

Your table of cover

| | Level 1 | Level 2 | Level 3 | Level 4 | Level 5 |
|---|---------|---------|---------|---------|---------|
| Monthly premium for you | £13.43 | £17.51 | £21.65 | £27.38 | £43.91 |
| Monthly premium for you and your partner | £24.80 | £29.39 | £38.18 | £51.66 | £73.36 |
| Cover for up to four of your children under the age of 18 | FREE | | | | |

Premiums include Insurance Premium Tax where applicable

| myWellbeing | Available to all levels of cover |
|---|----------------------------------|
| Speak to a GP Speak to a GP over the phone 24 hours a day, 7 days a week. If the GP privately prescribes you some medication, they can arrange for this to be delivered to you at home or at work | |
| Telephone counselling Speak to a qualified counsellor over the phone 24 hours a day, 7 days a week | |
| Wellbeing and lifestyle guidance Speak to someone over the phone about your wellbeing, legal and financial challenges or relationship issues 24 hours a day, 7 days a week | |

We also have a range of health-related information and services which can be accessed through your online account

| To help keep your eyes and teeth healthy | We pay | Annual limit for each person | | | | |
|---|--|------------------------------|-----------|-----------|-----------|-----------|
| Dental Includes check-ups and treatment, for example fillings, crowns and bridges, hygienist's fees, dentures | 100% of your receipt up to your annual limit | £100 | £120 | £160 | £190 | £280 |
| Dental accident (3 month qualifying period) Treatment to help return your oral health to its pre-accident state | | £100 | £250 | £500 | £750 | £1000 |
| Optical Includes sight tests, prescription glasses and contact lenses | | £100 | £120 | £160 | £190 | £280 |
| To help you feel your best | We pay | Annual limit for each person | | | | |
| Physiotherapy, osteopathy, chiropractic, acupuncture You can use your annual limit for one or all of these treatments | 50% of your receipt up to your annual limit | £295 | £345 | £420 | £520 | £770 |
| Chiropody / podiatry, homeopathy and reflexology Includes treatment and assessments, for example gait analysis, by a chiropodist or podiatrist as well as homeopathy and reflexology | | £100 | £125 | £150 | £200 | £300 |
| To help you find out what's wrong | We pay | Annual limit for each person | | | | |
| Diagnostic consultation Consultant's fees for a diagnostic consultation that is to find or help to find the cause of your symptoms. Includes allergy testing | 50% of your receipt up to your annual limit | £175 | £200 | £260 | £320 | £525 |
| X-rays and scans Consultant referred X-rays and scans (this does not include CT, MRI or PET scans) | | £75 | £90 | £110 | £250 | £370 |
| To help you find out more about your health | We pay | Annual limit for each person | | | | |
| Health assessment Helps towards the costs of a detailed assessment of your health with a nurse, doctor or pharmacist. The benefit is not available to children | 50% of your receipt up to your annual limit | £100 | £125 | £150 | £200 | £300 |
| To help you when you need it most | We pay | Annual limit for each person | | | | |
| Hospital Cash amount when you are admitted to hospital, or staying overnight with your child. Pre-existing conditions are excluded for the first 12 months | For each day / night (max 20 each year) | Adult £28 | Adult £35 | Adult £40 | Adult £60 | Adult £90 |
| | | Child £14 | Child £18 | Child £20 | Child £30 | Child £45 |
| Medical apparel (maximum two items each policy year) Helps towards the costs of items that you need to wear for medical reasons | 50% of your receipt up to your annual limit | £250 | £300 | £400 | £500 | £750 |
| Prescription charges Prescriptions issued by a GP or Dentist | 100% of your receipt up to your annual limit | £8.60 | £17.20 | £25.80 | £34.40 | £43.00 |
| Redundancy premium protection (12 month qualifying period) We will cover the premiums for a maximum of six months in the event the policyholder is made redundant and subsequently unemployed | | ✓ | ✓ | ✓ | ✓ | ✓ |
| To help you when your family grows | | | | | | |
| New child payment (12 month qualifying period) One payment for each child if you or your partner have a baby or adopt | | £175 | £200 | £250 | £325 | £450 |
| Weekly premium for you | | £3.10 | £4.05 | £5.00 | £6.32 | £10.14 |
| Weekly premium for you and your partner | | £5.72 | £6.80 | £8.82 | £11.92 | £16.94 |

The joining age for this policy is from 18 years old up to 79. If anyone on the policy is aged 80 or over, you will not be able to increase the level of cover.

You can find full policy details in the policy documents.

HSLVOL-0717