per certificate period	Up to a maximum of 30 days per certificate period
Mobility aids	Up to £500	Up to £500	Up to £500
Optical - eye examination	Not Covered	Not Covered	One examination per policy period
Optical - glasses/frames/lenses	Not Covered	Not Covered	Up to £120

All benefit limits are shown in GBP. Please refer to the Membership Guide for a detailed description of the above Benefits.

The following excesses are available. Any excess applying to your policy will be shown on your insurance certificate.

Essentialcare
- Nil excess
- £1,000 excess ($1,500) per person, per policy period - 20% discount
- £2,000 excess ($3,000) per person, per policy period - 30% discount
- £5,000 excess ($7,500) per person, per policy period - 40% discount

Extensivecare and Ultracare
- Nil excess
- £25 excess ($37.50) per person, per medical condition on outpatient services - 5% discount
- £1,000 excess ($1,500) per person, per policy period - 20% discount
- £2,000 excess ($3,000) per person, per policy period - 30% discount
- £5,000 excess ($7,500) per person, per policy period - 40% discount

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