

BENEFITS	ESSENTIAL	CLASSIC	GOLD
ANNUAL OVERALL MAXIMUM	£500,000, US\$900,000, €750,000	£750,000, US\$1,200,000, €1,000,000	£1,000,000, US\$1,600,000, €1,500,000
OUT-PATIENT CHARGES			
Consultants' fees for consultations	Not covered	up to £3,000, US\$4,800, €4,500 each year	up to £3,000, US\$4,800, €4,500 each year
Pathology, X-rays and diagnostic tests			
Costs for treatment by therapists and complementary medicine practitioners			
Consultants' fees and psychologists' fees for psychiatric treatment (after two years membership)			
Out-patient surgical operations	Full refund	Full refund	Full refund
MRI, CT and PET scans	Full refund	Full refund	Full refund
Cancer tests, drugs and consultants' fees for oncology	Full refund	Full refund	Full refund
IN-PATIENT CHARGES			
Hospital accommodation, nursing care, drugs and dressings	Full refund	Full refund	Full refund
Surgeons', anaesthetists' and physicians' fees	Full refund	Full refund	Full refund
Theatre charges and intensive care	Full refund	Full refund	Full refund
Pathology, X-rays, MRI, CT and PET scans, diagnostic tests and physiotherapy	Full refund	Full refund	Full refund
Cancer tests, drugs and consultants' fees for oncology	Full refund	Full refund	Full refund
Parent accommodation (staying with a child under 18)	Full refund	Full refund	Full refund
Psychiatric treatment (after two years membership)	Full refund	Full refund	Full refund
OTHER BENEFITS			
Emergency local road ambulance related to day-case or in-patient treatment	Full refund	Full refund	Full refund
Family doctor treatment and prescribed drugs and dressings each year, up to	Not covered	Not covered	£600, US\$960, €900
Routine maternity, each year up to (available after 10 months membership)	Not covered	£2,000, US\$3,600, €3,000	£4,000, US\$7,200, €6,000
Emergency dental treatment, each year, up to	Not covered	Not covered	£400, US\$700, €600
Home nursing	£100, US\$160, €150 per night up to a maximum of 10 nights	£100, US\$160, €150 per night up to a maximum of 20 nights	£100, US\$160, €150 per night up to a maximum of 30 nights
Cash benefit	£75, US\$120, €110 per night up to a maximum of 20 nights	£75, US\$120, €110 per night up to a maximum of 20 nights	£75, US\$120, €110 per night up to a maximum of 20 nights
OPTIONAL ASSISTANCE COVER	Full refund	Full refund	Full refund

You can get full details of the rules and benefits of the scheme, including the general terms and conditions, exclusions and benefit limits - call us for a copy.

Optional travel insurance Our travel supplement gives you cover against loss of luggage, cancelled trips, personal accident, legal costs, personal liability and loss of money or traveller's cheques. This doesn't duplicate the medical cover you already have under the Lifeline scheme.