

SUMMARY OF BENEFITS	LIFELINE ESSENTIAL	LIFELINE CLASSIC	LIFELINE GOLD
Hospice and palliative care	✓	✓	✓
In-patient cash benefit	✓	✓	✓
Kidney dialysis	✓	✓	✓
Local air ambulance	✓	✓	✓
Local road ambulance	✓	✓	✓
Maternity cover (after 10 months' membership)		✓	✓
Newborn care	✓	✓	✓
Prosthetic devices	✓	✓	✓
Rehabilitation	✓	✓	✓
Transplant services	✓	✓	✓
Optional benefits (if purchased)			
USA cover	✓	✓	✓
Assistance cover (Evacuation and Repatriation)	✓	✓	✓
Treatment for or related to gender dysphoria		✓	✓

SUMMARY OF SOME OF THE EXCLUSIONS - WHAT IS NOT COVERED?

Artificial life maintenance
Congenital Conditions
Cosmetic treatment
Developmental problems including learning difficulties such as dyslexia, and developmental problems treated in an education environment or to support educational development.
Donor organs
Epidemics and pandemics
Harmful or hazardous use of alcohol, drugs and/or medicines
Health hydros nature cure clinics etc.
Hereditary Conditions
Infertility treatment
Pre-existing conditions - i.e. any condition that you have when you join, or which you have suffered from in the past and which may recur, if such is specifically excluded, or if you have not declared a pre existing condition.
Sleep disorders