

## OUR HEALTH PLANS DON'T NEED TO COST YOUR BUSINESS MONEY

Created to cover the everyday healthcare needs of your employees and their families, this health plan can be quickly and easily dropped into any online flexible benefits platform.

This low cost plan provides cash towards a wide range of healthcare bills. From everyday costs such as optical and dental treatments to hospital stays, Medicash Flex is designed to give you and your employee's peace of mind all year round.

### OPTICAL & DENTAL COVER

Standard insurance covers the unexpected, but not always the health problems that affect people day to day. Our insurance looks after this for you and your employees. Routine optical and dental costs often crop up at the worst possible time. Having a plan in place means your employee's everyday costs remain untouched by routine procedures like eye-tests or check-ups.

### COMPLEMENTARY & ALTERNATIVE THERAPIES

Your employees will also be able to access a range of therapies quickly and easily. Plus without the need for a GP referral, your employees can get the treatment they need without any unnecessary delay.

### BEST DOCTORS

The Best Doctors® InterConsultation™ service offers your employees access to world-class diagnostic second opinions, giving them reassurance when they need it most. Whether they are anxious about a diagnosis, or just want a second opinion, Best Doctors will provide a report that can be shared with their treating doctor in order to determine the best course of treatment for them.



### INTERESTED IN AN EMPLOYEE-FUNDED HEALTHCARE PLAN?

Whether it's everyday treatments, including eye care and dentistry or more specialist treatments, such as hospital appointments and consultations, Medicash Active gives your workforce access to treatments, whenever they're needed.

TO FIND OUT MORE ABOUT  
MEDICASH ACTIVE, PLEASE CALL  
0800 195 2992 OR VISIT  
[WWW.MEDICASH.ORG/ACTIVE](http://WWW.MEDICASH.ORG/ACTIVE)

| Monthly Premiums (Inclusive of Insurance Premium Tax)   | Child Cover    | Level 1  | Level 2 | Level 3 | Level 4 |
|---|----------------|--|---------|---------|---------|
| <b>Solo</b> – cover for you and up to four dependent children   |                | £5.20  | £13.00  | £23.20  | £34.70  |
| <b>Dual</b> – cover for you, your partner and up to four dependent children   |                | £10.40   | £26.00  | £46.40  | £69.35  |
| <b>Covering the everyday essentials...</b>  |                |  |         |         |         |
|  <b>Routine Dental Treatments</b>   | ✓              | £50  | £100    | £150    | £200    |
|  <b>Dental Accident and Injury</b>  | ✗              | £200   | £250    | £300    | £350    |
|  <b>Optical</b>   | ✓              | £50  | £100    | £150    | £200    |
| <b>Quick diagnosis and faster recovery...</b>   |                |  |         |         |         |
|  <b>Specialist Consultations &amp; Diagnostic Tests</b>   | ✓              | £100   | £225    | £350    | £450    |
|  <b>Best Doctors® InterConsultation™ Programme</b><br>Visit <a href="http://www.medicash.org/bestdoctors">www.medicash.org/bestdoctors</a> for more information                           | ✓              | ✓  | ✓       | ✓       | ✓       |
|  <b>Doctor Online</b><br>Online portal with access to personal advice from UK GPs   | ✓              | ✓  | ✓       | ✓       | ✓       |
|  <b>Complementary Therapies</b><br>covers physiotherapy, acupuncture, osteopathy and chiropractic assessment and treatments   | ✓              | £100   | £175    | £250    | £325    |
|  <b>Alternative Therapies</b><br>covers reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy as part of a treatment plan | ✓              | £25  | £50     | £80     | £120    |
|  <b>Chiroprody</b>  | ✗              | £10  | £25     | £40     | £60     |
| <b>Covering the everyday essentials...</b>  |                |  |         |         |         |
|  <b>Hospital Stays</b><br>per day/night up to a combined 20 days/nights per annum excludes first night or single night stays.   | ✓              | £16  | £25     | £35     | £50     |
|  <b>Birth of a Child</b><br>includes the adoption of a child under the age of three years. Per baby.  | ✗              | £125   | £200    | £275    | £350    |
|  <b>Personal Accident Cover</b><br>Maximum sum cover. Full details available on request.  | ✓ <sup>Δ</sup> | £10,000  | £15,000 | £24,000 | £36,000 |
|  <b>24/7 Health &amp; Stress Related Helplines</b>  | ✓*             | ✓  | ✓       | ✓       | ✓       |
|  <b>Discounted Health Club Membership</b>   | ✓              | ✓  | ✓       | ✓       | ✓       |
|  <b>Medicash Extras Retail Discount Scheme</b><br>Go to <a href="http://www.medicash.org/discounts">www.medicash.org/discounts</a> to find out more                                     |                | On average users could save <b>£250</b> per year |         |         |         |

Up to four dependent children can be covered at no extra cost, up to their 16th birthday or 19th birthday if in full time education. Each child has their own individual entitlement and their claims do not affect any other individuals on the policy. Each child can claim half the entitlement for those receipted benefits ticked above excluding from Personal Accident Cover. <sup>Δ</sup>Personal Accident Cover maximum sums covered for children are as follows: Level 1 – £8,000, Level 2 – £12,500, Level 3 – £20,000 and Level 4 – £30,000. \*Children must be 16 or over to access the helpline. A 12 month qualifying period applies to the Birth of a Child benefit and pre-existing conditions for Hospital Stays are not covered for three years from the start of your policy. These qualifying periods also apply to upgrades, during which time your claim will be paid at the lower rate where applicable. Personal Accident Cover will cease on your 66th birthday. This plan is subject to Medicash's Terms and Conditions.

**TO FIND OUT MORE ABOUT MEDICASH FLEX PLEASE  
CALL 0800 195 2992 OR VISIT [WWW.MEDICASH.ORG/FLEX](http://WWW.MEDICASH.ORG/FLEX)**