



General	
Insurer/Provider	VitalityHealth
Policy number	50531610
Contract name	Business Healthcare
Category	Category 2
Hospital network	Countrywide
Employer subsidy	Paid in full by the employer up to Family Level of Cover
Underwriting	Full Medical Underwriting (Application Form)
Excess	£100

Scheme benefits Default Category	
Benefit area	Benefit level
In-patient and day care treatment	Included
Out -patient treatment	Full cover
Mental Health Cover	Included
Out-patient diagnostic such as blood tests, x-rays, radiology and pathology	Full cover
Therapies Cover	Full cover
Physiotherapy	Included
NHS cash benefit	£250 each night to a maximum of £2,000 and £125 each day to a maximum of £500
Private Ambulance	Full cover
Home Nursing	Full cover
Vitality Plus	Included
Private GP Services	Included but limited to 2 consultations and on Vitality's GP network
Cancer cover	Advanced Cancer Cover Included
Childbirth Cash Benefit	£100 for each child
Pathways	Virtual GP, Physio, Mental Health
Parent Accommodation	Included
Rehabilitation	in case of stroke or serious brain injury
Physiotherapy	Included
Pregnancy and Childbirth	Pregnancy Complications in specified circumstances
Primary Care	Video consultations with a Vitality GP and 24 hour telephone access through the Vitality GP



## Scheme benefits Default Category

Benefit area	Benefit level
	helpline; up to 2 face-to-face consultations with a private GP on Vitality's Private GP network (members with London Care have unlimited access to face-to-face consultations) for only £20 per consultation; up to £100 towards private prescriptions and minor diagnostic tests when issued/referred by a Vitality GP or private GP in our network
<b>Core Cover includes</b>	Full cover for eligible in-patient and day-patient treatment including hospital fees, consultants' fees and diagnostic tests; Full cover for out-patient surgical procedures; NHS Hospital Cash benefit - £250 each night to a maximum of £2,000 and £125 each day to a maximum of £500; Childbirth Cash Benefit - £100 for each child; Rehabilitation in case of stroke or serious brain injury; Full cover for Home Nursing; Full cover for Private Ambulance; Lifestyle Surgery; Parent Accommodation; Pregnancy Complications in specified circumstances; Oral Surgery for specified procedures
<b>Insurer contacts –</b>	
<b>VitalityHealth</b>	0345 27 98 865 8am – 7pm Monday to Friday & 9am – 1pm Saturday