

Benefit table

Cover Level		Level 1	Level 2	Level 3	Level 4
PMI Excess Cover OR Specialist Consultation and Diagnostic Tests yearly maximums	per adult	£200	£300	£350	£400
	per child	£200	£300	£350	£400
Best Doctors® InterConsultation™ Advice for people diagnosed with a medical condition call 0845 600 2892		✓	✓	✓	✓
Complementary Therapies yearly maximums covering physiotherapy, sports massage, acupuncture, osteopathy and chiropractic assessment and treatments	per adult	£150	£200	£300	£400
	per child	£75	£100	£150	£200
Alternative Therapies yearly maximums covering reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy as part of a treatment plan	per adult	£75	£100	£150	£200
	per child	£37.50	£50	£75	£100
Chiropody yearly maximums	per adult	£20	£30	£40	£50
	per child	£10	£15	£20	£25
Health Screening yearly maximums	per adult	£100	£150	£175	£200
Prescriptions, Inoculations and Flu Jabs yearly maximums	per adult	£20	£30	£40	£50
	per child	£10	£15	£20	£25
Routine Dental Treatment yearly maximums	Private per adult	£55	£90	£130	£170
	OR NHS per adult	£55	£90	Unlimited NHS Cover	
	Private/NHS per child	£27.50	£45	£65	£85
Dental Accident and Injury yearly maximums	per adult	£200	£300	£400	£500
Optical yearly maximums	per adult	£55	£100	£150	£200
	per child	£27.50	£50	£75	£100
Personal Accident Cover maximum sum covered see Personal Accident cover table for details of cover	per adult	£5,000	£10,000	£15,000	£24,000
	per child	£4,000	£8,000	£12,500	£20,000

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Up to four dependent children can be covered if under the age of 16 or 24 if in full time education. The following are provided by Medicash's service partners: Best Doctors® InterConsultation™ – Best Doctors UK Ltd, Medicash Extras – Next Jump Ltd. Medicash reserve the right to change these service partners without prior notice.

Personal Accident cover

Injury	Level 1	Level 2	Level 3	Level 4
Accidental Death Benefit – Adults Only				
1. Death as result of an accident ¹	£5,000	£10,000	£15,000	£24,000
Other Accident Benefits – Adults and Children				
2. Permanent total disablement	£4,000	£8,000	£12,500	£20,000
3. Permanent disablement of all limbs – Quadriplegia	£4,000	£8,000	£12,500	£20,000
4. Permanent disablement of lower limbs – Paraplegia	£4,000	£8,000	£12,500	£20,000
5. Adaption costs ²	£1,000	£2,000	£3,125	£5,000
6. Permanent and incurable paralysis of all limbs	£4,000	£8,000	£12,500	£20,000
7. Permanent and incurable insanity	£4,000	£8,000	£12,500	£20,000
8. Permanent loss of sight in both eyes	£4,000	£8,000	£12,500	£20,000
9. Permanent loss of use of both hands or both feet	£4,000	£8,000	£12,500	£20,000
10. Permanent loss of sight in one eye	£2,000	£4,000	£6,250	£10,000
11. Permanent loss of use of one hand or one foot	£2,000	£4,000	£6,250	£10,000
12. Permanent loss of hearing in				
(a) both ears	£2,000	£4,000	£6,250	£10,000
(b) one ear	£1,000	£1,250	£1,875	£3,000
13. Permanent total loss of the lens of one eye	£1,000	£2,000	£3,125	£5,000
14. Permanent total loss of use of four fingers and the thumb of either hand	£2,000	£3,000	£5,000	£8,000
15. Permanent loss of use of four fingers on one hand	£1,000	£1,500	£2,500	£4,000
16. Permanent loss of use of thumb of either hand				
(a) both joints	£1,000	£1,500	£2,500	£4,000
(b) one joint	£500	£800	£1,250	£2,000
17. Permanent total loss of fingers on either hand				
(a) three joints	£300	£400	£625	£1,000
(b) two joints	£200	£300	£400	£700
(c) one joint	£100	£150	£250	£400
18. Permanent total loss of use of toes				
(a) all – one foot	£800	£1,250	£1,875	£3,000
(b) big toe – both joints	£200	£400	£625	£1,000
(c) big toe – one joint	£100	£150	£250	£400
(d) other than big toe, each complete toe	£50	£150	£250	£400
19. Established non-union of fractured leg or knee cap	£500	£800	£1,250	£2,000
20. Shortening of leg by at least 5cm	£400	£625	£900	£1,500

Personal Accident Cover for non-employees will cease on their 66th birthday. All claims must be submitted within 26 weeks of the date of the accident. Dependent children are covered if under the age of 16 or 24 if in full time education. To make a claim please call 0151 702 0265.

¹The total payable shall not exceed 100% of the Accidental Death benefit unless in respect of Permanent Total Disablement, Paraplegia or Quadriplegia where Adaption Costs are claimed in addition to these benefits. On payment of a benefit in respect of any of Accidental Death, Permanent Total Disablement, Paraplegia or Quadriplegia your Personal Accident cover will cease.

²Adaption costs – in the event that a member sustains Permanent Total Disablement, Paraplegia or Quadriplegia we will pay an additional amount to cover the cost of making alterations to your residence, car or place of work.

Your Personal Accident cover is provided by Chubb Insurance Company of Europe SE. Medicash reserve the right to change this partner.