

THE PG MUTUAL MEDICAL CARE PLAN

DESCRIPTION OF BENEFITS

EFFECTIVE 1 JULY 2018

This leaflet should be read in conjunction with the full terms and conditions overleaf. The maximum benefit payable for each person named on the Membership Certificate for acute surgical or acute medical conditions, in each subscription year, is £250,000.

IN-HOSPITAL TREATMENT

	£
ACCOMMODATION CHARGES IN A HOSPITAL ON OUR HOSPITAL LIST	Full refund
WARD NURSING CHARGES FOR EACH STAY IN HOSPITAL	Full refund
NHS TREATMENT For the duration of medical treatment carried out solely as a National Health patient in a public ward of an NHS hospital.	200 a night for up to 30 nights a year
SURGICAL CHARGES FOR EACH STAY IN HOSPITAL Surgeons' and Anaesthetists' Combined Fees including aftercare.	
Major Plus Operation	up to 1625
Major Operation	up to 1145
Intermediate Operation	up to 765
Minor Operation	up to 435
Additional Benefit for an operation requiring specialised operative techniques	up to 2100
THEATRE FEES, CONSUMABLES, DRUGS AND SURGICAL DRESSINGS FOR EACH STAY IN HOSPITAL	
Major Plus Operation	up to 2500
Major Operation	up to 1575
Intermediate Operation	up to 1030
Minor Operation	up to 745
Additional Benefit for an operation requiring specialised operative techniques	up to 2725
PATHOLOGY, INVESTIGATIONS & PHYSIOTHERAPY	
When charged individually by the hospital	up to 1100
When charged as part of a package price	up to 500
WARD DRUGS & CONSUMABLES FOR EACH STAY IN HOSPITAL	
When charged separately for in-hospital treatment.	Full refund
PROSTHESES FOR EACH STAY IN HOSPITAL	
Prostheses payable in accordance with the operation.	
Major Plus Operation	up to 3000
Major Operation	up to 1260
Intermediate Operation	up to 745
Minor Operation	up to 455
Additional Benefit for an operation requiring specialised operative techniques	up to 1350
PHYSICIAN FEES FOR NON SURGICAL STAYS IN HOSPITAL	
First 3 days	up to 120 for each day
After 3 days	up to 60 for each day
INTENSIVE CARE / HIGH DEPENDENCY Benefit is payable for medical treatment in an intensive care or high dependency unit.	each year up to 2175

PERSONAL ACCIDENT BENEFITS

	£
PERSONAL ACCIDENTAL DEATH BENEFIT	5000
PERSONAL ACCIDENT DISABILITY COVER	1000

OUTPATIENT BENEFITS

	£
OUTPATIENT BENEFITS Consultations/Physiotherapy or Complementary Medicine	each year up to 475
Investigations, Pathology, X-Rays, Scans	each year up to 1275

OTHER ADDITIONAL BENEFITS

	£
RADIOTHERAPY/CHEMOTHERAPY A grant is given towards treatment.	each year up to 800
PARENT/GUARDIAN ACCOMPANYING A CHILD For a child under 16 years of age, HMCA will pay the accommodation charge for one parent for a period not exceeding 20 days a year.	each day up to 300
HOME-NURSING Following treatment at a private hospital, or treatment arranged on a private basis at an NHS hospital for a qualified nurse for medical reasons.	each year up to 3600
PRIVATE AMBULANCE For transport by a private ambulance to or from a hospital for medical reasons.	each year up to 350
MATERNITY GRANT When both parents have been members for a year.	for each birth 800
LONG-TERM ILLNESS GRANT Long-Term conditions which are not covered are those that are recurrent, persistent or incurable. After enrolment, a member receiving treatment that ceases to be short-term qualifies for a grant. This benefit can be given at the discretion of HMCA.	up to 1000

DENTAL & OVERSEAS BENEFITS

DENTAL TREATMENT Benefit is payable only where specialist in-hospital and day-case treatment is necessary.	
OVERSEAS COVER Cover continues when you travel abroad on holiday or business for a period not exceeding 6 months. Excluded are general practitioners' services and hotel expenses. Before travelling obtain form EHIC from the Post Office or telephone 0845 606 2030 for reciprocal arrangements in EEA countries.	Benefits as for the U.K.

FREE MEDICAL INFORMATION HELPLINE SERVICE

This service is provided free of charge to all HMCA Medical Care Plan members. It is operated by qualified medical staff, counsellors and health advisers and provides non-diagnostic advice on medical matters irrespective of whether you are making a claim for medical treatment. Advice can be sought by members on behalf of themselves and their immediate family even if the latter are not members.