

THE PG MUTUAL MEDICAL CARE PLAN

DESCRIPTION OF BENEFITS

EFFECTIVE 1 JULY 2020

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

	£
FOR OVERNIGHT OR LONGER STAYS	
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

DAY CASE & OUTPATIENT BENEFITS

	£	£2500
SPECIALIST SERVICES COMBINED OVERALL ANNUAL LIMIT		
Consultations/Physiotherapy or Complementary Medicine	up to 475	
Investigations, Pathology, X-Rays, Scans	up to 1275	
Day Case Surgery	up to 2500	
Within this benefit the annual overall maximum cannot exceed £2500		

OTHER ADDITIONAL BENEFITS

	£
RADIOTHERAPY/CHEMOTHERAPY	each year up to 800
A grant is given towards treatment.	
PARENT/GUARDIAN ACCOMPANYING A CHILD	each day up to 300
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.	
HOME-NURSING	each year up to 3600
Following treatment at a private hospital, or treatment arranged on a private basis at an NHS hospital for a qualified nurse for medical reasons.	
PRIVATE AMBULANCE	each year up to 350
For transport by a private ambulance to or from a hospital for medical reasons.	
MATERNITY GRANT	for each birth 800
When both parents have been members for a year.	
LONG-TERM ILLNESS GRANT	up to 1000
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.	

DENTAL & OVERSEAS BENEFITS

DENTAL TREATMENT	
Benefit is payable only where specialist in-hospital and day-case treatment is necessary.	
OVERSEAS COVER	Benefits as for the U.K.
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 by telephone 0300 330 1350 or online at www.ehic.org.uk	