

# THE PG MUTUAL MEDICAL STARTER 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

<b>FOR OVERNIGHT OR LONGER STAYS ONLY</b>	£
<b>ACCOMMODATION CHARGES IN A HOSPITAL ON OUR HOSPITAL LIST</b>	Full refund
<b>WARD NURSING CHARGES FOR EACH STAY IN HOSPITAL</b>	Full refund
<b>NHS TREATMENT</b>	
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
<b>SURGICAL CHARGES FOR EACH STAY IN HOSPITAL</b>	
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

<b>THEATRE FEES, CONSUMABLES, DRUGS AND SURGICAL DRESSINGS FOR EACH STAY IN HOSPITAL</b>	£
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

<b>PATHOLOGY, INVESTIGATIONS &amp; PHYSIOTHERAPY</b>	£
When charged individually by the hospital	up to 1100
When charged as part of a package price	up to 500

### IN-HOSPITAL TREATMENT

<b>FOR OVERNIGHT OR LONGER STAYS ONLY</b>	£
<b>WARD DRUGS &amp; CONSUMABLES FOR EACH STAY IN HOSPITAL</b>	
When charged separately for in-hospital treatment.	Full refund
<b>PROSTHESES FOR EACH STAY IN HOSPITAL</b>	
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
<b>PHYSICIAN FEES FOR NON SURGICAL STAYS IN HOSPITAL</b>	
First 3 days	up to 120 for each day
After 3 days	up to 60 for each day

### PERSONAL ACCIDENT BENEFITS

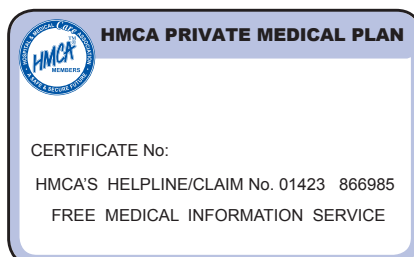
	£
<b>PERSONAL ACCIDENTAL DEATH BENEFIT</b>	500
<b>PERSONAL ACCIDENT DISABILITY COVER</b>	250

### OUTPATIENT & ADDITIONAL BENEFITS

	£
<b>RADIOTHERAPY/CHEMOTHERAPY</b>	each year up to 800
A grant is given towards treatment.	
<b>INITIAL CONSULTATION</b>	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