

Types of cover



Basic

This is normally the most cost effective option. With a basic plan, only limited cover is provided and it usually excludes out-patient cover. Generally therefore, consultant's fees, diagnostic tests and therapies and out-patient treatments are not covered - unless this results in a later in-patient stay.

As well as being suitable for clients on a basic, these plans also suit people who are able to cover the costs of areas such as out-patient consultations themselves.

Standard

Standard plans normally provide full inpatient and a number of outpatient treatments including consultations and diagnostic procedures. Complementary medicines may also be covered up to certain limits. These schemes are attractive to a broad range of people looking for PMI but the number of hospitals available may be limited.

Comprehensive

Comprehensive schemes will pay for in-patient treatment, outpatient specialist consultations, diagnostic tests and scans. Physiotherapy and complementary therapies are usually covered too. These are top of the range plans suitable for clients wanting complete peace of mind.

The costs of all of the above schemes can be reduced by taking out voluntary excess or by paying premiums annually.