

# Table of Benefits

Nil, £100 or £250 excess options available.  
Your excess level will be shown on your membership certificate.

Cignpost Private Medical Insurance 'Diagnostics'  
Overall Limit per person per scheme year £5000

Cignpost Private Medical Insurance 'PMI'  
Overall Limit per person per scheme year £1,000,000

Cignpost Private Medical Insurance 'PMI Plus'  
Overall Limit per person per scheme year £1,000,000

<b>Part A Private Diagnostic Investigations</b>			
<b>A1</b>	Outpatient or day case diagnostic investigations and diagnostic consultations with a specialist - Therapeutic action limit**	Full Refund* £500	Full Refund* Full Refund*
<b>A2</b>	MRI, CT and PET scans	Full Refund*	Full Refund* Full Refund*
<b>Part B Private Outpatient and Day Case Treatment</b>			
<b>B1</b>	Outpatient or day case investigations, treatment and consultations with a specialist	×	Full Refund* Full Refund*
<b>B2</b>	Outpatient physiotherapy following GP referral	×	Up to 12 sessions per eligible medical condition Full Refund*
	Outpatient physiotherapy following specialist referral	×	Full Refund* Full Refund*
<b>B3</b>	Outpatient alternative or complementary therapy following GP or specialist referral	×	Up to 12 sessions per eligible medical condition Up to 12 sessions per eligible medical condition
<b>B4</b>	Specialist fees for day case medical and surgical hospital treatment	×	Full Refund* Full Refund*
<b>B5</b>	Hospital charges for day case treatment	×	Full Refund* Full Refund*
<b>B6</b>	Hospital charges for outpatient surgical procedures	×	Full Refund* Full Refund*
<b>Part C Private Inpatient Treatment and Additional Services</b>			
<b>C1</b>	Specialist fees for inpatient medical and surgical hospital treatment	×	Full Refund* Full Refund*
<b>C2</b>	Hospital charges for inpatient treatment	×	Full Refund* Full Refund*
<b>C3</b>	Home nursing after eligible inpatient treatment	×	Full Refund* Full Refund*
<b>C4</b>	Private ambulance charges	×	Full Refund* Full Refund*
<b>C5</b>	NHS cash benefit	×	£200 per day or night up to a maximum of 30 days £200 per day or night up to a maximum of 30 days
<b>C6</b>	Complications of pregnancy and childbirth	×	Full Refund* Full Refund*
<b>C7</b>	Homecare/childcare allowance	×	£40 per day up to a maximum of 10 days £40 per day up to a maximum of 10 days
<b>C8</b>	Parent accommodation	×	Full refund* if under 16 years old Full refund* if under 16 years old
<b>Cancer Treatment</b>			
<b>C9</b>	Cancer treatment	×	×
	- Including external prostheses following surgery - Including wigs following treatment		Full refund* (limitations detailed in full on pages 15 and 16) £5,000 £100
<b>C10</b>	Targeted and biological therapies	×	×
<b>C11</b>	NHS cancer cash benefit	×	×
			Full refund* for a maximum of 12 months £500 per day or night up to a maximum of 30 days
<b>Optional Mental Health cover extension valid when shown on your membership certificate and additional premium paid</b>			
<b>D1</b>	Outpatient mental health treatment	×	Full refund* up to 10 sessions Full refund* up to 10 sessions
<b>D2</b>	Inpatient or day case mental health treatment	×	Full refund* up to 28 days Full refund* up to 28 days
<b>Optional Extended Hospital List cover extension valid when shown on your membership certificate and additional premium paid</b>			
<b>E1</b>	Treatment under sections B1 to C11 (or D2 when you have bought the mental health cover extension) can be provided at a larger choice of hospitals	×	Individual section limits apply Individual section limits apply

\*a full refund is only valid if the diagnostic investigation and treatment costs are reasonable and customary and is further limited to any section or overall scheme limits.

\*\* please see the definition of therapeutic action in Section 9 of the group scheme guide for full details of this cover element.