

Policy Summary – Flex Plans

This is a summary of the key features of your health plan. It does not include the full terms of your policy; these can be found in your Terms and Conditions booklet and on your Policy Schedule. Please read this summary in conjunction with your benefit table to see what benefits limitations and exclusions apply to your policy.

This cover is provided by Medicash Health Benefits Limited, other than Personal Accident cover which is underwritten by Chubb Insurance Company of Europe SE (Chubb). Medicash and Chubb are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This policy is governed by English law and the English courts shall have jurisdiction in any legal proceedings. All references to Sections relate to the relevant areas within your Terms and Conditions booklet.

The cover your health plan offers

Your plan offers cover that gives you money back for a range of everyday healthcare expenses, together with a series of support services as set out within your Benefit Table. For each benefit we will pay up to the maximum shown for your level of cover in each benefit year. Please refer to your Policy Schedule to see your current level of cover and your benefit period start date. Please view your benefit table to see if you can also apply to add your partner to your policy for an additional premium and up to four dependent children free.

The key limitations and exclusions of your health plan

As with all insurance policies, some exclusions apply to your cover. The following is a summary of the main limitations and exclusions that may apply to your policy. Please note that your policy may not include all of these benefits, see your benefit table to confirm what is included.

- To be eligible to apply for cover you must be aged 16-65 Medicash (see Section 2).
- You can apply to include your partner for an additional premium if they are aged 16-64 at the time of joining (see Section 2).
- Claims must be made within 26 weeks of the date that treatment was received otherwise we will not accept any liability to pay such claims (see Section 5).
- We do not cover premiums under a dental care contract paid for by your employer (see Section 10.1).
- For claims relating to dental accident and injuries you must attend a dental emergency appointment within five days of the accident or injury to be eligible to make a claim (see Section 10.2).
- We do not cover worksite based alternative and complementary therapies or worksite health screens organised through your employer or employees (see Section 10).
- We will not pay claims for any treatment required as a result of participation in any professional sports, hazardous pursuits or through self inflicted injury (see Section 5).
- This plan is designed to cover you whilst in the UK. It does not cover treatments, purchases or accidents which occur outside of the UK (see Section 5.8).
- Face to face counselling, where offered, is for the employee only and is not available for partners or any dependent children covered under the policy (see Section 10.17).
- Personal Accident Cover will cease on your 66th birthday. Children are not covered against Accidental Death (see Section 11).
- A qualifying period may apply before you are eligible to claim against some plan benefits. (See your Policy Schedule).
- We will not pay claims for any pre-existing conditions for Hospital Stays. These include any condition for which medical advice or attention was sought in 3 years prior to joining or amending your level of cover (see Section 10 in the Terms and Conditions)

Making a claim

If you wish to make a claim simply download a claim form at www.medicash.org/claim or alternatively call **0151 702 0265**. Full details of how to claim are included in Section 5. If your claim relates to Dental Accident, please call **0151 702 0265** and we will send you the appropriate claim form.

Duration of cover and cancellation

Your policy is based on a period of 12 months cover. You can only cancel your policy or change your level of cover at the start of the next Flex benefit period by selecting the appropriate option on the Flex platform during the renewal window or following a qualifying life event. No renewal documents will be issued. Provided that your employer continues to pay the premiums for your cover to Medicash your cover will continue for the full 12 months.

Premiums

Premiums include Insurance Premium Tax (IPT) at the current rate. Medicash reviews premiums periodically; however, if we do make changes, we will give you at least 28 days notice of this.

If you wish to complain

We are committed to providing the best possible service to our policyholders. If for any reason you are dissatisfied with the service provided to you, or if you feel that an incorrect decision has been made, please contact us. In the event you are unhappy with our response to your complaint you can refer your complaint to the Financial Ombudsman Service for consideration. If your complaint relates to Personal Accident Cover, please see Section 11 for details of how to complain, otherwise full details can be found in Section 8.

Compensation

Medicash and Chubb are covered by the Financial Services Compensation Scheme (FSCS). If neither Medicash or Chubb can meet their responsibilities, you may be entitled to compensation from the scheme. Further information is available by writing to FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or via the FSCS website at www.fscs.org.uk.

This policy summary provides only an outline of the main features of the plan and should be read in conjunction with the full Terms and Conditions, your Benefit Table and Policy Schedule.