



Health

Individual plan comparison table

Please find below a summary of benefits available with these healthcare plans. For full details of what is and isn't covered by these plans, please speak to your intermediary contact.

	Personal Health	Health For You	inSpire Health Plan
Core cover	Each plan offers access to a different list of hospitals and specialists. For more details please speak to your intermediary contact.		
Core Cover – Inpatient/Day patient			
Inpatient or day patient hospital charges (e.g. operating theatre charges, nursing care, drugs and dressings, physiotherapy and surgical appliances used by the specialist during surgery) and diagnostic tests (CT, MRI and PET scans)	Paid in full within ‘Directory of Hospitals’	Paid in full within the ‘Hospital list’	Paid in full within the ‘Specified hospital list’.
Out of directory cash benefit	£50 per night/day (not available if Extended Cover option selected)	Not available	Not available
Hotel accommodation cash benefit – covers towards the costs for one close relative or friend to stay near the to the private hospital where you are receiving treatment covered by your plan	Up to £100 a night up to £500 a year	Up to £100 a night up to £500 a year	Up to £100 a night up to £500 a year
Hospital accommodation for one parent while their child is in hospital – covers the cost of one parent staying in hospital with their child. The child must be covered by your membership and having treatment covered by it	Paid in full	Paid in full	Paid in full
Core Cover – Outpatient cover			
Outpatient surgical procedures	No yearly limit	No yearly limit	No yearly limit
Outpatient CT, MRI and PET scans (specialist referred)	In full within ‘Directory of Hospitals’	Not covered under Core – please see outpatient options on page 2	Not covered under Core – please see outpatient options on page 2
Core Cover – Extra Support			
Online private GP appointments with AXA Doctor at Hand, powered by Doctor Care Anywhere – video or telephone consultations (not available on child only plans)	Included ¹	Included ¹	Included ¹
Ambulance transport – when receiving in/day patient private treatment and it is medically necessary to transport by road to another medical facility	Paid in full	Paid in full	Paid in full
Treatment of medical conditions that arise during pregnancy or childbirth	Covered	Covered	Covered
24/7 health support line – health information and support over the phone from our Health at Hand nurses and counsellors (with midwives and pharmacists available during the day)	✓	✓	✓
Hospital at home for IV antibiotics	Paid in full	Paid in full	Paid in full
Cash benefit for inpatient treatment received free on the NHS, which would’ve been covered by your plan	£50 a night up to £2,000 a year	£50 a night up to £2,000 a year	£50 a night up to £2,000 a year
Oral surgery – specified procedures only, at pre-agreed facility in the plan's hospital list	Paid in full	Paid in full	Paid in full
Surgery to correct prominent ears for children aged 14 and under (pinnaplasty)	One operation	Not available	Not available
Laser treatment for port wine stain on the face for children aged 14 and under	No yearly limit	Not available	Not available
Speech therapy as a result of developmental delay for children aged 14 and under	Up to 6 sessions a year	Not available	Not available

Cancer cover

Subject to your medical history, you can choose either our Comprehensive Cancer Cover or NHS Cancer Support.

Comprehensive Cancer Cover – subject to medical history			
Inpatient, day patient or outpatient treatment to kill cancer cells	✓	✓	✓
Inpatient, day patient or outpatient (post-diagnosis) – consultations with a specialist treating your cancer	No yearly limit	No yearly limit	No yearly limit
Chemotherapy/radiotherapy for pain relief (Palliative care)	No yearly limit	No yearly limit	No yearly limit
Dedicated nurses and case managers	Support over the phone	Support over the phone	Support over the phone
Hospital at home for IV chemotherapy	Paid in full	Paid in full	Paid in full
Hospice donation	£100 a night	£100 a night	£100 a night
Monitoring follow up consultations and reviews of cancer (must remain a member with the same level of cover)	No yearly limit	No yearly limit	No yearly limit

¹ Subject to availability and the Doctor Care Anywhere fair-use policy

continue reading

	Personal Health	Health For You	inSpire Health Plan
Comprehensive Cancer Cover continued			
NHS cash benefit for outpatient and day patient radiotherapy/chemotherapy received free on the NHS – £50 a day up to £2,000 a year	✓	✓	✓
Wigs and head coverings – Up to £400 a year, needed during active treatment	✓	✓	✓
External prostheses – £5,000 a year, needed during active treatment	✓	✓	✓
NHS Cancer Support			
NHS Cancer Support will mean your plan will not cover the treatment of cancer. There is however some cover for a specialist-prescribed, licensed cancer drug which the NHS won't pay for. (We'll pay for you to be given the drug at home or, if this isn't appropriate, at a hospital in your plan's hospital list). Apart from this, you will either receive treatment on the NHS or pay for the costs of treatment yourself.			
Dedicated nurses and case managers	Support over the phone	Support over the phone	Support over the phone
Other options			
Standard outpatient			
Outpatient specialist consultations	Up to 3 a year	Up to 3 a year	Up to 3 a year
Outpatient diagnostic test and practitioner fees (specialist referred)	No yearly limit	No yearly limit	No yearly limit
Outpatient CT, MRI and PET scans (specialist referred)	Not covered under Outpatient – please see Core Cover	Paid in full within the Hospital list	Paid in full within the Specified Hospital list
Full outpatient			
Outpatient specialist consultations, diagnostic tests and practitioner fees (specialist referred)	No yearly limit	No yearly limit	No yearly limit
Outpatient CT, MRI and PETscans (specialist referred)	Not covered under Outpatient – please see Core Cover	Paid in full within the Hospital list	Paid in full within the Specified Hospital List
Therapies			
Outpatient treatment – physiotherapy, osteopathy, chiropractic, and acupuncture – up to an overall maximum of ten sessions in a year when a GP refers you, or when you have physiotherapist treatment through our muscles, bones and joints service (over 18s only). Further sessions (as long as we agree them first) when your specialist refers you	No yearly limit	Up to £500 a year	Up to £500 a year
Mental Health – subject to medical history			
Inpatient and day patient charges	Paid in full in the Directory of Hospitals	Paid in full up to 30 days per year within the Hospital list	Paid in full up to 30 days per year within the Specified Hospital List
Outpatient specialist consultations or psychiatric treatment with a psychologist or cognitive behavioural therapist (under specialist supervision)	No yearly limit	Up to £1,000 a year	Up to £1,000 a year
Out of directory cash benefit	£50 per night/day (only when Extended Cover option not selected)	Not available	Not available
Dentist and Optician Cashback			
Dentist and optician fees – 80% of the costs, up to £400 for dentist fees and £200 for optician fees, and up to £25 per year for an eye test	✓	✓	✓
Extended Cover/Private GP Option			
Fees for treatment at any hospital, day-patient unit or scanning centre in the UK up to the normal daily rates published and charged by the facility	Paid in full	Not available	No option
Extra cover for planned, approved treatment overseas (up to the UK cost)	Covered	Not available	No option
Fees for visits to a private GP	Up to £500 a year	Up to £500 a year	No option
The Guided Option			
Choose from three specialists we've chosen for you, cost of treatment is covered in full. Hospital will depend on specialist chosen. Reduced specialist list means a reduction in subscription	Available	Not available	Not available
Excess			
Optional (£1,000, £2,500 and £5,000 not available with standard outpatient)	£100, £250, £500, £1,000, £2,500, £5,000	£100, £250, £500, £1,000, £2,500, £5,000	£100, £250, £500, £1,000, £2,500, £5,000
Key exclusions: To keep subscription costs down for everyone, there are some things we won't pay for. These include: <ul style="list-style-type: none"> ■ Treatment of medical conditions you had or had symptoms of before you joined (unless you've switched from another plan and have chosen continuing medical exclusions underwriting); ■ Routine pregnancy and childbirth; ■ Treatment of ongoing, recurring and long-term conditions, such as diabetes or asthma (chronic conditions); ■ Cosmetic treatment; ■ There are some specialists whose fees we don't pay in full and some that we do not recognise at all. We recommend you contact us to check before attending any consultations or receiving treatment, to avoid any unexpected costs; ■ If you choose the Guided Option with our Personal Health plan, we will not cover treatment by a specialist that hasn't been chosen by us; ■ Visits to an NHS GP or A&E; ■ Outpatient drugs are not covered. Full details of what we cover, what we don't cover and any limits to our cover can be found in the membership handbooks.			