



Santé by Groupama Healthcare

Benefits Table for Members

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Please note

1. For a full explanation of **your** cover, **you** must read this **benefits table**, **your** membership certificate, **policy booklet** and **hospital list** as one document.
2. All **treatment** must be received in the **United Kingdom** and be given by or under the control of a **Specialist** upon referral by the **insured person's GP** unless the benefit specifically allows otherwise.
3. All benefit limits apply per **insured person**, per **period of insurance**.
4. Words highlighted in bold type are defined in your **policy booklet**.

Section 1

The cover	Limits
<p>Benefit A – Specialist fees The fees charged for inpatient and daypatient treatment by:</p> <ul style="list-style-type: none"> • surgeons and anaesthetists • physicians • and other Specialists 	<p>Full refund in accordance with our schedule of procedures</p>
<p>Benefit B – Hospital charges When you use a hospital shown on our hospital list within your level of cover as shown on your membership certificate:</p> <ul style="list-style-type: none"> • accommodation, meals and nursing fees • operating theatre • drugs and dressings used in the hospital • implanted prosthesis used as an integral part of the treatment • intensive care • diagnostic tests • specific treatments such as radiotherapy, chemotherapy and physiotherapy • accommodation for a parent accompanying a child aged 16 years or under • personal expenses <p>If you use a hospital not shown on our hospital list or you occupy a bed with a higher level of cover than that shown on your membership certificate.</p>	<p>Full refund</p> <p>£5 per night up to £30 per stay</p> <p>50% of all eligible hospital charges</p>

Section 2

The cover	Limits
<p>Benefit H – Psychiatric treatment Treatment given by or under the control of a psychiatric Specialist:</p> <ul style="list-style-type: none"> • inpatient and daypatient treatment • outpatient treatment 	<p>Up to 28 days Up to £1,000</p>
<p>Benefit I – Maternity treatment Treatment of the obstetric conditions listed below:</p> <ul style="list-style-type: none"> • ectopic pregnancy • hydatidiform mole • miscarriage • still birth • post partum haemorrhage • retained placental membrane 	<p>As per Benefits A to F</p>
<p>Benefit J – Oral-surgical treatment Charges made in respect of the oral-surgical procedures listed below:</p> <ul style="list-style-type: none"> • surgical removal of impacted or buried teeth • surgical removal of complicated buried roots • replantation of existing teeth after trauma • an apicectomy (excision of the root of a tooth) 	<p>As per Benefits A to F</p>
<p>Benefit K – Accidental dental injury</p> <ul style="list-style-type: none"> • Charges made by a dentist or an oral maxillofacial Specialist following an accidental dental injury. <p>All claims must be pre-notified in advance of treatment as monetary limits apply to individual treatments.</p>	<p>Up to £10,000</p>

Section 3

The cover	Limits
<p>Benefit L – NHS cash benefit (extended)</p> <ul style="list-style-type: none"> • A cash benefit payable for each night spent, as an NHS patient, in an NHS hospital. 	<p>£300 per night (unlimited nights)</p>
<p>Benefit M – Maternity cash benefit</p> <ul style="list-style-type: none"> • A cash benefit payable in respect of each child born. 	<p>£250 per child</p>
<p>Benefit N – Follow-up consultations</p> <ul style="list-style-type: none"> • The monitoring of chronic conditions by a Specialist. 	<p>Up to £150</p>
<p>Benefit O – GP charges The fees charged by a GP in respect of:</p> <ul style="list-style-type: none"> • consultations and minor surgery • completion of claim forms and medical reports 	<p>Up to £150 Up to £25 per item</p>

Medical add-ons

The cover	Limits																				
<p>Benefit P – Routine dental treatment</p> <ul style="list-style-type: none"> • We will reimburse 75% of the fees charged by your dentist in respect of routine dental consultations, investigations (including x-rays), basic preventative treatment and the services of a hygienist. • We will reimburse 75% of the cost of the fees charged by your dentist for the specific treatments listed below, but will not pay any more than the monetary limit shown for each treatment: <table border="1" data-bbox="96 400 788 820"> <thead> <tr> <th>Dental treatment</th> <th>Limits</th> </tr> </thead> <tbody> <tr> <td>Extractions</td> <td>Up to £50</td> </tr> <tr> <td>Fillings</td> <td>Up to £40</td> </tr> <tr> <td>Root canal treatment</td> <td>Up to £60</td> </tr> <tr> <td>Anaesthetics:</td> <td></td> </tr> <tr> <td>• relative analgesia/nitrous oxide</td> <td>Up to £30</td> </tr> <tr> <td>• general anaesthetic</td> <td>Up to £60</td> </tr> <tr> <td>Inlays (including all laboratory costs)</td> <td>Up to £200</td> </tr> <tr> <td>Crown and bridge work (including all laboratory costs)</td> <td>Up to £300</td> </tr> <tr> <td>Dentures (including all laboratory costs)</td> <td>Up to £300</td> </tr> </tbody> </table> <p>There is an overall maximum limit of £1,000 for all routine dental treatment charges paid under this benefit.</p> <p>Important information regarding this cover</p> <p>All insured persons must maintain a reasonable minimum standard of dental health which includes annual check-ups with their dentist otherwise we may not pay their claim for dental treatment. We will not pay for any treatment that was identified, planned or had commenced before the start of this cover under your policy.</p> <p>This means that we will only pay benefit if:</p> <ul style="list-style-type: none"> • the insured person has undergone a dental check-up in the 12 months prior to contacting us to make a claim under this cover; and • all treatment identified at that check-up as being required has been completed. 	Dental treatment	Limits	Extractions	Up to £50	Fillings	Up to £40	Root canal treatment	Up to £60	Anaesthetics:		• relative analgesia/nitrous oxide	Up to £30	• general anaesthetic	Up to £60	Inlays (including all laboratory costs)	Up to £200	Crown and bridge work (including all laboratory costs)	Up to £300	Dentures (including all laboratory costs)	Up to £300	<p>£1,000</p>
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The cover	Limits
<p>Benefit Q – Routine optical treatment</p> <ul style="list-style-type: none"> • Routine optical consultations and eye-tests • Prescription spectacles and contact lenses <p>We will only provide benefit towards spectacles and contact lenses if, following an eye test, the ophthalmic practitioner has diagnosed a deterioration in your eyesight to the extent that a new prescription is required in order to adequately correct your eyesight.</p>	<p>75% of costs up to a maximum of £250</p>

Non-medical add-ons

The cover	Limits
<p>Benefit R – Advice and counselling helpline (extended) The service provided by the standard advice and counselling helpline is extended to include 24-hour access and face to face counselling.</p> <p>Referrals for face to face counselling will only be made once per calendar year and are limited to:</p> <ul style="list-style-type: none"> • Confidante • Confidante Plus 	<p>4 sessions 6 sessions</p>

The cover	Limits																														
<p>Benefit S – International business travel Reasonable expenses incurred whilst the member is travelling outside the United Kingdom when required by the policyholder to do so for business purposes only.</p> <table border="1" data-bbox="69 695 813 1267"> <thead> <tr> <th data-bbox="69 695 649 737">Benefit</th> <th data-bbox="649 695 813 737">Limits</th> </tr> </thead> <tbody> <tr> <td data-bbox="69 737 649 778">Medical expenses and repatriation *</td> <td data-bbox="649 737 813 778">£5 million</td> </tr> <tr> <td data-bbox="69 778 649 820">Personal accident</td> <td data-bbox="649 778 813 820">£20,000</td> </tr> <tr> <td data-bbox="69 820 649 861">Personal liability</td> <td data-bbox="649 820 813 861">£2 million</td> </tr> <tr> <td data-bbox="69 861 649 903">Hospital cash benefit</td> <td data-bbox="649 861 813 903">£2,500</td> </tr> <tr> <td data-bbox="69 903 649 944">Missed departure</td> <td data-bbox="649 903 813 944">£1,000</td> </tr> <tr> <td data-bbox="69 944 649 986">Cancellation *</td> <td data-bbox="649 944 813 986">£3,000</td> </tr> <tr> <td data-bbox="69 986 649 1027">Luggage delay</td> <td data-bbox="649 986 813 1027">£150</td> </tr> <tr> <td data-bbox="69 1027 649 1069">Delayed departure</td> <td data-bbox="649 1027 813 1069">£100</td> </tr> <tr> <td data-bbox="69 1069 649 1110">Personal luggage *</td> <td data-bbox="649 1069 813 1110">£1,500</td> </tr> <tr> <td data-bbox="69 1110 649 1152">Personal money *</td> <td data-bbox="649 1110 813 1152">£500</td> </tr> <tr> <td data-bbox="69 1152 649 1193">Loss of passport</td> <td data-bbox="649 1152 813 1193">£250</td> </tr> <tr> <td data-bbox="69 1193 649 1235">Business replacement *</td> <td data-bbox="649 1193 813 1235">£2,000</td> </tr> <tr> <td data-bbox="69 1235 649 1276">Business documents *</td> <td data-bbox="649 1235 813 1276">£500</td> </tr> <tr> <td data-bbox="69 1276 649 1318">Business equipment *</td> <td data-bbox="649 1276 813 1318">£1,000</td> </tr> </tbody> </table> <p>Excess The benefits highlighted with an asterisk are subject to an excess.</p> <p>Length of trip Whilst there is no limit to the number of business trips you can make during any one period of insurance, there is a single-trip limit.</p>	Benefit	Limits	Medical expenses and repatriation *	£5 million	Personal accident	£20,000	Personal liability	£2 million	Hospital cash benefit	£2,500	Missed departure	£1,000	Cancellation *	£3,000	Luggage delay	£150	Delayed departure	£100	Personal luggage *	£1,500	Personal money *	£500	Loss of passport	£250	Business replacement *	£2,000	Business documents *	£500	Business equipment *	£1,000	<p>£50 per claim</p> <p>30 days</p>
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Non-medical add-ons (continued)

The cover	Limits
<p>Santé Travel Santé Travel gives an option to upgrade the international business travel to include leisure trips and winter sports.</p> <p>Cover can also be extended to include your dependants if they are already covered under your medical insurance policy.</p> <p>If you have the Santé Travel cover under your policy, this will be shown on your membership certificate. A full policy wording is available on request or is available in PDF format on our website at www.groupamahealthcare.co.uk</p>	

The cover	
<p>Benefit T – CityGP</p>	
<p>Unlimited access for the member only to the following GMC clinics:</p>	
<p>Fleet Street Medical Centre 2-3 Salisbury Court London, EC4Y 8AA. Tel: 0207 427 0600 Fax: 0207 427 0609 Email: fleetstreet@genmed.org.uk</p>	<p>Finsbury Healthcare 5 London Wall Buildings Finsbury Circus London, EC2M 5NS. Tel: 0207 448 8480 Fax: 0207 374 8793 Email: finsbury@genmed.org.uk</p>
<p>Tower Hill Medical Centre 10 Lloyds Avenue London, EC3N 3AJ. Tel: 0207 709 7171 Fax: 0207 709 7799 Email: towerhill@genmed.org.uk</p>	<p>Chancery Lane Chancery House 53-64 Chancery Lane London, WC2A 1QS. Tel: 0207 427 0600 Email: fleetstreet@genmed.org.uk</p>
<p>Doctorcall 121 Harley Street London, W1G 6AX Tel: 0844 257 345 Fax: 0207 4869 5562 Email: info@doctorcall.co.uk</p>	

Contact information

Your personal policy number can be found on your membership certificate. When you contact us, please quote your policy number as it helps us immediately validate your eligibility for cover.

The Groupama Healthcare Membership and Claims Helplines are open Monday to Friday from 8am to 6pm (excluding Bank Holidays):

Claims Helpline

Telephone: 0870 444 8291*
Fax: 0870 444 8296
Email: healthclaims@groupama.co.uk

Membership Helpline

Telephone: 0870 444 8292*
Fax: 0870 444 8297
Email: healthmembers@groupama.co.uk

Calls outside these times will be taken by our out-of-hours team. They will take your details and the appropriate department will call you back on the next working day.

Advice and counselling helpline (available 8am to 8pm)

Telephone: 0800 197 2333

Travel Insurance Claims

Telephone: 0870 333 0046

International Medical Rescue (available 24 hours a day)

Telephone: +44 (0) 208 466 4200
Fax: +44 (0) 208 466 4240

All written correspondence, including claims, should be addressed to:

Groupama Healthcare
The Nexus Building, Broadway, Letchworth Garden City, Hertfordshire SG6 3TE.

*Your calls may be recorded and may be monitored

A GROUPAMA
COMPANY



Groupama

Groupama Insurance Company Limited Registered Number 995253
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Authorised and regulated by the Financial Services Authority

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