

Individual and Small Group Plan Benefits

Benefits for policies that renew between 1 Jan 2025 and 31 Dec 2025

| The following Benefits are covered up to a maximum Aggregate Limit per Insured Person per Year of: | | Securus Essentialcare | Securus Extensivecare | Securus Ultracare |
|---|--|--|--|--|
| | | £1,000,000 | £2,000,000 | £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 |
| Newborn Care | | Not Covered | Not Covered | Up to £70,000 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 |

| | Securus Essentialcare | Securus Extensiveware | 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 Normal 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 |
| 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 £100 |

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

Extensiveware 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