



GENERAL & MEDICAL
HEALTHCARE



Personal Healthcare

General & Medical Healthcare specialise in providing quality Private Health Insurance



Choice and Convenience

First Class Claims Service

Your Choice

Quality Care

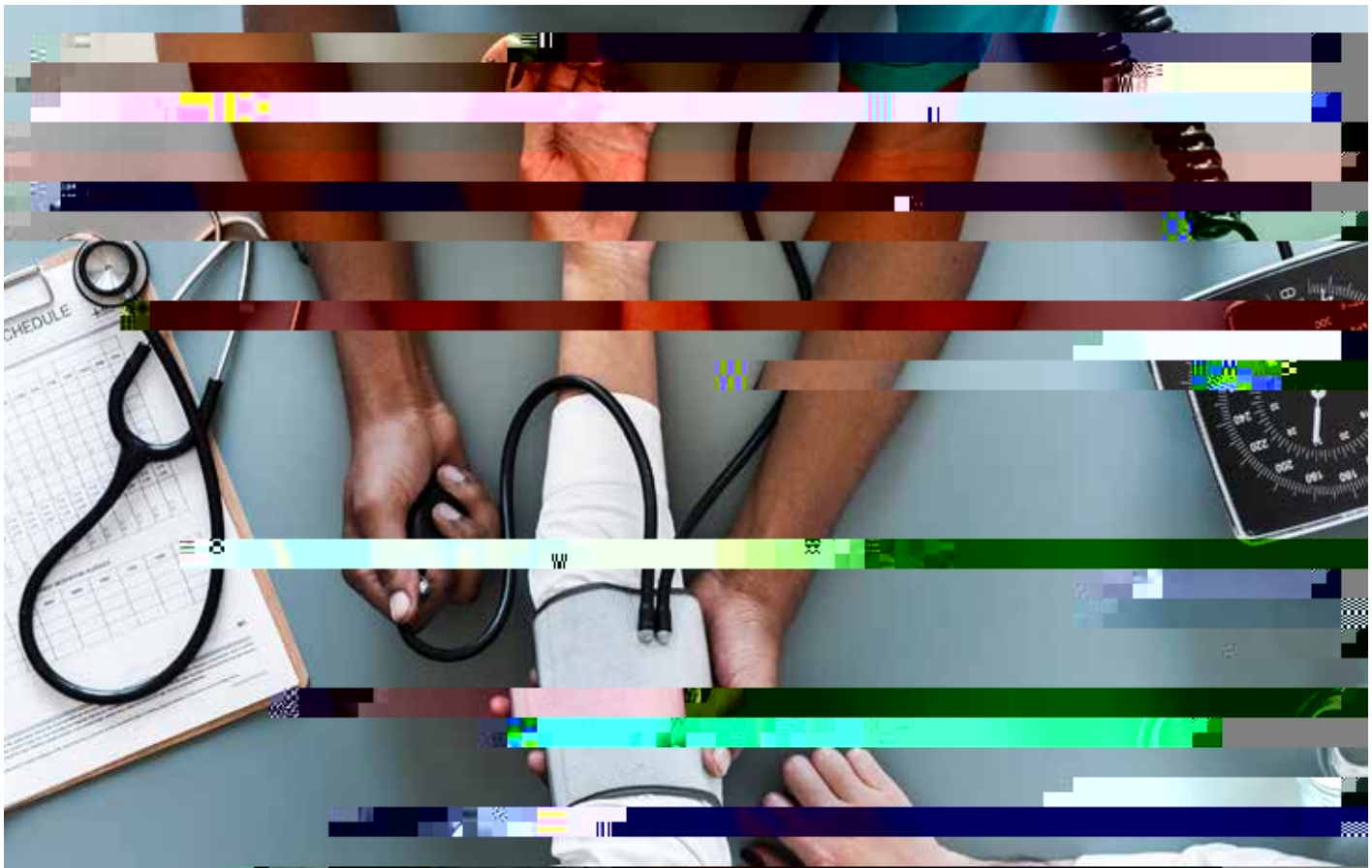
Corporate Scheme Leavers

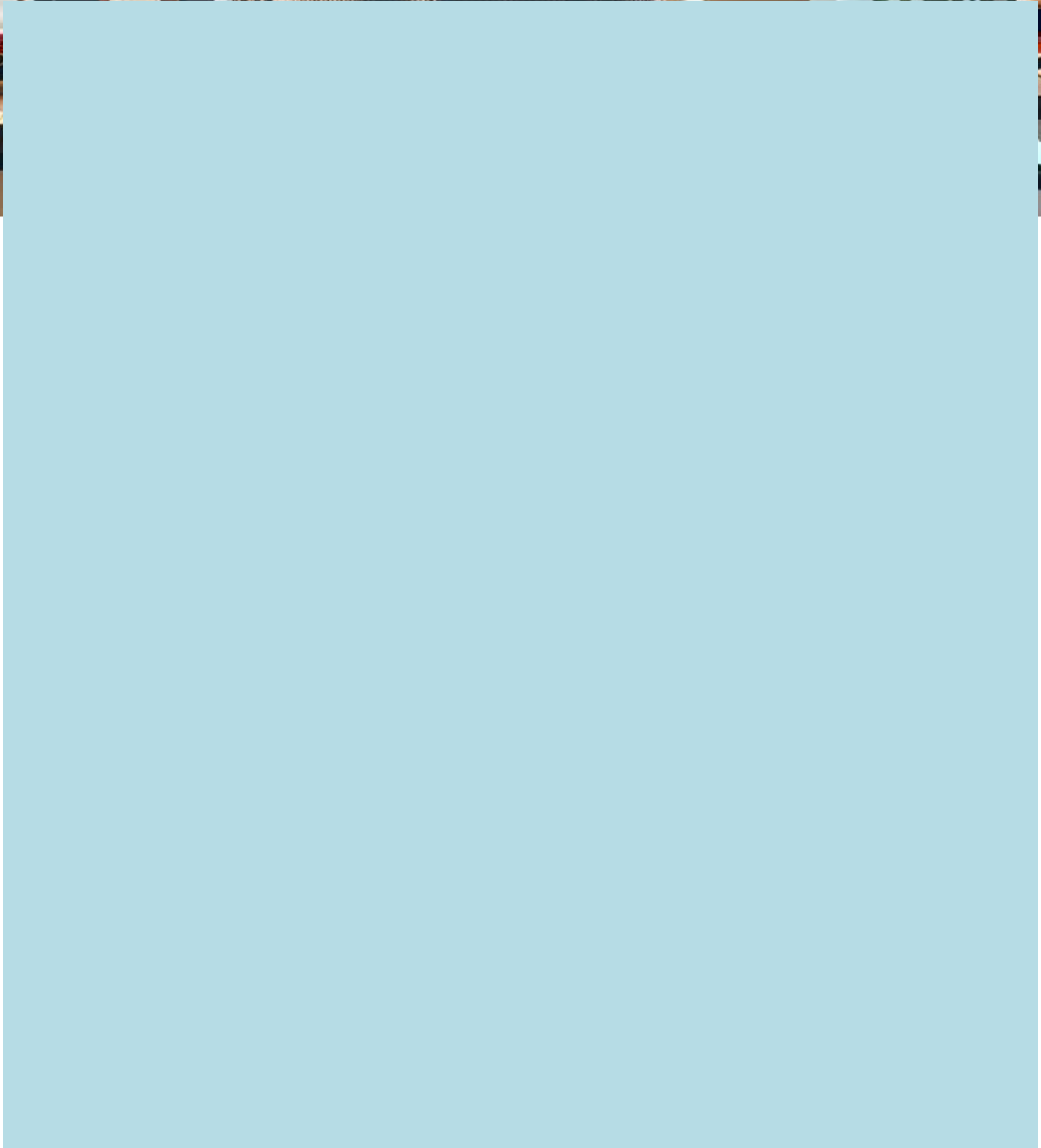
The following options are available on all of our policies. Premiums may increase or reduce, depending on the option chosen:

| | |
|------------------|-----------------------------------------------------------------------------------------------------------|
| Hospital Choices | Freedom and Premium Hospital lists are available options throughout Everyday Plus and Lifestyle Plus. |
| Excess Options | Excess options of £100, £250, £500 or £1000 are available throughout the range and apply per policy year. |

The following optional upgrades to cover are available for an additional premium:

| | |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Cover for Pre-existing Conditions | <p>Cover for up to two pre-existing conditions, chosen at outset from the following list of defined conditions:</p> <ul style="list-style-type: none"> • Acne • Asthma • Diabetes • Eczema • Glaucoma • Hypertension • Psoriasis • Arthritis • Carpal Tunnel Syndrome • Crohn's Disease • Fibrocystic Breast Disease • Gastro-Oesophageal Reflux Disease • Ulcerative Colitis • Varicose Veins <p>Cover is subject to an annual limit of £1,000 per condition, rolling up to £10,000 after 10 continuous years membership with no related claims. Any child selected for the pre-existing condition upgrade will be charged at our full child rate plus the upgrade supplement.</p> |
| Cover for In-patient Mental Health | <p>This option gives members cover for both in-patient and day-patient treatment if they are diagnosed with a psychiatric condition, up to 28 days per membership year, followed by an additional 12 days on 50% co-share basis. A 12 month qualifying period may apply and full terms and conditions are given in your relevant policy documents.</p> |
| Multi-Trip Travel Cover | <p>Cover is available to those under the age of 80 at the time of the cover commencement. Total combined trips max 180 in any policy year, not exceeding 90 days duration each trip.</p> <ul style="list-style-type: none"> • Choose from Europe, Worldwide (excluding USA and Canada) or Worldwide (including USA and Canada). • Up to £10,000,000 for emergency medical expenses including emergency repatriation. • Cover for winter sports. • Cover for possessions and for cancellation or curtailment of trips (monetary limits apply). • Optional Cruise, Golf, Business Travel and Pre-existing Condition cover upgrades. |
| Channel Islands Cover | <p>This option provides cover for the services provided by your Channel Islands G.P. including prescription costs, consultations and routine minor surgery. Cover is available for return travel costs to another Bailiwick or the UK, where you require medical treatment unavailable in the Bailiwick of your residency. The cover will also provide benefit for travel and accommodation costs for parents or a qualified nurse accompanying a child for treatment. Benefit limits will be shown in your Schedule of Cover if you have selected this upgrade and full terms and conditions are given in your relevant policy documents.</p> |





Participating Hospitals - more choice

A vital part of any Private Health Insurance
which treatment may be given. With General

some of the best private hospitals and medical
facilities throughout the UK. Find your nearest
hospital by viewing our Hospital Finder at
www.generalandmedical.com/hospitals

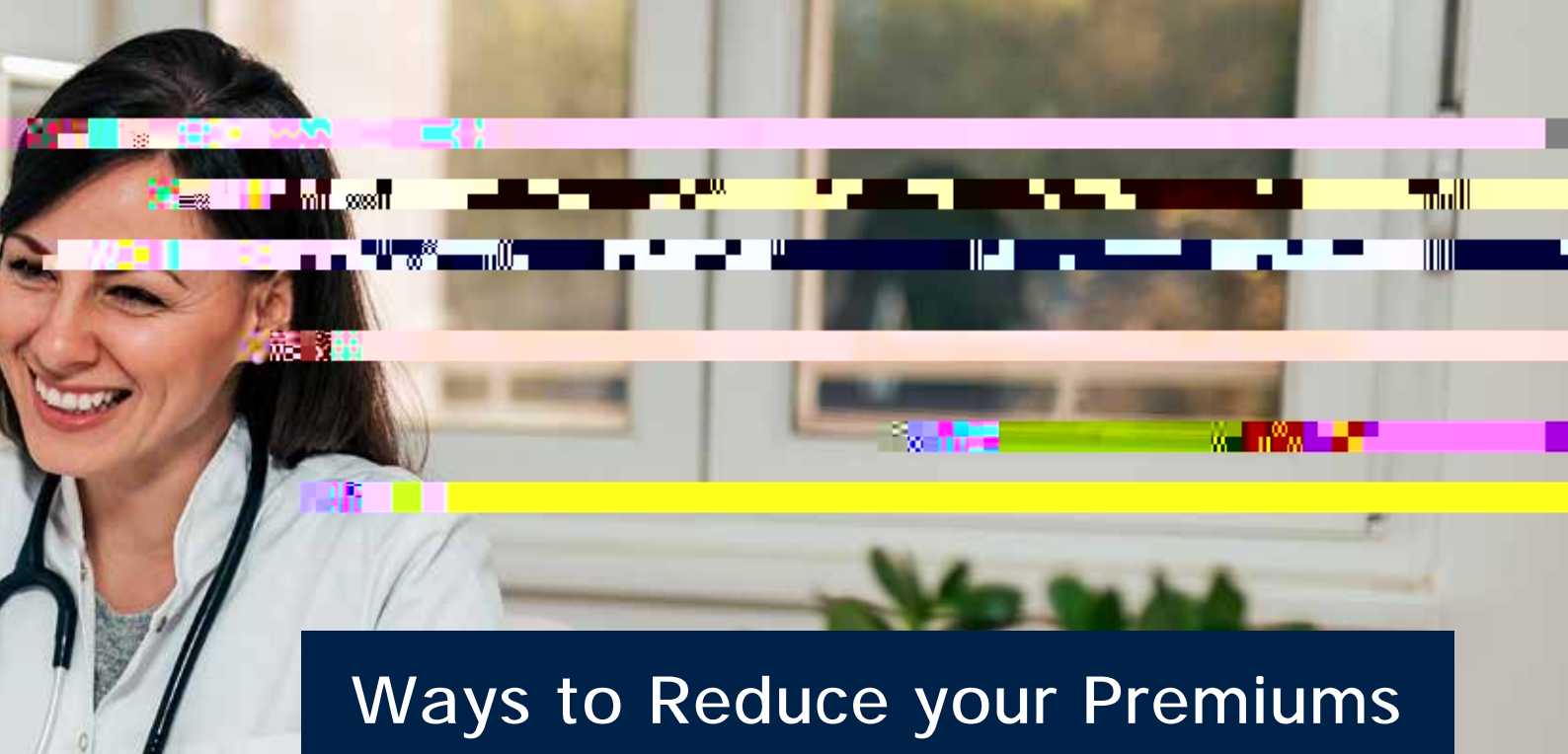
Hospital Choices



Freedom

Premium

www.generalandmedical.com/hospitals



Ways to Reduce your Premiums

Policy Excess



Your Benefits

Health and Wellbeing Support Services.

Lifestyle Rewards



Discounted Nuffield Health Membership



To find out more about our rewards and benefits, please visit our website www.generalandmedical.com

Please take your time to read about the options as this is important information you will need to know.

Full Medical Underwriting

Moratorium

Continued Moratorium

Continued Personal Medical Exclusions



Multi-Trip Travel Insurance Upgrade

your cover in conjunction with our Private Health Insurance.

Travel Policy Summary

| Benefit | Cover For Up To |
|--------------------------------------------|---------------------------------------------------|
| Travel Delay (£100 for the first 12 hours) | |
| | |
| | |
| Baggage and Personal Effects | |
| | |
| | |
| | |
| | Cover For Up To |
| Cabin Confinement | |
| Non Refundable Golfing Fees | |
| Replacement Staff | |
| | 1 condition per person from our pre-defined list. |

The following countries are excluded from all levels of cover:

Significant Limitations

Multi-Trip Travel Insurance Exclusions & Limitations

Who provides the policy?

How to Contact Us



Policies are arranged by M&L Healthcare Solutions. If you would like to know more or you would like a quote or to apply



Please call M&L Healthcare Solutions on:
0800 145 5838 or 01223 881779



You can email us at:
ucl@mlhs.co.uk



Visit us online at:
www.mlhs.co.uk

Want to know more?

Give us a call and a member of our friendly team will be on hand to help out.



ucl@mlhs.co.uk



www.mlhs.co.uk

