

UNISONplus

50+ Healthcare Plan

Designed for UNISON members

- Guaranteed Acceptance
- No Medical Questions
- No Age Limit To Join



The UNISONplus 50+ Healthcare Plan is a low-cost alternative to private medical insurance. It saves you money on everyday medical expenses such as trips to the dentist and optician, plus much more.

The UNISONplus 50+ Healthcare Plan is different because it will:

- **Pay 100% of your bill up to generous benefit levels.**
- **Process most claims by telephone.**
- **Pay bills directly, where possible, rather than paying you back.**
- **Cover you to see therapists and specialists even for pre-existing conditions.**

For as little as
£2.65
per week*

We can cover you for:

- Dental bills
- Optical care
- Denture repairs
- Specialist consultations and tests
- Therapies and complementary therapy treatments
- Hospital cash
- Home help
- 24/7 help line
- Hearing aids and surgical appliances
- Recuperation cash

Plus lots more. See our Premium and Benefits table overleaf for full cover details and costs.

*Calculation based on 12 monthly payments of £11.50 per month divided by 52 weeks = £2.65 per week.



Buy with confidence where you see this sign

Join today on **Freephone**

0800 437 0885

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

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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.

Claiming is easy

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

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



Premium and Benefits Table

	Bronze	Silver	Gold	Platinum
Monthly premium per person	£11.50	£17.50	£31.50	£44.95
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.

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Your claims are handled directly by the insurer who is a 'Not for Profit' organisation with a 135 year heritage of providing affordable healthcare. Policy terms and conditions apply. © Protego Group 2009. UNISONplus Healthcare Plan is designed and administered by Protego Group Ltd. Registered Office: 260 – 268 Chapel Street, Manchester M3 5JZ. Authorised and regulated by the Financial Services Authority (registration number 304363)