



A new healthcare scheme for UNISON members!

NEW FOR 2008

The UNISON Plus over-50s healthcare plan



Guaranteed Acceptance

No Medical Questions

No Age Limit To Join

Today the over-50s are fitter and healthier than ever before. And to keep your everyday healthcare costs to a minimum, take advantage of this unique opportunity - join the UNISON Plus over-50s healthcare plan.

We'll pay your ever-increasing dental bills and you can have a new pair of glasses every year - let us pay for them from any optician of your choice.

And if you need to see a specialist or perhaps treat aches and pains with some therapy such as physio, we'll pay those bills as well - even if your condition existed before you joined the plan.

Plus you get lots more - take a look at the Premium and Benefits Table overleaf for details. And because you get all bills paid in full, this UNISON Plus over-50s healthcare plan gives you unbeatable cover and value for money.

"You don't just have to take our word for it either. The companies behind the scheme have been rated number one for value on ITV's This Morning and in the Sunday Express."

This healthcare scheme differs from others because it will:

- Pay 100% of your bill at generous benefit levels.
- Pay bills directly, where possible, rather than paying you back.
- Process most claims by telephone.
- Cover your condition even if it existed before you took out the plan.

From as little as £2.65 per week we can cover you for:

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

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

Joining is easy - no medical questions asked and there's no upper age limit to join or stay on cover.

Just call our dedicated **UNISON Plus** Customer Service team on Freephone : **0800 037 0753**

Take out a healthcare policy for the **over-50s** today

Call our customer service team on Freephone **0800 037 0753**

Who can apply?

This plan is exclusively available to all UNISON members, retirees and their families.

What am I covered for?

The Premium and Benefits Table below breaks down all your entitlements in more detail but we can tell you:

- Optical 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 the 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 you took out the 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 what 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 fund a home help*
- We provide a 24/7 help line, to advise on any legal, medical and financial issues, including identity theft, and counselling.



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**ALL
Benefits
Paid At
100%**

**Bills paid
directly,
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paying you
back**

**Most claims
processed by
telephone**

Claiming is easy!

Simply call the claims helpline. They will authorise your claim over the phone and in most cases pay the bill in full and directly for you, saving you time and cash outlay



Unison Plus over-50s 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 consultations/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*	£20x50nights	£20x50nights	£40 x 50nights	£60 x 50 nights
Hospital cash – Emergency admissions*	£40 x 50nights	£40 x 50nights	£80 x 50nights	£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
24/7 Help line	Included	Included	Included	Included
Period of cover per benefit	24 months	12 months	12 months	12 months



**Call today on
Freephone
0800 037 0753**

* Benefit applicable for new medical conditions after joining.