

PG MUTUAL MEDICAL PLANS COMPARISON CHART

IN-HOSPITAL TREATMENT

		CARE	STARTER
ACCOMMODATION CHARGES IN A HOSPITAL ON OUR HOSPITAL LIST	Full refund	✓	✓
WARD NURSING CHARGES FOR EACH STAY IN HOSPITAL		✓	✓
NHS TREATMENT For the duration of medical treatment carried out solely as a National Health patient in a public ward of an NHS hospital.	Full refund	£200 a night for up to 30 nights a year	£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 Major Operation Intermediate Operation Minor Operation Additional Benefit for an operation requiring specialised operative techniques	up to £1625 up to £1145 up to £765 up to £435 up to £2100	✓ ✓ ✓ ✓ ✓	✓ ✓ ✓ ✓ ✓
THEATRE FEES, CONSUMABLES, DRUGS AND SURGICAL DRESSINGS FOR EACH STAY IN HOSPITAL Major Plus Operation Major Operation Intermediate Operation Minor Operation Additional Benefit for an operation requiring specialised operative techniques	up to £2500 up to £1575 up to £1030 up to £745 up to £2725	✓ ✓ ✓ ✓ ✓	✓ ✓ ✓ ✓ ✓
PATHOLOGY, INVESTIGATIONS & PHYSIOTHERAPY When charged individually by the hospital When charged as part of a package price	up to £1100 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 Major Operation Intermediate Operation Minor Operation Additional Benefit for an operation requiring specialised operative techniques	up to £3000 up to £1260 up to £745 up to £455 up to £1350	✓ ✓ ✓ ✓ ✓	✓ ✓ ✓ ✓ ✓
PHYSICIAN FEES FOR NON SURGICAL STAYS IN HOSPITAL First 3 days After 3 days	up to £120 for each day 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	✓	X
PERSONAL ACCIDENT CASH PLAN Benefit is payable if you die as a result of an accident Benefit is payable for loss of sight in one or both eyes, loss of one or more limbs, or permanent disablement, as a result of an accident		£5000 £1000	£500 £250

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ADDITIONAL BENEFITS

		CARE	STARTER
DENTAL TREATMENT		✓	X
OVERSEAS COVER		✓	X
SPECIALIST SERVICES COMBINED - OVERALL ANNUAL LIMIT	£2500	✓	X
Consultations/Physiotherapy or Complimentary Medicine	up to £475	✓	X
Investigations, Pathology, X-Rays, Scans	up to £1275	✓	X
Day Case Surgery	up to £2500	✓	X
INITIAL CONSULTATION - £250*	* If it results in overnight stay	X	✓
RADIOTHERAPY/CHEMOTHERAPY	up to £800	✓	✓
PARENT/GUARDIAN ACCOMPANYING A CHILD	up to £300	✓	X
HOME-NURSING	up to £3600	✓	X
PRIVATE AMBULANCE	up to £350	✓	X
MATERNITY GRANT	up to £800	✓	X
LONG-TERM ILLNESS GRANT	up to £1000	✓	X