

AIG Direct HOSPITAL CASH PLAN

Surgical Benefits

SURGICAL BENEFITS

This must be read in conjunction with your Hospital Cash Plan Policy Document and your Table of Benefits. Benefit payments will be made under this part of the policy in respect of a covered operation or permanent disability and are in addition to the maximum benefits due under the Hospital Cash Plan(s).

Schedule of Operations	Cash Benefit
Abdomen	
Appendix, removal of	£100
Colon resection	
Partial, with colostomy	£150
Total, with colostomy	£500
Gall Bladder, removal by incision	£150
Hernia, repair of	
Inguinal or femoral, single	£100
Inguinal or femoral, double	£150
Umbilical	£100
Liver	
Abscess, incision for drainage or biopsy,	
cutting into abdomen	£125
resection, partial	£75
wound or injury, suturing of Pancreas – removal of	£200
Incision for drainage/removal of cyst	£200 £175
Stomach, removal of	E1/5
Total	£500
partial	£150
Bone	1150
Diseased - removal	
by cutting	£75
by scraping, each (maximum 5)	£5
Exostosis, removal of	£15
Grafting of	
Whole bone	£100
Chips	£75
Fracture	
Arm	
Ulna and radius or ulna only	£50
Radius only	£25
Humerus Breastbone (Sternum)	£75 £25
Collar bone	£25
Finger or toe, each	£10
Foot, except toes	£10
Hand, except fingers	£20
Heel bone	£50
Jaw – lower	£50
Jaw – upper	£15
Kneecap (patella)	£50
Leg	
Tibia and fibula or tibia only	£75
Fibula only	£25
Nose	£15
Pelvis, except coccyx	£100
Rib, one or more	£10
Shoulder blade (scapula)	£25
Skull – non operative (for operations see nervous	£25
system) Thigh	£75
Vertebra,	L/3
One or more, except processes or coccyx	£50
Processes or coccyx	£25

	Cash Benefit
Breast	
Abscess, drainage of	£35
Cysts, tumours or other tissue, removal of	£35
Removal of (radical)	
One breast	£150
Both breasts	£200
Removal of (simple)	
One breast	£100
Both breasts	£150
Chest	
Bronchoscopy - diagnostic, with or without biopsy	£25
Cavity, cutting into for exploration	£150
Empyema, incision for drainage other than	£100
aspiration	
Lung	6200
Incision of, through chest	£200
Total removal of Partial removal of	£500
Mediastinal tumour, resection	£175 £200
Operative removal of tumours or foreign bodies	£50
Circulatory System	ESU
Arteries and veins	
Arterioplasty	£100
Incision, ligation or stripping of complete	1100
extremity	
Unilateral	£50
Bilateral	£75
Neck	£50
Trunk	£100
Injury or wound, suturing of	£50
Varicose veins, ligation and division of:	250
Local	£20
Additional, each (maximum £25)	£5
Heart and Pericardium	_
Catheterization	£100
Cutting into, excluding	£200
Insertion of pacemaker	£50
Injury or wound, suturing of	£150
Ear	
Fenestration	£200
Labyrinthectomy	£200
Labyrinthotomy	£200
Mastoidectomy (radical)	
One side	£175
Both sides	£200
Mastoidectomy (simple)	
One side	£75
Both sides	£100
Stapes mobilization	£100
Eye	
Incision of	£100
Reattachment of retina or retina and choroid	£200
Removal of	
Cataract by lens extraction	£100
Cornea, complete or partial	£75
Cornea with transplantation	£300
Iris or sclera	£100
Removal of foreign body	£10
Repair of muscles, complete procedure	_
One muscle	£50
More than one muscle	£75

Genital system (female) Bartholin or Skene's glands	
Bartholin or Skene's glands	
-	
excision of Bartholin gland or cyst	£30
excision of Skene's gland or cyst	£10
incision or drainage	£10
Dilation of cervix (D&C) and curettage of uterus,	
non-puerperal, with or without	
electrocauterization cone resection of cervix	£30
Ovary or tube, one or more, cutting into or	
removal	£100
Rectocele or cystocele, repair of	£100
Rectocele and cystocele, repair of both or of	
either in conjunction with other repair, complete	
procedure	£125
Uterus, removal of – with or without ovaries	£175
Genital system (male)	
Hydrocele or spermatocele, repair of	£75
Prostate, removal or incision of	
Open operation – perineal	£200
Open operation - suprapubic	£125
Operation through natural passage	£100
Testis, removal of	
Unilateral	£30
Bilateral	£75
Joints	
Arthroplasty – hip, knee, elbow or shoulder	£200
Arthroscopy, diagnostic	£25
Arthroscopy, operative	£75
Capsule, removal of, cutting into other than	
aspiration	£75
Cutting into for treatment of intraarticular	
structure	
Ankle, hip or knee	£200
Elbow, wrist or shoulder	£175
Fingers or toes	£15
Foot except toes	£125
Hand, except fingers	£100
Dislocation, reduction of	
Ankle, elbow or shoulder	£50
Collar bone, lower jaw or wrist	£30
Fingers or toes	£10
Hip or knee, except patella	£75
Patella	£10
Intervertebral disk	
Removal of, partial	£150
Removal of with spinal fusion	£200
Nervous system	
Brain, cutting into, except psychosurgery	£500
Brain, psychosurgery	£100
Laminectomy or hemilaminectomy	£175
Nerve – resection, decompression or transplant of	
single or multiple nerves	
extremity	£35
Head neck or trunk	£75
Skull – cutting into cranium for diagnosis or	£200
treatment	£200
Spinal cord – cutting operation	£200
Trephination or burr holes – single	£25
Trephination or burr holes - multiple	£40
Nose and throat	1
Larynx or trachea, repair/ removal	£200
Larynx or trachea, incision	£200
Nasal polyp, removal of single or multiple	£10
Nasal septum, resection	£50
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Parathyroid glands, removal of one or more	£125

Nose and throat (continued)Sinus - cutting into other than punctureEthmoid, bilateral£100Ethmoid, bilateral£150Other, single£75Other, multiple£125Thyroid - removal of portion£200Tonsillectomy or adenoidectomy£25Rectum£35Fistula, removal of£35Fistula, removal of of£35External or internal£35External and internal£100Proctoscopy, operative£100Proctoscopy, operative£100Proctoscopy, operative£100Proctoscopy, operative£100Proctoscopy, operative£100Proctoscopy, operative£150Removal of external tissue only£75Shin or subcutaneous tissue£75Split thickness 4 square inches or less£25Split thickness the square inches or less£15Tumours, benign, superficial excision of£15Tumours, benign, superficial excision of£15Tumours, benign, superficial excision of£15Each additional£15Cutting or repair of One£25Deat additional£25Fascia, cutting or transplant£35Tendon sk Ligaments£20Cutting or crushing - open operation£100Operation through natural passage£500Urinary tract£150Bladder, kidney or ureter Cutting or crushing - open operation other than meatomy£30Permanet disabilities following an accident on		Cash Benefit
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This policy is underwritten by American International Group UK Limited and administered by AIG Direct. AIG Direct is a trading name of American International Group UK Limited. American International Group UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 781109). This can be checked by visiting the FS Register (www.fca.org.uk/register).

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