

PruHealth Essential Plus plan.

Available to SME and Corporate clients.

Inpatient care	
Hospital charges	✓
Specialist, consultant fees	✓
Diagnostic tests	✓
Radio- and chemotherapy	✓
Psychiatric treatment	Combined limit of £15,000 per policy year
Outpatient care	
Specialist consultations	Combined limit of £1,000 per policy year *
Diagnostic tests: MRI, CT, and PET scans	✓
Diagnostic tests: other	Combined limit of £1,000 per policy year*
Physiotherapy	Combined limit of £1,000 per policy year *
Chiropractic and osteopathy	Combined limit of £1,000 per policy year *
Radio- and chemotherapy	✓
Psychiatric treatment	Sub-limit of £1,000 to overall combined limit of £15,000 per policy year
Other benefits	
Complementary and alternative therapies	None
Childbirth cash benefit	£100 per child
Home nursing	£3,000 limit per policy year
Private ambulance	£60 per trip
Parental accommodation	Yes (for children of 12 or under 1 parent)
NHS hospital cash benefit	£50 per day (overall annual limit of £2,000)
Excess	£0, £100, £250, £500, £1000

Notes:

- We will pay where charges are within the PruHealth fee maxima for the services provided. If the proposed provider charges outside the range the member may be expected to pay the difference. This will be specified at the claim authorisation stage.
- Hospital charges include accommodation, meals, drugs and surgical dressings, nursing care, operating theatre, eligible intensive and high dependency care, prostheses used during an operation, inpatient physiotherapy.
- Specialist/consultant fees include surgeons', anaesthetists' and physicians' fees whilst as an inpatient or day case patient.
- Diagnostic tests include pathology, X-rays, CT scans, MRI scans, PET scans and physiological tests such as an ECG.
- The psychiatric limit applies to both inpatient and outpatient treatment and applies for each member on the policy.

✓ Covered in full at hospitals on the member's chosen hospital list.

* The combined limit means that claims for these categories all aggregate to one limit, for each member on the policy.