



# Table of Benefits

## Three Tiers of Excellence

Comprehensive international health coverage designed to protect you and your family worldwide, excluding USA. Choose from three carefully structured plans that provide exceptional medical care with the flexibility to suit your lifestyle and budget.

### Gold Plan

**£3,700,000** overall limit

Premium coverage with comprehensive benefits including infertility treatment, gender dysphoria services, and enhanced outpatient limits.

### Silver Plan

**£1,850,000** overall limit

Excellent coverage balancing comprehensive care with value, including substantial outpatient benefits and wellness programmes.

### Bronze

**£740,000** overall limit

Essential coverage providing full inpatient care and core outpatient services with fundamental wellness support.

'Full refund' means that eligible expenses are covered in full, subject to policy terms and conditions.

'Per policy year' means benefit limits apply to each insured member during a 12-month policy period.

'Lifetime maximum' means the maximum amount payable for a particular benefit across the lifetime of a member's cover.

# Core Inpatient Benefits

Core Benefits	Gold	Silver	Bronze
Hospital accommodation (1)	Private room	Private room	Private room
Intensive care (1)	Full refund	Full refund	Full refund
Prescribed drugs/materials (IP & day-care) (1)	Full refund	Full refund	Full refund
Surgical fees (anaesthesia & theatre) (1)	Full refund	Full refund	Full refund
Physician & therapist fees (IP & day-care) (1)	Full refund	Full refund	Full refund
Surgical appliances & materials (1)	Full refund	Full refund	Full refund
Diagnostic tests (IP & day-care) (1)	Full refund	Full refund	Full refund
Organ transplant (1)	Full refund	Full refund	Full refund
Psychiatry/psychotherapy (IP & day-care) (1)	Full refund	Full refund	Full refund
Parent accommodation (child <18) (1)	Full refund	Full refund	Full refund

# Advanced Medical Services

Advanced Services	Gold	Silver	Bronze
CT/MRI scans (IP & OP) (1)	Full refund	Full refund	Full refund
PET/CT-PET scans (IP & OP) (1)	Full refund	Full refund	Full refund
Emergency inpatient dental	Full refund	Full refund	Full refund
Day-care treatment (2)	Full refund	Full refund	Full refund
Kidney dialysis (2)	Full refund	Full refund	Full refund
Out-patient surgery (2)	Full refund	Full refund	Full refund
Nursing at home/convalescent home (2)	Full refund	Full refund	Full refund
Rehabilitation treatment (2)	Full refund	£2,498	£2,498
Local ambulance	Full refund	Full refund	Full refund
Emergency treatment outside area (42 days)	Full refund (max 42 days)	Full refund (max 42 days)	Full refund (max 42 days)

# Emergency & Evacuation Services

Emergency Services	Gold	Silver	Bronze
Medical evacuation (2)	Full refund	Full refund	Full refund
Expenses for 1 accompanying person (evacuation) (2)	£1,998 per event	£1,998 per event	£1,998 per event
Family travel costs (evacuation) (2)	£1,998 per event	£1,998 per event	£1,998 per event
Repatriation of mortal remains/burial (2)	Full refund	Full refund	Full refund
Family travel (death/peril)	£1,499	£1,499	£1,499
In-patient cash benefit (per night, max 20 nights)	£148 (20 nights)	£111 (20 nights)	£74 (20 nights)
Emergency outpatient dental	£751	£751	£751

# Specialist Medical Conditions

Specialist Conditions	Gold	Silver	Bronze
Oncology (IP, day-care, OP) (2)	Full refund	Full refund	Full refund
Wig/prosthetic bra/external prosthesis	£200	£200	£200
Palliative care (2)	£37,000	£37,000	£37,000
Long-term care (max 90 days lifetime) (2)	Full refund (90 days/lifetime)	Full refund (90 days/lifetime)	Full refund (90 days/lifetime)
HIV/AIDS treatment (2)	Full refund	Full refund	Full refund
Alcohol/drug addiction treatment (2)	£11,100	–	–
Gender dysphoria services (24m wait, lifetime max) (2)	£37,000 lifetime	–	–

# Additional Services & Support



## Employee Assistance Programme

Included across all plans for comprehensive support



## Travel Security Services

Included across all plans for worldwide protection



## Digital Services

Portal and app included for easy access to services



## Health & Wellness Programme

Included across all plans for preventive care



## Second Medical Opinion Service

Included across all plans for peace of mind

# Outpatient Benefits

Outpatient Benefits	Gold	Silver	Bronze
Maximum plan benefit	£11,100	£4,440	£2,220
Medical practitioner fees	Full refund	£999	£999
Virtual GP Services	Full refund	Full refund	Full refund
Prescribed drugs/dressings	Full refund	£999	£999
Specialist fees	Full refund	Full refund	Full refund
Diagnostic tests	Full refund	Full refund	Full refund
Emergency outpatient treatment	Full refund	Full refund	Full refund
Prescribed physiotherapy (referral from doctor required) (initially limited to 12 sessions per condition)	£1,850	£944	£500
Non-prescribed physiotherapy	20 visits	10 visits	5 visits
Speech/occupational therapy (2)	£1,125	£1,125	£1,125
Chiropractic/osteopathy/podiatry (limited to 12 sessions per condition for chiropractic and osteopathy)	£1,850	£944	£500
Homeopathy/acupuncture/TCM			
Psychiatry/psychotherapy (OP sessions)	30 visits	20 visits	10 visits
Prescribed medical aids	£1,110	£740	£500
Hormone replacement therapy	Full refund	Full refund	Full refund
Infertility treatment (lifetime)	£11,840 lifetime	£5,920 lifetime	–

# Wellness, Dental, Optical & Maternity Benefits

## Wellness Benefits

Wellness Benefits	Gold	Silver	Bronze
Vaccinations	Full refund	Full refund	Full refund
Health checks	£592	£222	–
Cancer screening	£592	£222	–

## Dental Benefits

Dental Benefits	Gold	Silver	Bronze
Maximum plan benefit	£1,110	£740	£250
Dental treatment	Full refund	Full refund	Full refund
Dental surgery	Full refund	Full refund	Full refund
Periodontics	Full refund	Full refund	Full refund
Orthodontic treatment	Full refund	Full refund	Full refund

## Optical Benefits

Optical Benefits	Gold	Silver	Bronze
Prescribed glasses and contact lenses including eye examination	£370	£185	£50

## Maternity Benefits

Maternity Benefits	Gold	Silver	Bronze
Routine Maternity (in-patient and out-patient treatment) (2)	£11,100	£4,440	–
Complications of pregnancy/childbirth (2)	£37,000	£9,990	–

# Freedom<sup>360</sup>

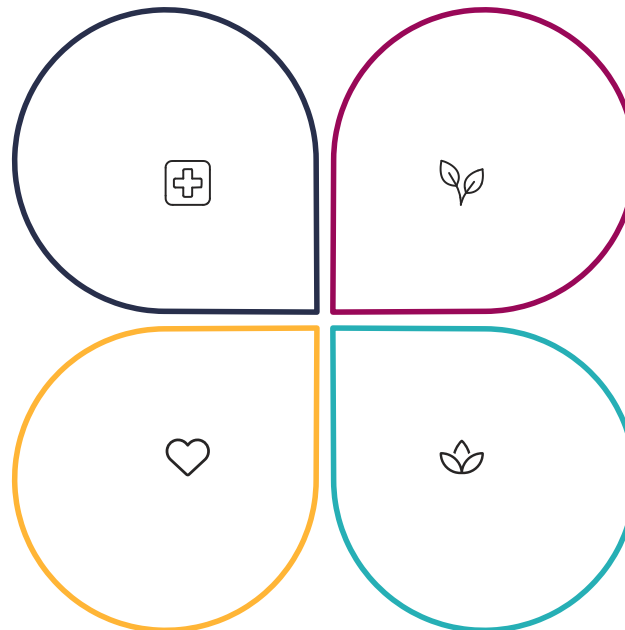
## Everyday support

Introducing Freedom 360, a powerful digital toolkit offering wellness support, expert care, and health and wellbeing discounts. Freedom Wellness is available worldwide

### Freedom Partners

#### Freedom Digital GP

24/7 GP access via video or phone, with fast medical advice, prescriptions, and referrals from anywhere.



#### Freedom Dermatology

Skin assessments to detect skin issues, including early signs of cancer, with fast, expert reviewed results.

#### Freedom Cancer Care

Personalised clinical, practical, and emotional support through every stage of diagnosis, treatment, and recovery.

#### Freedom Wellness

In the moment support from experts helps you manage stress, anxiety, life challenges, and much more.

### Freedom Favourites

A curated range of health and wellbeing discounts, offering valuable savings across fitness, nutrition, mental health, diagnostics, and lifestyle products.

All services are included in the Freedom 360 toolkit.

Find out more about Freedom 360 [here](#)

# Important Policy Information

## Pre-Authorisation Requirements

Treatment Guarantee (pre-authorisation) is required for all inpatient and day-patient treatment, high-cost outpatient procedures, maternity care, infertility, psychiatric care, and specified therapies.

If pre-authorisation is not obtained, benefits may be reduced: (1) reimbursed at 80%, or (2) reimbursed at 50%, depending on the procedure.

## Waiting Periods & Restrictions

Routine maternity benefits are subject to a 12-month waiting period from the date of joining the policy. Complications of pregnancy and childbirth are covered from the start of the policy, subject to limits.

Infertility treatment is subject to a lifetime maximum per member (Gold £11,840; Silver £5,920; Bronze not covered).

Gender dysphoria services are subject to a 24-month continuous cover waiting period and a lifetime maximum of £37,000.

## Coverage Area & Limitations

Area of cover: Worldwide excluding USA (unless otherwise endorsed). Emergency treatment outside the area of cover is limited to a maximum of 42 consecutive days per trip.

All benefits are per member, per policy year, unless otherwise stated. Full definitions, exclusions, and conditions are contained in the Freedom Benefit Guide, which forms the binding policy document.

## Additional Coverage Details

- Oncology (cancer treatment) includes diagnostic tests, consultations, surgery, chemotherapy, radiotherapy, drug treatment and palliative care.
- HIV/AIDS treatment is covered within the plan limits
- Alcohol and drug addiction treatment is covered up to £11,100, subject to policy terms
- Palliative care is covered up to £37,000
- Long-term care is covered for a maximum of 90 days per lifetime
- Mental health: inpatient psychiatric treatment covered in full; outpatient psychotherapy/psychiatry limited by plan visits (Gold: 30; Silver: 20; Bronze: 10 visits per member, per policy year)
- Dental benefits are subject to annual plan limits. Orthodontic treatment is restricted to members under 18 years of age
- Optical benefits include prescription glasses and lenses, subject to plan limits; eye exams are included
- Wellness benefits (vaccinations, health checks, cancer screening) are subject to annual limits by plan level
- Freedom Dermatology usage will be deducted from overall outpatient benefit
- Chronic conditions are covered within the terms of your policy. Please refer to the "Definitions" section of the Freedom Health Insurance Benefit Guide for further information