

Choices Health Cash Plan

Monthly premiums payable by direct debit

Age Bands	Budget plan		Core plan		Value plan		Bonus plan		Premier plan	
	Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
17 – 34	£5.16	£9.84	£7.93	£15.08	£11.14	£21.10	£16.16	£31.37	£28.21	£48.53
35 – 44	£5.63	£10.70	£9.06	£17.25	£12.91	£24.48	£18.59	£36.05	£32.41	£55.77
45 – 54	£6.11	£11.53	£10.23	£19.46	£14.56	£27.69	£21.10	£40.82	£36.96	£63.44
55 – 64	£6.50	£12.35	£11.48	£21.75	£16.34	£31.07	£23.66	£45.59	£41.30	£70.98
65 – 74	£6.93	£13.09	£12.65	£23.96	£18.03	£34.15	£26.04	£50.01	£45.46	£78.13
75 and over	£7.76	£14.69	£14.47	£27.47	£20.63	£39.09	£29.86	£57.20	£52.00	£89.74

Individual policies cover the policyholder only. Family policies cover the policyholder, partner and children. The age bands above are based on the age of the older adult to be insured.

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Benefits

		Budget plan		Core plan		Value plan		Bonus plan		Premier plan	
		Individual	Family	Individual	Family	Individual	Family	Individual	Family	Individual	Family
		Maximum benefit per benefit year									
Benefits payable at % reimbursement		75%		100%							
Dental	up to	£50		£70		£100		£130		£200	
Benefits payable at % reimbursement		75%									
Optical	up to	£50		£70		£100		£130		£200	
Benefits payable at % reimbursement		50%						75%			
Health consultation	up to	£100		£100		£125		£150		£225	
Health screening	up to	-		£32		£40		£48		£75	
Therapies (combined maximum benefit)	up to	£150		£250		£375		£500		£750	
Hearing aids	up to	-		£250		£375		£500		£750	
Hospital in-patient	per night	-		£12	£12*	£14	£14*	£16	£16*	£25	£25*
Hospital parental stay (family policies only – adult benefit)	per night	-		-	£12	-	£14	-	£16	-	£25
Recuperation	lump sum	-		£100	£100*	£125	£125*	£150	£150*	£225	£225*
Hospital day-case surgery	per event	-		£12	£12*	£14	£14*	£16	£16*	£25	£25*
Maternity/Paternity (adult benefit only)	per child	£75	£150	£100	£200	£125	£250	£150	£300	£225	£450
Personal accident (adult benefit only)	up to	£20,000		£40,000		£60,000		£80,000		£120,000	
Telephone helpline (adult benefit only)		24 hour, 365 days a year telephone helpline Counselling – caring, practical help in areas related to stress, debt, crisis and addiction. Legal and financial information on any private matter relating to UK law, including relationships, tax, employment and welfare benefits									
GP helpline and Online consultation service		24 hours a day, 7 days a week, providing telephone access to medical advice from qualified GPs. This also includes access to online webcam consultations available Monday - Friday, 8.30am to 6.30pm. (excluding Bank Holidays)									
Private Prescription service		Enables its doctors to issue private prescriptions and send them directly to a registered pharmacy for despatch to a patient									
Network Benefits (adult benefit only)		Network Benefits is an internet based benefits discount site with discounts and savings at over 100 top high street names									

Where benefit is provided for children, the maximum amount is shared among all children insured under the policy. Monthly Premiums include Insurance Premium Tax. *Benefit for Children is payable at half the amount indicated.