

	Level 1	Level 2	Level 3	Level 4
Age on joining	18-85(children to max age 22)	18-85(children to max age 22)	18-85(children to max age 22)	18-85(children to max age 22)
Postcode rated premiums	✔	✔	✔	✔
Underwriting choices	✔ CPME (2yr), FMU, Mori	✔ CPME (2yr), FMU, Mori	✔ CPME (2yr), FMU, Mori	✔ CPME (2yr), FMU, Mori
No Claims Discount	✘	✘	✘	✘
Choice of hospital list/provider	✔ Guided, Standard or Extended	✔ Guided, Standard or Extended	✔ Guided, Standard or Extended	✔ Guided, Standard or Extended
Choice of excess/ co-pay	✔ £0, £100, £250, £500, £1,000	✔ £0, £100, £250, £500, £1,000	✔ £0, £100, £250, £500, £1,000	✔ £0, £100, £250, £500, £1,000
Annual premium discount	✔ 2%	✔ 2%	✔ 2%	✔ 2%
Family cover	✔	✔	✔	✔
Maximum total cover	Choice of £2,000 or £5,000 limit	£1,500 for scans. £1,000 for tests. £1 million pa for IP/DP	OP: Choice of £2,000 or £5,000 limit IP/DP: Limit of £1m pa	✔ Unlimited
<b>Day patient/In patient</b>				
Day/In Patient	✘	✔ Limited £1M	✔ Limited £1M	✔ Unlimited
NHS 6 week wait option	✘	✘	✘	✘
Hospital charges	✘	✔ Within overall limit	✔ As per IP/DP limit	✔ Unlimited
Specialists' fees	✘	✔ Within overall limit	✔ As per IP/DP limit	✔ Unlimited
Follow up treatment	✘	✔ Up to £500	✔	✔
Diagnostic tests	✘	✔ Within overall limit	✔ As per IP/DP limit	✔ Unlimited
Radio/Chemotherapy	✘	✔ Within overall limit	✔ As per IP/DP limit	✔ Unlimited
Biological cancer therapies	✘	✘	✔	✔
Stem cell/bone marrow cancer treatments	✘	✘	✘	✔
Cancer drugs covered	✘	✔	✔	✔
Cancer drugs covered - clinical trials	✘	✘	✔	✔
Wigs	✘	✔ Limited £400pa	✔ Limited £400pa	✔ Limited £400pa
Palliative care	✘	✘	✘	✔
Mental health	✘	✘	✘	✘
<b>Out Patient</b>				
Diagnostic tests	✔ As per OP limit	✔ Up to £1,000	✔ As per OP limit	✔ Unlimited
CT, MRI & PET Scans	✔ As per OP limit	✔ Up to £1,500	✔ As per OP limit	✔ Unlimited
Specialists' fees	✔ As per OP limit	✘	✔ As per OP limit	✔ Unlimited
POCA plus chiropody/podiatry	✔ As per OP limit	✘	✔ As per OP limit	✔ Unlimited
Mental health	✔ Max. 10 sessions, as per limit	✘	✔ Max. 10 sessions, as per limit	✔ Max. 10 sessions
Complementary therapy	✘	✘	✘	✘
Alternative medicine	✘	✘	✘	✘
<b>Other Benefits</b>				
Virtual GP	✔	✔	✔	✔
Other Private GP	✔ As per selected limit	✘	✔ As per selected limit	✔ Unlimited
Minor ops	✔ As per selected limit	✔ As per annual limit	✔ As per selected limit	✔ Unlimited
Home nursing (incl drugs)	✘	✔	✔	✔
Private ambulance	✘	✔	✔	✔
Parent accommodation	✘	✔	✔	✔
NHS overnight stay benefit	✘	✔ £100 a night, max. 10 nights	✔ £100 a night, max. 10 nights	✔ £100 a night, max. 20 nights
NHS fixed cash allowance	✘	✔	✔	✔
Woman's/Men's health check allowance	✘	✘	✘	✔
Taxi service	✘	✘	✘	✔
Second opinion service	✘	✘	✘	✔