



The Silver Plan

£19.99 P/M



DESCRIPTION OF BENEFITS

You will receive £200 a night tax free for each night you spend in hospital - up to 365 days for either sickness or injury, up to a maximum of £146,000 a year. You are covered from the first day of enrolment.

Hospital Stay Tax Free Benefit

You will receive **£200** a night tax free for each night you spend in hospital - up to 365 days for either sickness or injury up to **£73,000** a year. You are covered from the first day of enrolment.

Double Overseas Hospital Stay Tax Free Benefit

Double benefits of **£400** a night, up to **£146,000** a year, are available.

Double Public Transport Tax Free Benefit

Double benefits of **£400** a night, up to **£146,000** a year, are available if hospitalisation in the Republic of Ireland and UK results from an injury sustained on public transport.

Submitting a claim is easy and straightforward

You and your family doctor sign a claim form stating the nature of your sickness or injury and length of stay in hospital. For example, for a stay of 10 complete nights you would receive a cheque for £2,000, or £4,000 if you were travelling overseas or on public transport, which can be paid direct into your bank. 95% of claims are processed the same day.

HMCA GP Advice Line

24/7 unlimited use HMCA GP Advice Line that can be accessed worldwide for telephone or video consultations.

Prescriptions

Private prescriptions via the HMCA GP advice line - up to £25 each year.

24 Hour World-wide Protection

You are covered anywhere in the world, including when travelling on holiday or business.

No Medical Examination Required

No medical examination is required when you join.

Pays directly to you - to spend as you wish

There are no restrictions on how you spend your money and it is paid directly to you in addition to any other payments you may receive.

Pre-existing injury or disease

After one year's membership any pre-existing injury or disease, of which no symptoms have manifested themselves or check-ups or treatment or advice been given in the preceding 12 consecutive calendar months, will be covered.

Money Back Guarantee

If you are not satisfied you may return your membership certificate within 14 days.

MY CARE CARD - SILVER PLAN RULES

MEMBERSHIP BENEFITS

Insurance Benefits arranged for members hereunder are insured by HMCA Insurance Limited under a Master Group Policy issued to HMCA/s plc acting as agents of the members.

HOW THE COVER WORKS

Subject to the member having paid the relevant subscriptions, the member shall be entitled, subject to the other terms and conditions relating hereto, to be paid the Daily Benefit, as stated in the membership certificate, for each complete day of hospitalization that is on the recommendation of a registered medical practitioner and arises from or is due to sickness or injury occurring anytime from the first day of enrolment.

HOW TO MAKE A CLAIM

The member must contact the Association to request a claim form as soon as is practicably possible after the claim date. A claim form must be submitted to the Association completed by the patient's General Practitioner, along with any supporting documents as detailed on the claim form. The Association may request further information to support the claim and this will be at the member's own expense. Completed claim forms must be submitted not later than 12 calendar months after the claim date.

DAILY BENEFIT CALCULATIONS

The daily benefit payable shall be the product of the daily benefit shown on the membership certificate, multiplied by the number of complete days comprising the hospitalisation.

The daily benefit shall be doubled:-

- a) Where the member is hospitalised whilst on holiday or business temporarily outside the UK, Republic of Ireland or country of residence, or
- b) in the event of hospitalisation, in the UK or Republic of Ireland, simultaneously of husband and wife, or
- c) if hospitalisation in the UK or Republic of Ireland results from an accident involving licensed public transport in which the member is travelling as a fare paying passenger.

The daily benefit for members aged 70 and over shall be 50% of the amount stated on the membership certificate(s) and double benefits do not apply. The daily benefit for members suffering from two or more conditions, injuries or diseases one of which is pre-existing shall be 50% of the amount stated on the membership certificates and double benefits do not apply.

Successive periods in hospital due to the same or related cause shall be considered as resulting from one accident or sickness unless separated by at least twelve consecutive calendar months during which the member is not hospitalized as a result of such accident or sickness and in any case the maximum benefit shall be limited to 365 days in the aggregate from the same or related cause. Where an admission is in whole or part for the purpose of rehabilitation, then HMCA reserves the right to adjust the daily benefit.

TRANSFER TERMS

Subject to member's written notification to HMCA and approval from HMCA at time of enrolment, cover may be transferred from a similar existing plan and future claims made for conditions originating at the time the member was participating in a previous plan will be honoured subject to the Association's rules providing the similar existing plan was terminated upon election to membership.

EXCLUSIONS

- a) Attempted suicide, intentional self-inflicted injury, alcoholism and alcohol abuse or use and treatment of any addiction to prescribed or non prescribed substances.
- b) Pregnancy, childbirth or complications thereof.
- c) Mental illness, psychiatric diseases or congenital abnormality.
- d) Confinement due to i) rehabilitation or aftercare, or ii) palliative care.
- e) Pre-existing injury or disease contracted prior to enrolment date. After one full year's membership such pre-existing injury or disease and conditions arising or resulting therefrom of which no symptoms (indication of a disease or disorder) have manifested themselves or treatment, or medication, or advice, including check-ups, has been rendered in the preceding 12 consecutive calendar months, will be covered.
- f) War, whether be declared or not, invasion, civil commotion, riot or military or usurped power.
- g) Participation in a criminal act other than technical motoring offences.
- h) Treatment for sexually transmissible diseases including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this Syndrome has been acquired or may be named.
- i) Pandemic, epidemic including Coronavirus disease (COVID-19), severe acute respiratory syndrome or any mutation of these.

DEFINITIONS

"Complete Day" The number of complete days comprising a stay as an in-patient shall be calculated by subtracting the calendar date of commencement of such stay from the calendar date of the termination of the stay.

"Hospital" Any reference to hospital or hospitalisation shall refer to an establishment which meets all of the following requirements:-

- a) is a National Health Service Hospital or Private Hospital approved as such by the appropriate government department or is a Private Hospital registered as a nursing home able to carry out operations by the Local Government Authority of the area in which such Hospital is situated.
- b) operates primarily for the reception, care and treatment of sick, or injured persons as in-patients.
- c) provides 24 hour a day nursing service by registered nurses.
- d) has a staff of one or more registered medical practitioners available, on the premises, at all times.
- e) provides organized facilities for diagnosis and has a fully equipped operating theatre.
- f) is not primarily a clinic; a nursing, rest, convalescent, rehabilitation, geriatric or aged persons home, hospice or similar establishment and is not other than incidentally a place for alcoholics or drug addicts.

N.B. A stay in a special ward/unit of a hospital used primarily as a nursing, rest, geriatric, rehabilitation or convalescent home or a place for alcoholics or drug addicts is deemed with respect to the benefits provided hereunder to be a stay in an institution other than a hospital.

"Rehabilitation" Treatment or Treatments designed to facilitate the process of recovery from injury, illness or disease to as normal a condition as possible.