



alchemy

private medical insurance

*flexible medical benefits designed
for today's world*

 **CAPITAL
HEALTHCARE**
Your Lifestyle Protectors

Alchemy - flexible medical benefits

Why choose the Alchemy policy?

Alchemy offers you a fresh and truly affordable approach to private medical insurance by putting you in control. You can design your own bespoke medical policy to match your exact needs and budget, by simply choosing from a menu of comprehensive benefits and discount options.

Comprehensive benefits and generous discounts

As you would expect from a quality medical policy, Alchemy offers immediate access to private medical services and facilities - quickly and easily.

Furthermore, should treatment be required, Alchemy offers an extensive list of approved hospitals, both NHS and private. Of course, whenever possible, members will enjoy the comforts of a private room offering all the facilities that would normally be expected from a luxury hotel, including, where available, en suite facilities, television, telephone and a liberal and friendly approach to visiting hours.

STEP 1: CHOOSE YOUR LEVEL OF COVER:

First, choose your level of cover from the three levels below.

As standard, all our policies come with full inpatient and day patient care with no overall annual financial limit on eligible benefits. You can rest assured that all eligible hospital treatment costs are paid in full.

Benefits <small>All benefits are per person per policy year unless stated</small>	Foundation Cover	Foundation & Limited Outpatient Cover	Foundation & Full Outpatient Cover
Inpatient and day patient treatment			
Hospital Accommodation and Nursing Care	✓	✓	✓
Prescribed Drugs and Dressings	✓	✓	✓
Operating Theatre Fees	✓	✓	✓
Radiotherapy & Chemotherapy	✓	✓	✓
Consultations, Radiology, Pathology	✓	✓	✓
Diagnostic Tests including MRI/CT/PET Scans	✓	✓	✓
Physiotherapy	✓	✓	✓
Surgeons, Physicians & Anaesthetists Fees	✓	✓	✓
Complications in Pregnancy	✓	✓	✓
Oral Surgery (non dental)	✓	✓	✓
Parent Accommodation	✓	✓	✓
Prosthesis	✓	✓	✓
Other benefits			
Private Ambulance	✓	✓	✓
Home Nursing	13 weeks per policy year	13 weeks per policy year	13 weeks per policy year
NHS Cash Benefit	£75 per night up to 30 nights per policy year	£75 per night up to 30 nights per policy year	£75 per night up to 30 nights per policy year
Outpatient benefits			
Specialist Consultations, Pathology, X-Rays, Diagnostic Tests, Physiotherapy	✗	£500 per policy year	✓ Full Cover <i>Physiotherapy is limited to £500 per policy year</i>
MRI/CT/PET Scan	✗	✓	✓
Radiotherapy and Chemotherapy	✗	✓	✓

Customise your policy using the add-on options

STEP 2: CHOOSE YOUR ADD-ON OPTIONS:

Benefits - all benefits are per person per policy year unless stated	
1. Complementary Medicine Benefits	
Acupuncture Chiropractic Care Osteopathy Homeopathy	£500 per policy year
2. Health Cash Benefits	
<i>For joint cover, benefits are paid to you, your partner and any number of your dependants covered between the age of 3 and 18. For single cover, half the benefits will be payable to your dependants. If you are over the age of 65 when the claim is made, half the benefits will be payable.</i>	
Dental Treatment Optical Care Hospital Out of Pocket Cash Maternity Cash Recuperative Care Cash Home Help Cash Serious Accident Lump Sum Accidental Death Lump Sum	£150 per policy year £100 per policy year £25 per night £150 per child £350 per policy year £250 per policy year £10,000 lump sum £10,000 lump sum
3. Psychiatric Benefits	
Inpatient and Day Patient Cover Outpatient Cover	£8,000 per policy year
4. Worldwide Travel Benefits	
Medical expenses and repatriation Baggage Baggage delay Additional travel and accommodation costs Emergency return to the UK, Isle of Man or Channel Islands Money and passport - (£250 cash limit) Hospital daily benefit Personal liability Personal accident Legal advice and expenses Missed departure Travel delay Airport or port assistance And a range of valuable assistance services including transfer of emergency funds If you book your trip in advance, you are also covered against cancellation Cancellation of pre-paid ski lessons, ski hire and lift passes Loss or theft of ski equipment Delay of equipment Piste Closure Delay to public transport due to avalanche or landslide <i>(Excess of £50 applies. This can be waived for an additional premium)</i>	up to £5,000,000 up to £2,500 up to £100 up to £2,000 necessary costs up to £500 up to £250 up to £2,000,000 up to £30,000 up to £50,000 up to £1,000 up to £200 up to £500 up to £500 up to £5,000 up to £500 up to £500 up to £300 up to £200 up to £150
5. Extended Hospital List	
Providing access to many additional hospitals including major London hospitals	

Customise your cover

Alchemy offers the flexibility to build an affordable private medical policy based upon your needs and requirements.

You can choose to add further valuable benefits to your cover as add-ons to customise your policy. These include Complementary Medicine, Health Cash, Psychiatric cover, Worldwide Travel cover and an Extended Hospital List.

Worldwide Travel Benefits

Alchemy offers extensive worldwide travel Annual Multi Trip cover featuring an unlimited number of trips for up to 91 days per trip up to a maximum of 183 days per policy year. There is also full cover for one winter sports trip of up to 17 consecutive days per policy year.

Excess bonus discount

THE ULTIMATE NO-CLAIMS DISCOUNT

By utilising Alchemy's innovative Excess Bonus scheme, you can receive a generous discount on your excess. For every claim free year you will be rewarded by a reduction in your excess.

Simply choose either of the Excess Bonus options. There is no penalty in subsequent years if a claim is made. Instead, you will remain at the same excess level until the next claim free year when you will be rewarded by a further reduction in your excess.

The excess is payable per person per policy year. No-one pays more than a single excess amount in any one policy year regardless of the number of claims.

	Excess Bonus Option 1	Excess Bonus Option 2
YEAR 1	£250	£500
YEAR 2	£200	£450
YEAR 3	£150	£400
YEAR 4	£100	£350
YEAR 5	NIL	£250

The above example assumes no claims are made in the first 5 years of cover

OUR PROMISE TO YOU

Alchemy Guaranteed Standards of Service

We promise that:

- Our Claims Helpline is available to you 8.30 am to 6pm Mon-Fri with 24 hour messaging service.
- Any unresolved telephone calls will be answered by the next working day.
- All properly presented claims will be acknowledged within 5 working days.
- All correspondence will be dealt with within 5 working days.

Bespoke Company Cover

Because the needs of companies and their employees differ, Alchemy offers unrivalled flexibility and pricing options. Benefits may be chosen to reflect your employee care and staff grading policy. Companies with current private medical insurance may also take advantage of our company switch option under our Continuous Personal Medical Exclusions (CPME). This option offers companies continuity of cover under the same underwriting terms as their current policy.





Quick and easy to apply

FREQUENTLY ASKED QUESTIONS

How to make a claim?

Simple 'No Fuss' Claiming - once referred for treatment by your GP, just call our Claims Helpline where dedicated professionals are available to provide assistance and guidance and send you a Claim Form to start your claim.

What hospitals are covered?

You can choose to use any private or NHS hospital outside of London, so you can be sure you will not have to travel far for your treatment. Please see our Hospital List for some of the most frequently used hospitals. You can also opt for the Extended Hospital List which includes selected London private hospitals for an additional premium.

What isn't covered?

In common with other medical insurance policies, Alchemy does not cover you for the following:

- Chronic conditions
- Pre-existing conditions which have occurred before joining the policy (unless agreed at time of joining)
- Routine GP visits
- Normal pregnancy and childbirth
- Cosmetic surgery
- Addictive conditions
- Regular renal dialysis
- HIV, AIDS and related conditions
- Some types of dental treatment, unless Health Cash Benefit option has been chosen
- Preventative treatment

Please refer to the Policy Document for more information and a full list of exclusions.

30 days money back guarantee

If for any reason you are not satisfied with your Alchemy policy, you may cancel it within 30 days from its start date for a full refund, provided that you have not made a claim.

YOUR UNDERWRITING CHOICES

Who can apply?

You can apply for the Alchemy policy provided that you are between the ages of 16 and 74 inclusive. If you are over 64, you can only apply under the Full Medical Underwriting option.

You will also need to be a resident in the UK, Isle of Man or Channel Islands.

Children between the ages of 0 and 21 (25 if in full time education) can be covered under a 'Single Parent' or 'Family' policy.

Underwriting choices

When applying for the Alchemy policy you have a choice of how it's underwritten.

- 1) Full Medical Underwriting
- 2) Moratorium
- 3) Continued Personal Medical Exclusions (CPME)

Please speak to your Business Consultant for more information about the different methods of underwriting. You should also read our separate guide 'How you can apply for cover'.

ABOUT CAPITAL HEALTHCARE

We are a member of the APRIL Group who have:

- ✓ A market value in excess of £1.1 billion.
- ✓ Operations in 25 countries and look after some 2.5 million policyholders worldwide.
- ✓ Consolidated revenues exceeding £501 million.
- ✓ In 2007, the APRIL Group paid out claims totalling £88 million*.

Alchemy is underwritten by Axeria Life International PCC Limited, who is also a member of the APRIL Group.

Who is Capital Healthcare?

Capital Healthcare is the private medical insurance division of Insurety Plc - one of the leading providers of lifestyle protection plans in the UK.

Over the years we have established a strong reputation for providing essential lifestyle protection and innovative cover. All offering great value for money together with high standards of customer service.

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So you know you are in safe hands when you take out medical insurance with Capital Healthcare.

*All statistics correct at time of print - July 2009.



Capital Healthcare is a trading name of Insurety Plc, a member of the APRIL Group.

Insurety Plc (registered in England No 3179382) is authorised and regulated by the Financial Services Authority, registered number 308655.

Registered office: 15 Apex Court, Almondsbury, Bristol, BS32 4JT. Tel: 01454 619500. Fax: 01454 619385. www.insurety.com

This policy is underwritten by Axeria Life International PCC Limited in respect of its Income Protection Cell (registered in Malta No. C 45566), who is authorised and regulated by the Malta Financial Services Authority.

They are a member of the APRIL Group. Registered office: 108 Triq it-Tiben, Swieqi, SWQ 3032, Malta. Tel: (+356) 2137 7107.

Worldwide Travel Benefits are underwritten by Europ Assistance Insurance Limited, who is authorised and regulated by the Financial Services Authority, registered number 202846.

Registered office: Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN. Telephone: 0844 338 5533.

ALCB 02/10

