

Benefits at a glance

Benefits	Benefit Entitlement per Benefit Year
1 Dental	up to £52
2 Optical	up to £47
3 Hospital in-patient	£17.50 a night
4 Hospital parental stay	£10 a night
5 Hospital mental health	£17.50 a night
6 Worldwide emergency cover	as per benefits 3 to 5
7 Hospital day-patient surgery	£17.50 each admission
8 Recuperation Grant	£60
9 Physiotherapy, Osteopathy, Chiropractic, Acupuncture	up to £150
10 Chiropody	up to £48
11 Homoeopathy	up to £48
12 Occupational therapy and dietician	up to £48
13 Consultation	up to £105
14 Maternity	£100 per new birth
15 Adoption	£100 per adoption
16 Infertility (diagnostics)	up to £50
17 Audiology	up to £45
18 Surgical appliances	up to £45
19 Home help	up to £163
20 Personal Accident*	Up to £12,000
21 Helpline	

Cover is provided by Saint John's Insurance Limited.

*The personal accident cover is provided by a third party insurer, details available on request. Membership is subject to acceptance by Saint John's Hospital Cashplan. We pay 50% of your charges up to the benefit limit for benefits 1, 2, 9, 10, 11, 12, 13, 16, 17, 18,19. Terms and conditions apply (including exclusions, qualifying periods and benefit limits). Dependants will only be covered where the level of cover is appropriate. Subscriptions may increase from time to time.