

PREVENTION IS THE BEST CURE

Offering an extensive package of benefits, Proactive is the company paid plan for those who understand prevention is the best cure.

Where prevention isn't possible, Proactive acts to remove any unnecessary financial stress or worry. Your employees will benefit from preventative checks and flu jabs, plus cash back on their prescriptions, consultations and even diagnostic tests and scans.

Helping you to meet your duty of care obligations, whilst also being able to compliment any existing PMI arrangements, Proactive ensures that you and your whole workforce are always prepared.

OPTIONAL EXTRAS

It's now widely accepted that it can be cheaper to balance private medical insurance (PMI) with a health cash plan. Settling your PMI excess can be time consuming and stressful, which is why Medicash not only reimburses the cost of the excess, but can also settle the amount with your PMI treatment provider directly.

With our optional extras you can choose to cover a £100, £200 or £250 voluntary excess for those employees with Private Medical Insurance.

You can also choose to upgrade to our Premium Employee Assistance Programme which includes up to 8 face to face counselling sessions for employees, as well as access to our Day 1 Stress Intervention and Management Support Services. Full details can be found on page 14.

£522
is the average
cost of absence
per employee
per year

Source: CIPD Absence Management Report 2016

OPTIONAL EXTRAS	Solo	Dual
Premium Employee Assistance Programme Including 8 face to face counselling sessions & CBT	15p per week	n/a
£100 PMI Excess Cover	20p per week	40p per week
£200 PMI Excess Cover	40p per week	80p per week
£250 PMI Excess Cover	50p per week	£1 per week



Company Paid Weekly Premium (Based on 25+ Employees)		Child Cover	Level 1	Level 2	Level 3	Level 4
Solo – cover for you and up to four dependent children			£1.00	£2.15	£3.75	£5.75
Dual – cover for you, your partner and up to four dependent children			£2.00	£4.30	£7.50	£11.50
Covering the everyday essentials...						
	Routine Dental Treatments	✓	£65	£100	£150	£200
	Dental Accident and Injury	✗	£250	£350	£450	£550
	Optical	✓	£65	£100	£150	£200
Quick diagnosis and faster recovery...						
	Specialist Consultations, Diagnostic Tests & Scans including CT, MRI and PET scans	✓	£200	£250	£300	£400
	Best Doctors® InterConsultation™ Programme Visit www.medicash.org/bestdoctors for more information	✓*	✗	✓	✓	✓
	Doctor Online Online portal with access to personal advice from UK GPs	✓*	✗	✓	✓	✓
	Complementary Therapies covers physiotherapy, sports massage, acupuncture, osteopathy and chiropractic treatments	✓	£160	£200	£300	£400
	Alternative Therapies covers reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy as part of a treatment plan	✓	£75	£100	£150	£200
	Chiropody	✗	£20	£50	£100	£150
Taking a preventative approach...						
	Prescriptions, Inoculations and Flu Jabs	✓	£20	£30	£40	£50
	Health Screening	✗	£100	£150	£175	£200
Covering the everyday essentials...						
	24/7 Health & Stress Related Helplines	✓**	✓	✓	✓	✓
	Discounted Health Club Membership	✓	✓	✓	✓	✓
	Medicash Extras Retail Discount Scheme Go to www.medicash.org/discounts to find out more		On average users could save £250 per year			

CHILDREN COVERED FOR FREE UP TO THEIR 24TH BIRTHDAY

Up to four dependent children can be covered at no extra cost, up to their 24th birthday if in full time education. Each child can claim half of the adult entitlement for those receipted benefits ticked above. Where the extra PMI Excess Cover is selected, children are covered at the same entitlement as adults for this benefit. Each child has their own individual entitlement and their claims do not affect any other individuals covered on the policy.

IMPORTANT INFORMATION:

The benefit allowances shown above are the maximum amounts which can be claimed per year by each adult covered under the policy. This plan is subject to Medicash's Terms and Conditions. There is no upper age limit for employees covered under the plan. Non-employees can be added to their partners plan if under 66 at the time of joining. The premiums quoted above include Insurance Premium Tax and are subject to review in respect of any change in taxation, usage or previous claims history. Pricing for 10-24 employees available on request.

*Best Doctors InterConsultation and Doctors Online only available on Level 2 or above. **Children must be 16 or over to access the helpline.

**TO FIND OUT MORE ABOUT MEDICASH PROACTIVE PLEASE CALL
0800 195 2992 OR VISIT WWW.MEDICASH.ORG/PROACTIVE**