

YOUR BENEFITS AND SERVICES AT A GLANCE

There's no limit to the number of claims you can make, up to the maximum benefit allowances on your plan level.

Health cover for life...

Unlike some health insurance products, your IoD Personal Health Plan premium will not increase just because you get older.

...and for overseas!

You can still make a claim if you need any treatments covered by your plan whilst abroad on holiday or business (**exchange rates apply**).

BENEFITS	AVAILABLE FOR...	LEVEL 1	LEVEL 2	LEVEL 3
		£10.40 per month	£20.80 per month	£39.43 per month
Optical (100% reimbursement, per benefit year)	Policyholder	up to £60	up to £120	up to £225
Dental (100% reimbursement, per benefit year)	Policyholder	up to £60	up to £120	up to £225
Therapy Treatments* (100% reimbursement, per benefit year) Physiotherapy Acupuncture Osteopathy Chiropractic Homeopathy	Policyholder	up to £150	up to £300	up to £550
Consultation (100% reimbursement, per benefit year)	Policyholder	up to £200	up to £400	up to £750
Health Screening (100% reimbursement, per benefit year)	Policyholder	up to £100	up to £200	up to £350
MRI, CT & PET Scanning Facilities†	Policyholder	Included on all plan levels. Following referral from a Consultant, please call our Scanning Helpline on 0845 345 4556 for further information. Please see the Benefit Rules section.		
GP Telephone Consultation†	Policyholder and Resident Family	✓	✓	✓
24 Hour Counselling and Advice Line†	Policyholder and Resident Family	✓	✓	✓

* In the case of therapy treatments, the amount shown represents a combined total for all the treatments. This amount can be used for any one, or combination of treatments.

† More information on how to access these services can be found in the Benefit Rules section

The featured premiums include Insurance Premium Tax at the current rate and is subject to review in respect of any changes in taxation.

More information on each healthcare benefit, including details of limitations and exclusions, can be found in the Benefit Rules. The Benefit year is a 12-month period from the date you register with Westfield Health for the plan.