

## Benefit table

= 100% of receipts paid     = 50% of receipts paid

Cover Level		Level 1	Level 2	Level 3	Level 4
<b>Solo</b>	per month	£7.20	£17.05	£28.90	£42.75
<b>Dual</b>	per month	£14.40	£34.10	£57.80	£85.50
<b>Routine Dental</b> yearly maximums half of the annual limit can be claimed towards dental care plan fees	per adult	£40	£80	£140	£225
	per child	£20	£40	£70	£112.50
<b>Dental Accident and Injuries</b> yearly maximums	per adult	£100	£200	£350	£500
<b>Optical</b> yearly maximums	per adult	£40	£80	£140	£180
	per child	£20	£40	£70	£90
<b>Consultations and Diagnostic Tests</b> yearly maximums	per adult	£100	£200	£350	£500
	per child	£50	£100	£175	£250
<b>Hospital Benefits</b> up to a combined 20 daycase visits or inpatient nights per annum, excludes first/single night stays	per adult	£15	£25	£35	£50
	per child	£15	£25	£35	£50
<b>Best Doctors InterConsultation</b> medical advice for people diagnosed with a serious condition call 0845 600 2892*		✓	✓	✓	✓
<b>Doctor Online</b> simply visit <a href="http://www.medicash.org/doctoronline">www.medicash.org/doctoronline</a> and enter 'Medicash' as your insurer		✓	✓	✓	✓
<b>Complementary Therapies</b> yearly maximums covering physiotherapy, acupuncture, osteopathy and chiropractic assessment and treatment	per adult	£150	£250	£350	£500
	per child	£75	£125	£175	£250
<b>Alternative Therapies</b> yearly maximums covering allergy testing, homeopathy, reflexology, Bowen and Alexander technique, Indian head massage, reiki and hypnotherapy as part of a treatment plan	per adult	£50	£75	£100	£150
	per child	£25	£37.50	£50	£75
<b>Chiroprody</b> yearly maximums covering chiroprody and podiatry	per adult	£30	£40	£50	£60
<b>Birth/Adoption of a Child</b>	per baby	£100	£200	£300	£400
<b>Broken Bone Benefit</b> per bone break of radius, ulna, humerus, femur, tibia or fibula	per adult	£100	£150	£185	£225
<b>Personal Accident Cover</b> maximum sum covered	per adult	£10,000	£15,000	£24,000	£36,000
	per child	£8,000	£12,500	£20,000	£30,000
<b>Discounted Health Club Membership</b> visit <a href="http://www.medicash.org/gymdiscount">www.medicash.org/gymdiscount</a> (Login: MED)		✓	✓	✓	✓
<b>Stress and Support Helplines</b> call 0845 600 2893*		✓	✓	✓	✓
<b>Medicash Extras Member Discounts</b> On average you could save up to £250 per year visit <a href="http://www.medicash.org/extras">www.medicash.org/extras</a>		✓	✓	✓	✓

\* Calls cost 5p per minute, plus your phone company's access charge.

All claims must be submitted within 26 weeks of the date of treatment. Dependent children are covered up to their 16th birthday, or 19th birthday if in full time education. There are waiting periods for some benefits. Full terms and conditions are available on request or via [www.medicash.org/wellbeing](http://www.medicash.org/wellbeing). The following are provided by Medicash's service partners: Telephone helplines - Right Corecare Ltd; Best Doctors InterConsultation and Doctor Online - Best Doctors UK Ltd; Discounted Health Club Membership - Incorporate Ltd; Medicash Extras - Next Jump Ltd. Medicash reserve the right to change these service partners without prior notice.

## Personal Accident cover

Injury	Level 1	Level 2	Level 3	Level 4
<b>Accidental Death Benefit – Adults Only</b>				
1. Death as result of an accident <sup>1</sup>	£10,000	£15,000	£24,000	£36,000
<b>Other Accident Benefits – Adults and Children</b>				
2. Permanent total disablement	£8,000	£12,500	£20,000	£30,000
3. Permanent disablement of all limbs – Quadriplegia	£8,000	£12,500	£20,000	£30,000
4. Permanent disablement of lower limbs – Paraplegia	£8,000	£12,500	£20,000	£30,000
5. Adaption costs <sup>2</sup>	£2,000	£3,125	£5,000	£5,500
6. Permanent and incurable paralysis of all limbs	£8,000	£12,500	£20,000	£30,000
7. Permanent and incurable insanity	£8,000	£12,500	£20,000	£30,000
8. Permanent loss of sight in both eyes	£8,000	£12,500	£20,000	£30,000
9. Permanent loss of use of both hands or both feet	£8,000	£12,500	£20,000	£30,000
10. Permanent loss of sight in one eye	£4,000	£6,250	£10,000	£15,000
11. Permanent loss of use of one hand or one foot	£4,000	£6,250	£10,000	£15,000
12. Permanent loss of hearing in				
(a) both ears	£4,000	£6,250	£10,000	£15,000
(b) one ear	£1,250	£1,875	£3,000	£4,500
13. Permanent total loss of the lens of one eye	£2,000	£3,125	£5,000	£7,500
14. Permanent total loss of use of four fingers and the thumb of either hand	£3,000	£5,000	£8,000	£12,000
15. Permanent loss of use of four fingers on one hand	£1,500	£2,500	£4,000	£6,000
16. Permanent loss of use of thumb of either hand				
(a) both joints	£1,500	£2,500	£4,000	£6,000
(b) one joint	£800	£1,250	£2,000	£3,000
17. Permanent total loss of fingers on either hand				
(a) three joints	£400	£625	£1,000	£1,500
(b) two joints	£300	£400	£700	£1,050
(c) one joint	£150	£250	£400	£600
18. Permanent total loss of use of toes				
(a) all – one foot	£1,250	£1,875	£3,000	£4,500
(b) big toe – both joints	£400	£625	£1,000	£1,500
(c) big toe – one joint	£150	£250	£400	£600
(d) other than big toe, each complete toe	£150	£250	£400	£600
19. Established non-union of fractured leg or knee cap	£800	£1,250	£2,000	£3,000
20. Shortening of leg by at least 5cm	£625	£900	£1,500	£2,250

Personal Accident Cover will cease on your 66th birthday. All claims must be submitted within 26 weeks of the date of the accident. Dependent children are covered up to their 16th birthday, or 19th birthday if in full time education. To make a claim please call 0151 702 0265.

<sup>1</sup> The total payable shall not exceed 100% of the Accidental Death benefit unless in respect of Permanent Total Disablement, Paraplegia or Quadriplegia where Adaption Costs are claimed in addition to these benefits. On payment of a benefit in respect of any Accidental Death, Permanent Total Disablement, Paraplegia or Quadriplegia your Personal Accident Cover will cease.

<sup>2</sup> Adaption costs - in the event that a member sustains Permanent Total Disablement, Paraplegia or Quadriplegia we will pay an additional amount to cover the cost of making alterations to your residence, car or place of work.

Your Personal Accident cover is provided by Chubb Insurance Company of Europe SE. Medicash reserve the right to change this partner without prior notice.