

# THE PG MUTUAL MEDICAL STARTER PLAN

## DESCRIPTION OF BENEFITS AND LEVELS OF COVER

**EFFECTIVE 1 FEBRUARY 2017**

This leaflet should be read in conjunction with the rules. The maximum benefit payable for each person named on the Membership Certificate for acute surgical or acute medical conditions, in each subscription year, is £250,000.

### IN-HOSPITAL TREATMENT

<b>FOR OVERNIGHT OR LONGER STAYS ONLY</b>	£
<b>ACCOMMODATION CHARGES IN A HOSPITAL ON OUR HOSPITAL LIST</b>	Full refund
<b>WARD NURSING CHARGES FOR EACH STAY IN HOSPITAL</b>	Full refund
<b>NHS TREATMENT</b> For the duration of medical treatment carried out solely as a National Health patient in a public ward of an NHS hospital.	100 a night for up to 30 nights a year
<b>SURGICAL CHARGES FOR EACH STAY IN HOSPITAL</b> Surgeons' and Anaesthetists' Combined Fees including aftercare.	
Major Plus Operation	up to 1450
Major Operation	up to 1050
Intermediate Operation	up to 700
Minor Operation	up to 400
Additional Benefit for an operation requiring specialised operative techniques	up to 2000
<b>THEATRE FEES, CONSUMABLES, DRUGS AND SURGICAL DRESSINGS FOR EACH STAY IN HOSPITAL</b>	
Major Plus Operation	up to 1900
Major Operation	up to 1375
Intermediate Operation	up to 900
Minor Operation	up to 650
Additional Benefit for an operation requiring specialised operative techniques	up to 2650
<b>PATHOLOGY, INVESTIGATIONS &amp; PHYSIOTHERAPY</b>	
When charged individually by the hospital	up to 900
When charged as part of a package price	up to 450

### IN-HOSPITAL TREATMENT

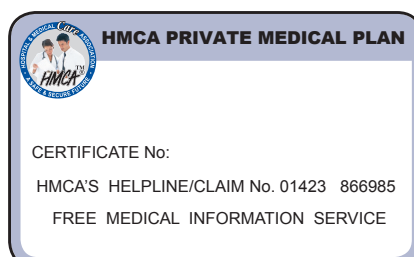
<b>FOR OVERNIGHT OR LONGER STAYS ONLY</b>	£
<b>WARD DRUGS &amp; CONSUMABLES FOR EACH STAY IN HOSPITAL</b> When charged separately for in-hospital treatment.	Full refund
<b>PROSTHESES FOR EACH STAY IN HOSPITAL</b> Prostheses payable in accordance with the operation.	
Major Plus Operation	up to 2250
Major Operation	up to 1100
Intermediate Operation	up to 650
Minor Operation	up to 400
Additional Benefit for an operation requiring specialised operative techniques	up to 1300
<b>PHYSICIAN FEES FOR NON SURGICAL STAYS IN HOSPITAL</b>	
First 3 days	up to 110 for each day
After 3 days	up to 55 for each day

### OUTPATIENT & ADDITIONAL BENEFITS

	£
<b>RADIOTHERAPY/CHEMOTHERAPY</b> A grant is given towards treatment.	each year up to 750
<b>INITIAL CONSULTATION</b> You will be covered for an initial specialist's consultation which results in treatment requiring an overnight or longer stay in hospital.	up to 245

### FREE MEDICAL INFORMATION HELPLINE SERVICE

This service is provided free of charge to all Medical Starter Plan members. It is operated by qualified medical staff, counsellors and health advisers and provides non-diagnostic advice on medical matters irrespective of whether you are making a claim for medical treatment. Advice can be sought by members on behalf of themselves and their immediate family even if the latter are not members.



A few examples of actual calls received are:-

- Drugs and medication information on hypertension
- Gynaecology advice on ovulation
- Neurology advice on headaches and head injury
- Surgery advice on prostatectomy and hip replacement
- Cardiology advice on pericarditis, hypertension and cholesterol
- Digestive System advice on cholesterol, gallstones and irritable bowel syndrome
- Counselling Helpline; Stress, Anxiety, Depression, Bereavement