

Reward your employees with the company-paid plan that will positively impact on their health



Our company-paid cash plan, Medicash Reward has been specially created to aid retention, assist recruitment and improve staff loyalty. It can help employees get back to work quickly and even have a direct impact on business success. Developed to bring a positive approach to employee wellbeing in the workplace, the benefits of Medicash Reward include health screening, prompt consultations, plus a wide range of complementary and alternative therapies.

Supporting employees on three important levels: **prevention, early intervention** and **cure**, the plan is geared to help staff return to good health as quickly as possible. As a result, it could also help your business stay fit and healthy.

Medicash Reward	Core	Level 1	Level 2	Level 3	Premium
Dental* includes cover against the cost of dental care contracts, such as Denplan yearly maximums	£80	£130	£160	£190	£250
Optical yearly maximums	£60	£110	£140	£170	£230
Worksite Health Screening†	✓	✓	✓	✓	✓
Specialist Consultations includes PMI excess payments yearly maximums	£300	£500	£750	£1,000	£1,250
Diagnostic Tests	£100	£200	£300	£400	£750
Best Doctors® Helpline^A	✓	✓	✓	✓	✓
Complementary Therapies includes physiotherapy, sports massage, osteopathy and chiropractic assessment and treatments yearly maximums	£200	£300	£400	£500	£600
Alternative Therapies includes acupuncture, allergy testing, homeopathy, Chinese medicines, reflexology, reiki and Indian head massage yearly maximums	£100	£150	£200	£250	£300
Discounted Gym Membership	✓	✓	✓	✓	✓
Personal Accident Cover	Up to £5,000	Up to £10,000	Up to £15,000	Up to £24,000	Up to £45,000
Employee Assistance Programme					
Telephone Helplines	✓	✓	✓	✓	✓
Face to Face Counselling	6 Sessions	6 Sessions	6 Sessions	6 Sessions	6 Sessions

100% of receipts paid up to annual maximum

- PLUS**
- All PMI excesses covered
 - Pre-existing conditions covered
 - Dependent children covered free up to 24¹

¹Dependent children are covered free up to the age of 16 or 24 if in full time education. Dependent children can claim up to half of the annual adult benefit maximums for dental, optical, specialist consultations, diagnostic tests, plus complementary and alternative therapies. ²Half of the annual dental limit can be claimed against the cost of dental care contracts, such as Denplan. ³Each employee is entitled to one health screening session every 3 years. ^AProvides second medical opinions and expert medical information from world-leading consultants.

For more information call **0800 011 2222** or visit **www.medicash.org/corporate**

With so many positive healthcare benefits, it can only be Medicash Reward

Aiding retention, assisting recruitment, improving loyalty, helping staff return to work quickly... no wonder Medicash Reward can have a direct impact on business success.

Positive benefits – at a glance

+ Routine Dental Treatments

Medicash Reward encourages regular dental care by covering employees against both NHS and private dental costs, including check-ups, fillings, crowns, bridges, and even visiting the hygienist.

+ Optical Check-ups and Treatment

As well as helping you meet your legal obligation to provide eye tests for VDU operators, as well as those involved in work-related driving, Medicash Reward also contributes towards the cost of contact lenses, glasses and even prescription safety goggles.

+ Workplace Health Screening

Because relying on employees to arrange their own health screening and then claim the money back simply doesn't work, every new Medicash Reward member automatically receives Workplace Health Screening. This major preventative strategy highlights potential problems, provides a personal action plan and helps set staff on the way to a healthier lifestyle. Screening can take place at your premises and includes a one-to-one health assessment that takes no longer than 30 minutes per employee.

+ Consultancy and Diagnostic Tests

As a Medicash Reward member, each employee is also covered against the cost of specialist treatment following GP referral. This rapid process removes that anxious wait to see a specialist and ensures prompt treatment. For Reward members with Private Medical Insurance, their Medicash Reward benefit can also be used to cover any excess payment. Either way the benefit for employers is clear: a faster return to good health by your valued team members.

+ Alternative and Complementary Therapies

The use of alternative and complementary treatments is becoming increasingly common. Treatments can help reduce absenteeism through musculoskeletal complaints and tackle one of the most frequent causes of absenteeism – stress! For that reason, Medicash Reward covers a wide range of therapies, including physiotherapy, sports massage, reiki and even Indian head massage. Most importantly, unlike some competitor policies, treatments are available without GP referral.

+ Best Doctors® - Expert Second Opinion Helpline

Being diagnosed with a serious medical condition can severely affect the strongest of people. Included as part of Medicash Reward, the Best Doctors service provides access to expert medical information and second medical opinions. From severe migraines to chronic back pain, from diabetes to cancer, Best Doctors connects members to the knowledge and expertise of 50,000 world-leading consultants, helping ensure they get an accurate diagnosis and receive the right treatment.



MED326/NOV09

For more information call **0800 011 2222** or visit **www.medicash.org/corporate**