

Comprehensive cover

With Healthguard, you don't have to compromise cover for cost. Whether you choose £20,000, £30,000 or £40,000 of cover for you and your family, you'll be able to claim for the same conditions.

A brief summary of what is covered

Inpatient care	£20,000, £30,000, £40,000 cover over 10 or 20 years
Hospital charges	Claims paid in full*
Consultant fees	Claims paid in full*
Diagnostic tests	Claims paid in full*
Radiotherapy and chemotherapy	Claims paid in full*
Cancer treatment	Claims paid in full*
Heart surgery	Claims paid in full*
Other surgery (including minor and oral)	Claims paid in full*
Psychiatric treatment (acute)	Claims paid in full*
Outpatient care	
Specialist consultations	Claims paid in full*
MRI, CT PET scans	Claims paid in full*
Other diagnostic tests	Claims paid in full*
Physiotherapy	Claims paid in full*
Chiropody/Podiatry	Claims paid in full*
Chiropractic/Osteopathic	Claims paid in full*
Radiotherapy and chemotherapy	Claims paid in full*
Psychiatric treatment (acute)	Claims paid in full*
Other benefits	
Alternative therapies	Claims paid in full*
Nursing at home	Claims paid in full*
Private ambulance	Claims paid in full*

*Up to your claim benefit level

What the plan doesn't cover	
Any condition you had before you joined, unless National Friendly knew about it when you joined and agreed to cover it OR you opted for moratorium cover and have had no symptoms for at least two years during the plan	GP charges
Costs in relation to childbirth or fertility treatment	HIV or AIDS related conditions
Cosmetic treatments	Long-term or chronic conditions
Dental or optical treatments other than surgery	Out-patient drugs and dressings
Dental check ups	Overseas treatment
Eye tests	Surgical or medical appliances