

AIG Direct HOSPITAL CASH PLAN

Surgical Supplement

SURGICAL SUPPLEMENT

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	£250
Bowel polyp	£100
Colon resection	
Partial, with colostomy	£250
Total, with colostomy	£1,000
Endoscopic procedures	
Examination	£100
With biopsy	£150
Operative	£200
Gall Bladder, removal by incision	£200
Hernia, repair of	
Inguinal or femoral, single	£200
Inguinal or femoral, double	£300
Umbilical	£250
Laparotomy	£200
Liver	
biopsy, cutting into abdomen	£200
resection, partial	£400
wound or injury, suturing of	£500
Pancreas – removal of	£500
Incision for drainage/removal of cyst	£400
Splenectomy	£500
Stomach, removal of	
Total	£1,250
partial	£375
Bone	
Diseased - removal	
by cutting	£200
by scraping, each (maximum 5)	£50
Exostosis, removal of	£125
Grafting of	
Whole bone	£400
Chips	£200
Fracture	
Arm	
Ulna and radius or ulna only	£125
Radius only	£100
Humerus	£200
Breastbone (Sternum)	£100
Collar bone	£100
Finger or toe, each	£30
Foot, except toes	£100
Hand, except fingers	£75
Heel bone	£150
Jaw – lower	£200
Jaw – upper	£100
Kneecap (patella)	£125
Leg	C4 E 0
Tibia and fibula or tibia only	£150
Fibula only	£100
Nose Bolvis, except coccur	£50
Pelvis, except coccyx	£250
Rib, one or more	£30
Shoulder blade (scapula)	£100
Skull – non operative (for operations see nervous	£100
system)	0450
Thigh	£150
Vertebra,	£125
One or more, except processes or coccyx Processes or coccyx	£125 £75
Processes or coccyx	£/5

	Cash Benefit
Breast	
Abscess, drainage of	£150
Cysts, tumours or other tissue, removal of	£100
Removal of (radical)	
One breast	£375
Both breasts	£500
Removal of (simple)	
One breast	£250
Both breasts	£400
Chest	
Bronchoscopy - diagnostic, with or without biopsy	£100
Cavity, cutting into for exploration	£500
Empyema, incision for drainage other than	£250
aspiration	
Lung	
Incision of, through chest	£500
Total removal of	£1,500
Partial removal of	£450
Mediastinal tumour, resection	£500
Operative removal of tumours or foreign bodies	£300
Circulatory System	1300
Arteries and veins	
	£200
Arterioplasty	£200
Injury or wound, suturing of	EZU
Varicose veins, ligation and division of:	64.24
Unilateral	£12
Bilateral	£200
Heart and Pericardium	
Catheterization	£150
Cutting into, excluding	£300
Insertion of pacemaker	£125
Insertion of stent	£200
Injury or wound, suturing of	£500
Major vessel angiogram	£100
Ear	
Fenestration	£300
Inner ear implant	£150
Insertion of grommets	£100
Labyrinthectomy	£400
Labyrinthotomy	£400
Mastoidectomy (radical)	
One side	£350
Both sides	£500
Mastoidectomy (simple)	
One side	£200
Both sides	£300
Myringoplasty	£250
Stapes mobilization	£250
Eye	
Incision of	£200
Reattachment of retina or retina and choroid	£250
Removal of	
Cataract by lens extraction	£150
Cornea, complete or partial	£250
Cornea with transplantation	£1,000
Iris or sclera	£1,000
	£250
	±50
Removal of foreign body	
Repair of muscles, complete procedure	
	£150 £250

Dilation of cervix (D&C) and curettage of uterus, non-puerperal, with or without electrocauterization cone resection of cervixOvary or tube, one or more, cutting into or removal£250Rectocele and cystocele, repair of both or of either in conjunction with other repair, complete procedure£300Uterus, removal of – without ovaries£400Vulvectomy£500Genital system (male)£150Hydrocele or spermatocele, repair of Open operation - perineal£500Open operation - perineal Unilateral£200Bilateral£250Joints£150Arthroscopy, diagnostic£300Arthroscopy, diagnostic£500Gensul system (male)£200Unilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Bilateral£200Coling into fircement of intraarticularStructureAnthroscopy, operativeAnkle, hip or knee£250Foot except toes£200Hip or knee, except patella£150Dislocation, reduction of£150Ankle, elbow or shoulder£125Collar bone, lower jaw		Cash Benefit
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Nasal tissues, removal of £125		
Parathyroid glands, removal of one or more 1 + 300	Parathyroid glands, removal of one or more	£300
		£375

	Cash Benefit
Nose and throat (continued)	
Sinus – cutting into other than puncture	
Ethmoid, single	£250
Ethmoid, bilateral	£350
Other, single	£200
Other, multiple	£300
Thyroid – removal of portion	£500
Tonsillectomy or adenoidectomy	£100
Rectum	
Fissure, removal of	£100
Fistula, removal of	£250
Haemorrhoids, excision of	C100
External or internal External and internal	£100
Ischio-rectal abscess – excision of	£250 £150
Proctoscopy, operative	£150 £150
Prolapsed rectum, radical repair	£375
Skin or subcutaneous tissue	1375
Grafts pinch, each (maximum of 30)	£50
Split thickness 4 square inches or less	£100
Split thickness more than 4 square inches	£250
Tube	£400
Pilonidal cyst, removal of	£200
Tumours, benign, superficial excision of	£50
Tumours, malignant, excision from face, lip or skin	150
One	£100
Each additional	£50
Tendons & Ligaments	
Cutting or repair of	
One	£100
Each additional (maximum of 10)	£50
Fascia, cutting or transplant	£75
Tendon sheath, cutting into	
single	£75
multiple	£100
Transplant	
One	£300
Each additional	£200
Urinary tract	
Bladder, kidney or ureter	
Cutting or crushing – open operation	£250
Operation through natural passage	£125
Cystoscopy, diagnostic with or without biopsy	£30
Insertion of stent	£150
Laser procedures	£100
Meatotomy	£150
Nephrolithotomy or Nephrectomy	£450
Urethra – crushing or cutting operation other	£100
than meatotomy	
Permanent disabilities following an accident only	
Loss of both arms, hands, feet or legs	£10,000
Loss of one hand or arm and one foot or leg	£10,000
Loss of one hand or one arm	£5,000
Loss of one leg or one foot	£5,000
Loss of finger or toe, each	£100
Loss of sight in both eyes	£10,000
Loss of sight in one eye	£5,000
Loss of sound, natural teeth:	
single	£50
each additional	£100
If an insured person suffers a permanent	
disability, the loss must be sustained within 90	
days from the date of the accident	
Only one of the amounts shown above, the largest	
applicable, will be payable for injuries resulting	
from any one accident	

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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