

THE PG MUTUAL MEDICAL STARTER PLAN

DESCRIPTION OF BENEFITS AND LEVELS OF COVER

EFFECTIVE 1 JULY 2017

This leaflet should be read in conjunction with the rules. 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

FOR OVERNIGHT OR LONGER STAYS ONLY	£
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.	100 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 1525
Major Operation	up to 1100
Intermediate Operation	up to 735
Minor Operation	up to 420
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 2280
Major Operation	up to 1515
Intermediate Operation	up to 990
Minor Operation	up to 715
Additional Benefit for an operation requiring specialised operative techniques	up to 2725
PATHOLOGY, INVESTIGATIONS & PHYSIOTHERAPY	
When charged individually by the hospital	up to 1000
When charged as part of a package price	up to 500

IN-HOSPITAL TREATMENT

FOR OVERNIGHT OR LONGER STAYS ONLY	£
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 2700
Major Operation	up to 1210
Intermediate Operation	up to 715
Minor Operation	up to 440
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

PERSONAL ACCIDENT BENEFITS

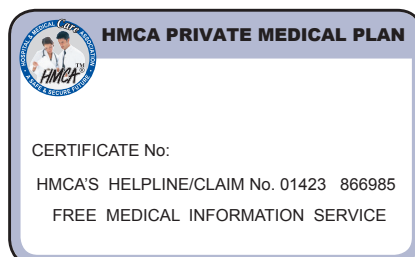
	£
PERSONAL ACCIDENTAL DEATH BENEFIT	500
PERSONAL ACCIDENT DISABILITY COVER	250

OUTPATIENT & ADDITIONAL BENEFITS

	£
RADIOTHERAPY/CHEMOTHERAPY	each year up to 800
A grant is given towards treatment.	
INITIAL CONSULTATION	up to 250
You will be covered for an initial specialist's consultation which results in treatment requiring an overnight or longer stay in hospital.	

FREE MEDICAL INFORMATION HELPLINE SERVICE

This service is provided free of charge to all Medical Starter 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.



A few examples of actual calls received are:-

- Drugs and medication information on hypertension
- Gynaecology advice on ovulation
- Neurology advice on headaches and head injury
- Surgery advice on prostatectomy and hip replacement
- Cardiology advice on pericarditis, hypertension and cholesterol
- Digestive System advice on cholesterol, gallstones and irritable bowel syndrome
- Counselling Helpline; Stress, Anxiety, Depression, Bereavement