

THE PG MUTUAL MEDICAL STARTER 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 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 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

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 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

PERSONAL ACCIDENT BENEFITS

	£
PERSONAL ACCIDENTAL DEATH BENEFIT	500
PERSONAL ACCIDENT DISABILITY COVER	250

OUTPATIENT & ADDITIONAL BENEFITS

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