

Your table of cover

	Level 1	Level 2	Level 3	Level 4
Monthly premium for you	£12.62	£18.87	£25.18	£37.85
Monthly premium for you and your partner	£25.24	£37.74	£50.36	£75.70
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
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Speak to a GP
 Speak to a GP over the phone 24 hours a day, 7 days a week. If the GP feels it's clinically appropriate, they may privately prescribe you some medication. They can arrange for this to be delivered to you at home or at work. You'll be charged for the cost of the medication and the cost of the delivery.

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 you 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	£95	£120	£145	£195
Optical Includes sight tests, prescription glasses and contact lenses		£90	£115	£140	£190
To help you feel your best	We pay	Annual limit for each person			
Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy You can use your annual limit for one or all of these treatments	75% of your receipt up to your annual limit	£50	£100	£150	£200
Chiropody / podiatry Includes treatment and assessments, for example gait analysis, by a chiropodist or podiatrist		-	£50	£100	£150
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	75% of your receipt up to your annual limit	£150	£200	£300	£400
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)	-	£10	£15	£20
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		-	£100	£200	£300

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.

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