wellbeing

medicash
a positive approach to health

| Monthly Premiums (inclusive of IPT) | Level 1 | Level 2 | Level 3 | Level 4 |
|---|---|---|---|---|
| **Solo** - employee and up to four dependent children | £7.20 | £17.05 | £28.90 | £42.75 |
| **Dual** - employee, partner and up to four dependent children | £14.40 | £34.10 | £57.80 | £85.50 |

| FastTrack claims... | | Level 1 | Level 2 | Level 3 | Level 4 | Cashback |
|---|---|---|---|---|---|---|
| **Full Access to the My Medicash & mProve YOURSELF Apps**<br>Submit claims on the go; improve your body & mind with physical exercises, guided meditations & self-help courses; update your details; and quickly access your other benefits. | | ✓ | ✓ | ✓ | ✓ | |
| **Routine Dental Treatment** yearly maximum [1]<br>Half of the annual limit can be claimed towards dental care plan fees | per adult<br>per child | £40<br>£20 | £80<br>£40 | £140<br>£70 | £225<br>£112.50 | 100% |
| **Dental Accident & Injury** yearly maximum | per adult | £100 | £200 | £350 | £500 | 100% |
| **Optical** yearly maximum | per adult<br>per child | £40<br>£20 | £80<br>£40 | £140<br>£70 | £180<br>£90 | 100% |
| **Virtual GP & Prescription Service** discounted access [2]<br>All adults covered under the policy have access to discounted virtual GP appointments. Access this benefit via the My Medicash App | | ✓ | ✓ | ✓ | ✓ | |
| **Specialist Consultations, Diagnostic Tests & Scans** yearly maximum<br>Including CT, MRI and PET scans | per adult<br>per child | £100<br>£50 | £200<br>£100 | £350<br>£175 | £500<br>£250 | 100% |
| **Complementary Therapies** yearly maximum<br>Covering physiotherapy, acupuncture, osteopathy and chiropractic assessment and treatment | per adult<br>per child | £150<br>£75 | £250<br>£125 | £350<br>£175 | £500<br>£250 | 50% |
| **Alternative Therapies** yearly maximum<br>Covering reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy | per adult<br>per child | £50<br>£25 | £75<br>£37.50 | £100<br>£50 | £150<br>£75 | 50% |
| **Chiropody** yearly maximum | per adult | £30 | £40 | £50 | £60 | 50% |
| **Hospital Stays** per day/night [3]<br>Up to a combined maximum of 20 daycase visits or inpatient nights per annum, excludes first night and single night stays | per adult<br>per child | £15<br>£15 | £25<br>£25 | £35<br>£35 | £50<br>£50 | 100% |
| **Personal Accident Cover** maximum sum covered<br>For a full breakdown of cover see the Personal Accident Group Policy document available on request or via the My Medicash App. Cover ceases on your 66th birthday | per adult<br>per child | £10,000<br>£10,000 | £15,000<br>£15,000 | £24,000<br>£24,000 | £36,000<br>£36,000 | |
| **Broken Bone** per bone<br>Break of radius, ulna, humerus, femur, tibia or fibula | per adult | £100 | £150 | £185 | £225 | 100% |
| **Birth/ Adoption of a Child** [4] | per baby | £100 | £200 | £300 | £400 | 100% |
| **SkinVision**<br>Check your skin spots and moles regularly for the early signs of skin cancer. Simply access via the My Medicash App | per adult | ✓ | ✓ | ✓ | ✓ | |
| **Best Doctors® InterConsultation™ Programme**<br>Access Best Doctors via the My Medicash App or call 0345 565 1852* www.medicash.org/bestdoctors | | ✓ | ✓ | ✓ | ✓ | |
| **Discounted Health Club Membership**<br>Access via the My Medicash App or visit www.medicash.org/gymdiscount (ref: MED) | | ✓ | ✓ | ✓ | ✓ | |
| **Health & Stress Related Helplines**<br>Unlimited 24/7 access via the My Medicash App, call 0345 565 1851* or visit www.medicash.org/wellness (Username: Medicash) | | ✓ | ✓ | ✓ | ✓ | |
| **Medicash Extras member discount scheme**<br>Access via the My Medicash App or visit www.medicash.org/extras to start saving | On average users could save | £250 per year | £250 per year | £250 per year | £250 per year | |

There is no upper age limit for employees covered under the plan. Non-employees can be added to their partner's plan if under 66 at the time of joining.

**FREE COVER FOR UP TO FOUR CHILDREN**: Up to four dependent children can be covered at no extra cost, up to their 19th birthday if in full time education. Each child has their own individual entitlement and their claims do not affect any other individuals covered on the policy.

1) Medicash will only pay dental care premiums where paid for by the individual.
2) Children under 16 for which you have parental responsibility and are covered under your policy can access this benefit with you.
3) New policyholders will not be covered for any Hospital Stays relating to a pre-existing condition within 3 years of their plan start date. All policyholders will be paid at the lower rate for Hospital Stays relating to a pre-existing condition for 3 years following an increase to their level of cover.
4) New policyholders will not be covered for the Birth of a Child benefit during the first 12 months of their policy. All policyholders will be paid at the lower rate for the Birth of a Child benefit for 12 months following an increase to their level of cover.

* Calls to 03 numbers are no more expensive than calling numbers starting with 01 or 02 and are included in free call packages from landlines or mobiles.