



Your Gold & Silver Benefits Table

Gold and Silver Benefits Table

Benefit Group	Benefit	Standard Benefit	Gold	Silver	Notes
A Core: Your essential Inpatient, Outpatient and Daypatient costs	1. Accommodation and theatre charges	FULL REFUND	●	●	
	2. IP Consultant/Specialist fees	FULL REFUND	●	●	9
	3. IP/OP Radiotherapy, Chemotherapy, Oncology	FULL REFUND	●	●	9
	4. CAT/MRI/PET scans	FULL REFUND	●	●	9
	5. IP Physiotherapy	FULL REFUND	●	●	
	6. IP Diagnostic Tests	FULL REFUND	●	●	9
	7. OP Consultant fees linked to hospital stay	AVAILABLE	● £1,000	● £600	1, 2 & 9
	8. Out of hospital band contribution	AVAILABLE	●	●	3
B *The Groupama Healthcare Difference*: what makes Us unique	1. Online health & travel information database	AVAILABLE	●	●	
	2. Stress, advice & information helpline	AVAILABLE	●	●	
	3. RN Qualified nurses on claims helpline	AVAILABLE	●	●	
	4. GP payment for completion of claim forms and medical reports	£25 per form/report	●	●	10
	5. Cash payment to help cover death or redundancy of Member	AVAILABLE	● £600	● £400	
	6. Dependant children cover up to the age of 25	AVAILABLE	●	●	11
	7. A choice from over 460 hospitals nationwide	AVAILABLE	●	●	
	8. Eligible invoices paid to members in 7 working days	AVAILABLE	●	●	
C Hospital expenses: additional cover for expenses linked to Inpatient stays	1. NHS hospital cash (except Maternity)	AVAILABLE for 28 days	● £150 per night	● £100 per night	
	2. Hospital accommodation for parental stay	AVAILABLE for 13 weeks	● £80 per night	● £80 per night	4
	3. Private Ambulance	FULL REFUND	●	●	5
	4. Home Nursing	FULL REFUND for 6 weeks	●	●	5 & 7
	5. Outpatient Surgical Appliances	£50 per Inpatient stay	●	●	17
D Consultant expenses: additional cover for Outpatient expenses	1. OP Consultant fees (without need for hospital stay)	FULL REFUND	● £1,000	● £600	1, 2 & 9
	2. OP Diagnostic Tests	FULL REFUND	● £1,000	● £600	1 & 2
	3. OP Psychiatry	FULL REFUND	● £600	● £600	6
E Therapy: cover for a range of additional Outpatient therapies	1. OP Physiotherapy/Podiatry	FULL REFUND	● £1,000	● £600	1, 2 & 8
	2. OP Osteopathy/Chiropractic	FULL REFUND	● £1,000	● £600	1, 2 & 8
	3. OP Acupuncture/Homeopathy	FULL REFUND	● £1,000	● £600	1, 2 & 8
H GP	1. Minor Surgery	FULL REFUND	● £100 per procedure		

I Maternity	1. Abnormalities of Maternity	FULL REFUND after a 10 month Waiting Period	●	●	18
	2. NHS Maternity/Paternity cash	AVAILABLE after a 10 month Waiting Period	● £200 per child		
J International Travel	1. TravelONE – including multi-trips up to 30 days	AVAILABLE	●	●	12
	2. TravelTWO – with multi-trips up to 60 days and winter sports	AVAILABLE	○	○	12
	3. TravelTHREE – with multi-trips up to 180 days, winter sports and a host of extras	AVAILABLE	○	○	
L Preventative	1. Discounted Health Screening at Nuffield Hospitals	AVAILABLE	●	●	13
M Chronic	1. Cover for acute episodes of a Chronic Condition	FULL REFUND	●	●	14
	2. Cover for all types of Cancer	FULL REFUND	●	●	15
	3. Post-care check-ups	FULL REFUND	● £150		16

OP = Outpatient; IP = Inpatient or Daypatient

● = Automatic inclusion ○ = Optional extra

Notes to Benefits Table (For No Claim Discount (NCD) see back page)

- Outpatient Benefits - A7, D1, D2, E1, E2 & E3 are considered as one item for Members with Silver with a combined maximum limit of £600.
- Benefits - A7, D1, D2, E1, E2 & E3 are considered as one item with a combined maximum limit of £1,000 for Gold and £600 for Silver.
- Replaces benefit A1 when admitted to a hospital of a higher band than that selected or one not included in the Hospital Guide, the benefit available is a contribution per night, towards charges related to Inpatient stays. See section 15 in Your Policy Guide for more information.
The maximum contributions are:
Band A £400
Band B £350
Band C £300
- This is only available for private inpatient stays and cannot be claimed in addition to benefit C1. Parents can stay in hospital with an Insured Child as long as the child is under 16 years of age.
- Where medically necessary, as determined by your Consultant or Specialist.
Includes consultations with, and Treatment Provided by, Psychiatrists and Psychologists.
- Supervised and monitored by a specialist, for medical not domestic reasons.
Benefits E1, E2, and E3 have a collective maximum of 12 sessions.
Consultant/Specialist fees, including pre and post operative care – Groupama Healthcare will refund charges providing they are in accordance with the published Groupama Healthcare Schedule of Procedures.
- Costs for medical reports are payable in respect of incepted Members and not in consideration of an application for cover.
11. Dependant Children Cover – B6 this is available whether or not the child is in full-time education.
12. An Excess applies on each claim. For more information, see section 8 in Your Policy Guide.
13. 10% discount.
- Where related to eligible Treatment of an Acute Condition covered by the Policy.
15. Excludes all Palliative Treatment.
16. Post-care Check-ups – M3 for Chronic Conditions following Treatment covered by the Policy.
17. This Benefit is for expenses incurred either during or on discharge from an eligible private Inpatient stay, and is limited to £50 per Inpatient stay. It cannot be claimed in conjunction with any NHS Cash Benefits e.g. C1.
- We will only cover the following complications of pregnancy and childbirth: ectopic pregnancy, hydatidiform mole, miscarriage, stillbirth, post partum haemorrhage or retained placental membranes.

Please note: All Benefit limits are per person per insurance period, unless otherwise stated.

This Benefits Table should be used in conjunction with Your Membership Certificate and Policy Guide. Any capitalised terms are defined in Your Policy Guide.

No Claim Discount (NCD)

How we calculate your No Claim Discount (NCD)

1. All Members were given a 40% NCD at the start of their policy (equivalent to starting at Level 5).
2. At each renewal:
 - a) If there has been a claim during the preceding period of insurance, the NCD is reduced by 3 levels from the renewal date, **for each claim made**
 - b) If there has not been a claim during the preceding period of insurance, the NCD is increased by one level from the renewal date
3. The levels and the associated discounts are as follows:

Level	NCD
0	0%
1	5%
2	10%
3	20%
4	30%
5	40%
6	45%
7	50%
8	55%
4. Level 8 is the highest level of NCD available - once a Member reaches Level 8, their NCD cannot be increased any further.
5. If a claim is made after we have issued renewal terms but before the renewal date, this claim will be taken into account for the **following year's NCD**.

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