



Individual and Small Group Plan Benefits

Benefits for policies that renew between 1 July 2021 and 31 Dec 2021

| The following Benefits are covered up to a maximum Aggregate Limit of £1,000,000 per Insured Person per Year | Securus Essentialcare | Securus Extensivework | Securus Ultracare |
|--|---|---|---|
| Hospital Services: <ul style="list-style-type: none"> › 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 |
| 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 | Full Refund up to £7,500 | Full Refund up to £7,500 | Full Refund 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 |
| MRI, CT and PET Scans | Full Refund | Full Refund | Full Refund |
| Organ Transplantation Surgery | Up to £100,000 | 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 | Up to £5,000 20% co-insurance | Up to £5,000 20% co-insurance | Up to £5,000 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 |
| Out-patient Services: <ul style="list-style-type: none"> › General Practitioner fees › X-rays, Diagnostic and Pathology tests › Physiotherapy › Specialist and Consultants fees › Complementary Therapies › Prescription Drugs › Vaccinations › Treatment of chronic conditions | Up to £750 for post hospital out-patient treatment up to 90 days | Up to £3,000 £25 excess per claim*† | Full Refund £25 excess per claim*† |
| Maternity Care Normal pregnancy Complicated pregnancy | Not Covered Not Covered | Not Covered Not Covered | Up to £6,000 Up to £12,000 |

| The following Benefits are covered up to a maximum Aggregate Limit of £1,000,000 per Insured Person per Year | Securus Essentialcare | Securus Extensivicare | Securus Ultracare |
|--|---|---|---|
| Wellness Benefit | Not Covered | Not Covered | Up to £500 every 2 years |
| 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.

*Excess applies per policy period per medical condition.

† The excess per claim can be waived by payment of an additional 5% of the quoted annual premium rates.