

Benefit Tables

Adult Benefits	Pay back	VALUE £6.50 a month £1.50 a week†	CORE £10.50 a month £2.42 a week†	PREMIER £19.00 a month £4.38 a week†
Optical Cover	100% over 2 years	Up to £80	Up to £125	Up to £200
Dental Cover	100% per year	Up to £60	Up to £110	Up to £175
Hospital In-Patient	20 nights per year	Per night £15	Per night £25	Per night £50
Hospital Day Surgery	5 days per year	Per day £15	Per day £25	Per day £50
Maternity/Paternity/Adoption	Lump sum per year	Per child £100	Per child £150	Per child £300
Health Screening	100% per year	Up to £50	Up to £75	Up to £200
Acupuncture, Chiropractic, Osteopathy, Physiotherapy	100% per year	Up to £120	Up to £200	Up to £500
Personal Accident Cover	Lump sum per year	Up to £10,000	Up to £10,000	Up to £10,000
Emergency European Cover*	Lump sum per year	Up to £10,000	Up to £10,000	Up to £10,000
24 Hour Telephone Counselling		✓	✓	✓
Face to Face Counselling		4 sessions	5 sessions	6 sessions

† Weekly rates are available only if premiums are paid through payroll deduction.

* All benefits are available for treatments/accidents incurred anywhere within the European Community when travelling for business/pleasure purposes for up to 28 days.

FREE

Child Benefits	Pay back	Benefit level
Optical Cover	100% per year	Up to £40
Dental Cover	100% per year	Up to £40
Hospital In-Patient	20 nights per year	Per night £10
Hospital Day Surgery	5 days per year	Per day £10

Where benefit is provided for children the maximum amount is shared among all children insured under the policy and is not payable per child.

engage Mutual Assurance is a trading name of Homeowners Friendly Society Limited ("HFSL") Registered and Incorporated under the Friendly Societies Act 1992, registered number 964F and its wholly owned subsidiary companies, **engage** Mutual Services Limited ("eMSL"), registered number 3088162 of Hornbeam Park Avenue, Harrogate HG2 8XE and **engage** Mutual Insurance Limited ("eMIL"), registered in Gibraltar number 100605 of Montagu Pavilion, 8-10 Queensway, Gibraltar. Premier Health Benefits is a trading style of **engage** Mutual Insurance Limited. eMSL is an appointed representative of eMIL.

HFSL is authorised and regulated by the Financial Services Commission Gibraltar (FSCG) and is regulated by the Financial Services Authority for the conduct of UK business. eMIL's FSA Register number is 485680. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

Personal Accident Benefits

Accidental death	£10,000
Permanent total disablement	£10,000
Permanent and incurable paralysis of all limbs	£10,000
Permanent and incurable insanity	£10,000
Loss of entire sight of both eyes	£10,000
Permanent loss of use of both hands and both feet	£10,000
Permanent loss of entire sight in one eye	£5,000
Loss of use of one hand or foot	£5,000
Permanent total loss of hearing in both ears	£5,000
Permanent loss of hearing in one ear	£1,500
Permanent total loss of use of the lens in one eye	£2,500
Permanent loss of use of four fingers and thumb in either hand	£4,000
Permanent total loss of the use the four fingers on either hand	£2,000
Permanent total loss of use of fingers of either hand	
a) Three joints	£500
b) Two joints	£350
c) One Joint	£200
Permanent loss of either thumb:	
a) Both joints	£2,000
b) One joint	£1,000
Permanent total loss of use of toes:	
a) All – one foot	£1,500
b) Big toe – both joints	£500
c) Big toe – one joint	£200
d) other than big toe (each toe)	£200
Established non-union of fractured leg or knee-cap	£1,000
Shortening of the leg by at least 5 cm	£750