

# 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. Whilst it doesn't cover operations, it will save you money on ongoing medical expenses such as trips to the dentist, optician and more.



## Do you already have a healthcare plan?

- No problem – switch to the UNISONplus healthcare plan today.
- Following your first payment, you're covered and can claim immediately.
- Get 100% back on all benefits, not half back like most other plans.
- Are you making the most of your existing plan? Call us today to find out how we compare.

From as little as  
**£2.65**  
per week\*

## We can cover you for:

- Dental bills
- Optical care
- Denture repairs
- Specialist consultations and tests
- Therapies and alternative therapy treatments

## You receive:

- 100% of your bill up to generous levels on **all** benefits
- Peace of mind: If you see a specialist or therapist, we'll pay the bill directly on your behalf so you're not laying out the cash. We'll also cover pre-existing conditions for these benefits.

See our Premium and Benefits table overleaf for more details.

\*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](http://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	<b>£11.50</b>	<b>£17.50</b>	<b>£31.50</b>	<b>£44.95</b>
<b>100% Payment to the maximum levels as below</b>				
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<sup>^</sup>, 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.

<sup>^</sup>Up to generous benefit maximums. Please see Premium and Benefits Table. Policy terms and conditions apply.

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



Buy with confidence where you see this sign

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.  
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