

Premier, Ideal and Assure

The below benefit table provides a brief description of our salary deduction private medical insurance plans from AXA PPP healthcare.

The following is a summary of the key benefits of Premier, Ideal and Assure.

Benefits	Premier	Ideal	Assure
In-patient and day-patient treatment			
Hospital charges for treatment in a hospital listed in the Directory of Hospitals.	✓	✓	✓
Hospital charges for treatment in any hospital in the United Kingdom.	X	X	X
Consultant/specialist fees.	✓	✓	✓
Diagnostic tests.	✓	✓	✓
Radiotherapy/chemotherapy.	✓	✓	✓
Psychiatric treatment.	✓	✓	X
Out-patient treatment			
Surgical procedures.	✓	✓	✓
Radiotherapy/chemotherapy.	✓	✓	✓
Computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET).	✓	✓	✓
	The benefits detailed below have no annual limit	The benefits detailed below have a combined limit of £900 per year	
Consultations with a consultant/specialist.	✓	✓	X
Diagnostic tests.	✓	✓	X
Physiotherapy and complementary practitioners' charges.	Within the above limit up to a combined maximum of 10 GP referred sessions per year.	Within the above limit up to a combined maximum of 10 GP referred sessions per year.	X
Psychiatric treatment.	✓	✓	X
Additional benefits			
NHS cash benefit of £50 per night up to £2,000 a year.	✓	✓	✓
Day-patient and out-patient NHS radiotherapy and chemotherapy cash benefit of £50 a day up to £2,000 a year.	✓	✓	✓
Parent accommodation for one parent to stay with a child under 11 covered by the policy.	✓	✓	✓
Private ambulance.	✓	✓	✓
Hospital-at-home – the cost of a nurse to administer intravenous chemotherapy for the treatment of cancer or intravenous antibiotics at home.	✓	✓	✓

Please note that your policy will not cover you for medical conditions that existed, or you had symptoms of, before joining, however these conditions may be covered in the future if you have 2 consecutive years without symptoms, treatment, advice or medication after joining. Your policy will also not cover you for ongoing, recurrent or long-term treatment of long-term illnesses, general dental procedures, routine pregnancy and childbirth or complications of pregnancy and childbirth (except for a small number of specified conditions), in-patient or day-patient treatment or MRI, CT or PET scans not received in a hospital or scanning centre listed in the Directory of Hospitals and treatment of injuries sustained from playing professional sports. We pay most fees in full, but will only pay up to the average level if the person treating has previously charged fees outside the range that is usual for the treatment provided.



PPP HEALTHCARE

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