

			Level 1	Level 2	Level 3	Level 4
	Optical yearly maximums Covering eye tests, glasses, contact lenses and laser eye surgery	Per Adult Per Child	£50 £25	£100 £50	£150 £75	£200 £100
	Routine Dental Treatments yearly maximums Including check-ups, hygienist fees, fillings, crowns and bridges	Per Adult Per Child	£50 £25	£100 £50	£150 £75	£200 £100
	Dental Accident and Injury yearly maximums	Per Adult	£200	£250	£300	£350
	Specialist Consultations, Diagnostic Tests & Scans yearly maximums Including CT, MRI and PET scans	Per Adult Per Child	£100 £50	£225 £112.50	£350 £175	£450 £225
	Complementary Therapies yearly maximums ¹ Covers physiotherapy, acupuncture, osteopathy and chiropractic treatments	Per Adult Per Child	£100 £50	£175 £87.50	£250 £125	£325 £162.50
	Alternative Therapies yearly maximums ¹ Covers reflexology, reiki, Indian head massage, Bowen & Alexander technique, homeopathy, allergy testing and hypnotherapy	Per Adult Per Child	£25 £12.50	£50 £25	£80 £40	£120 £60
	Chiropody yearly maximums ¹	Per Adult	£10	£25	£40	£60
	Hospital Stays per day / night ¹ Up to 20 nights per annum, excludes first night and single night stays	Per Adult Per Child	£16 £8	£25 £12.50	£35 £17.50	£50 £25
	Birth or Adoption of a Child ²	Per Baby	£125	£200	£275	£350
	Best Doctors® InterConsultation™ Programme Access Best Doctors via the My Medicash App or call 0345 565 1852*	Per Adult	✓	✓	✓	✓
	Personal Accident Cover maximum sum covered A full breakdown of cover is available on request or via the My Medicash App. Cover ceases on your 66th birthday	Per Adult Per Child	£10,000 £10,000	£15,000 £15,000	£24,000 £24,000	£36,000 £36,000

Virtual GP & Prescription Service

Discounted phone or video GP consultations booked directly in the My Medicash app ³

Neurodevelopment Pathways

Discounted neurodiversity assessments, ADHD treatment & autism support

Digital Physiotherapy by Phio

Support employees with personalised physiotherapy programmes

Discounted Gym

Save on memberships at health clubs, fitness studios and boot camps across the UK

Health & Stress Helplines

Access via the My Medicash App, call 0345 565 1851* or visit www.medicash.org/wellness

Medicash Extras

Enjoy exclusive discounts, deals and cashback on shopping, travel and more

Eargym

Track hearing health with in-depth checks, plus tools to practise and improve hearing

HealthLens

Unlimited facial scanning to assess key health indicators including blood pressure and cardiac risk

DNA INSIGHTS

Discounted access for employees to unlock the health secrets of their DNA

Menopause Support

Personalised, expert-backed support for perimenopause and menopause

SkinVision

Enables employees to check skin spots and moles regularly for early signs of skin cancer

Digital Vision Check

Vision screening that helps employees stay informed about their eye health

Up to four dependent children can be covered at no extra cost, up to their 16th or 19th birthday if in full time education. Each child can claim half of the adult entitlement for those receipted benefits ticked above. Each child has their own individual entitlement and their claims do not affect any other individuals covered on the policy.

¹ Medicash does not cover Complementary and Alternative Therapies or Chiropody which are arranged, paid or facilitated through your employer or by another employee. ² **Medicash offers continuous cover for those employees already covered by a previous company paid cash plan before the Medicash plan start date.** New policyholders will not be covered for the Birth of a Child benefit or for any Hospital Stays relating to a pre-existing condition during the first 12 months of their policy. All policyholders will be paid at the lower rate for the Birth of a Child and Hospital Stays relating to a pre-existing condition for 12 months following an increase to their level of cover. ³ Children under 16 for which you have parental responsibility and are covered under your policy can access this benefit with you. *Calls to 03 numbers are no more expensive than calls to numbers starting with 01 to 02 and are included in free call packages from landlines and mobiles.

Additional Definitions and Terms & Conditions

You can only change your level of cover or cancel your policy at the start of the next Flex benefit period by selecting the appropriate option on the Flex platform during the renewal window, except when permitted under the rules of your employer's flexible benefits package following a qualifying life event.

Life event - your employer will define what they accept as a qualifying life event, although typical examples include marriage, divorce, birth or adoption of a child or a bereavement in your immediate family.