

UNISONplus

50+ Healthcare Plan

Stress free healthcare

You already know that being a member of UNISON gives you some really great membership benefits, the 50+ Healthcare Plan is no exception.

We've developed this plan specifically for you as a low cost alternative to private medical insurance, helping you plan your finances for the cost of visiting the dentist, optician, physiotherapist and much much more.

Market Leading Benefits:

- We guarantee you'll be accepted on this plan.
- No medical questions.
- No age limit to join.
- You get 100% on all benefits, not 50% like most other plans.
- If you have an existing healthcare plan, switching is easy. Following your first payment you're covered and can claim immediately.



This plan really helps take the stress out of your healthcare provision and lets you concentrate on the important things in life. Remember, it's only available to you as a member of UNISON, you won't see this plan on the high street.

For as little as £2.88 per week you're covered.

See overleaf for more great benefits.



Call today on Freephone:

0800 437 0885

or join online at www.youbenefit.co.uk/health

What am I covered for?

- **Optical cash** means your sight test and glasses or contact lenses from any optician of your choice. Laser eye treatment is also covered.
- **Dental** means check-ups, hygienist services and treatments by any dentist of your choice – with extra cover for accidental damage treatment and denture repairs.
- **Specialist consultations/tests** are covered on referral from your G.P. – even if your condition existed before taking out this plan.
- **Therapy treatments** entitle you to physiotherapy, osteopathy, chiropractic, acupuncture, chiropody, and a wide range of alternative therapies – even for an existing problem. Call us to find out which alternative therapies you can receive.
- **If you have to spend time in hospital** you will receive cash payments to spend on anything you want*. More than 14 days in hospital will also mean you'll receive a recuperation benefit as well*.
- **If you need convalescence** at home after a hospital stay we will help you to meet the expense of a home help*.
- **We provide an advisory service help line** which is available 24 hours a day, 365 days a year for any legal, medical and financial issues, including identity theft and counselling.

All benefits paid at 100%

Premium and Benefits Table				
	Bronze	Silver	Gold	Platinum
Monthly premium per person	£12.50	£18.50	£33.50	£47.95
100% Payment to the maximum levels as below				
Optical cash	£75	£100	£150	£200
Dental – general routine treatments	£90	£90	£130	£220
Dental – accidental damage treatments	£160	£160	£240	£400
Denture repairs	£80	£80	£120	£200
Specialist consultation/tests	£150	£150	£300	£450
Therapies – physiotherapy/osteopathy/chiropractic	£200	£200	£400	£600
Therapies – chiropody and alternative therapies	£100	£100	£150	£250
Hospital cash – In-patient*	£20 x 50 nights	£20 x 50 nights	£40 x 50 nights	£60 x 50 nights
Hospital cash – Emergency admissions*	£40 x 50 nights	£40 x 50 nights	£80 x 50 nights	£120 x 50 nights
Hospital cash – Day patient*	£30 x 20 days	£30 x 20 days	£60 x 20 days	£90 x 20 days
Recuperation (after 14 nights in hospital)*	£150	£150	£200	£350
Home help*	£300	£300	£500	£800
Hearing aids and repairs	£100	£100	£200	£300
Surgical appliances	£100	£100	£200	£300
Helpline	Included	Included	Included	Included
Period of cover per benefit	24 months	12 months	12 months	12 months

*Benefit applicable for new medical conditions after joining.

How do I claim?

Claiming is easy.

Simply call our claims hotline and we will authorise your claim over the phone and in most cases pay the bill direct and in full[^], saving you time and money.

Following your first payment you can claim after thirteen weeks or immediately if transferring from a similar scheme. After that you can claim as often as you need to, up to your benefit maximum

[^]Up to generous benefit maximums. Please see Premium and Benefits Table. Policy terms and conditions apply.



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