

Monthly Premiums (inclusive of IPT)		Level 1	Level 2	Level 3	Level 4	
Solo - employee and up to four dependent children		Co. Paid	£5.42	£11.92	£18.42	
Dual - employee, partner and up to four dependent children		£3.90	£14.73	£27.73	£40.73	
	<b>Full Access to the My Medicash &amp; mProve YOURSELF Apps</b> Submit claims on the go; improve your body & mind with physical exercises, guided meditations & self-help courses; update your details; and quickly access your other benefits	✓	✓	✓	✓	
	<b>Routine Dental Treatment</b> <b>yearly maximum</b> <sup>1</sup> Half of the annual limit can be claimed towards dental care plan fees	<b>per adult</b> per child	<b>£55</b> £27.50	<b>£105</b> £52.50	<b>£170</b> £85	<b>£225</b> £112.50
	<b>Dental Accident &amp; Injury</b> <b>yearly maximum</b>	<b>per adult</b>	<b>£150</b>	<b>£250</b>	<b>£400</b>	<b>£500</b>
	<b>Optical</b> <b>yearly maximum</b>	<b>per adult</b> per child	<b>£55</b> £27.50	<b>£105</b> £52.50	<b>£170</b> £85	<b>£225</b> £112.50
	<b>Virtual GP &amp; Prescription Service</b> <b>discounted access</b> <sup>2</sup> All adults covered under the policy have access to discounted virtual GP appointments. Access this benefit via the Medicash App	✓	✓	✓	✓	
	<b>Specialist Consultations</b> <b>yearly maximum</b>	<b>per adult</b> per child	<b>£200</b> £100	<b>£400</b> £200	<b>£600</b> £300	<b>£800</b> £400
	<b>Diagnostic Tests &amp; Scans</b> <b>yearly maximum</b> Including CT, MRI and PET scans	<b>per adult</b> per child	<b>£200</b> £100	<b>£400</b> £200	<b>£600</b> £300	<b>£800</b> £400
	<b>Complementary Therapies</b> <b>yearly maximum</b> <sup>3</sup> Covering physiotherapy, sports massage, acupuncture, osteopathy and chiropractic assessment and treatment	<b>per adult</b> per child	<b>£150</b> £75	<b>£300</b> £150	<b>£450</b> £225	<b>£600</b> £300
	<b>Alternative Therapies</b> <b>yearly maximum</b> <sup>3</sup> Covering reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy	<b>per adult</b> per child	<b>£50</b> £25	<b>£150</b> £75	<b>£250</b> £125	<b>£350</b> £175
	<b>Chiroprody</b> <b>yearly maximum</b> <sup>3</sup>	<b>per adult</b>	<b>£25</b>	<b>£50</b>	<b>£75</b>	<b>£100</b>
	<b>Prescriptions, Inoculations &amp; Flu Jabs</b> <b>yearly maximum</b>	<b>per adult</b>	<b>£10</b>	<b>£15</b>	<b>£20</b>	<b>£25</b>
	<b>Health Screening</b> <b>yearly maximum</b> <sup>3</sup>	<b>per adult</b>	<b>£50</b>	<b>£100</b>	<b>£150</b>	<b>£200</b>
	<b>Personal Accident Cover</b> <b>maximum sum covered</b> For a full breakdown of cover see the Personal Accident Group Policy document available on request or via the Medicash App. Cover for non-employees ceases on their 66th birthday	<b>per adult</b> per child	<b>£5,000</b> £5,000	<b>£10,000</b> £10,000	<b>£15,000</b> £15,000	<b>£24,000</b> £24,000
	<b>Birth of a Child</b> <sup>4</sup>	<b>per baby</b>	<b>£100</b>	<b>£150</b>	<b>£200</b>	<b>£250</b>
	<b>SkinVision</b> <b>unlimited access</b> Check your skin spots and moles for early signs of skin cancer. Simply access via the Medicash App	<b>per adult</b>	✓	✓	✓	✓
	<b>Best Doctors® InterConsultation™ Programme</b> <b>unlimited access</b> Access Best Doctors via the Medicash App or call 0345 565 1852*	✓	✓	✓	✓	
	<b>Discounted Health Club Membership</b> <b>unlimited access</b> Access via the Medicash App or visit <a href="http://www.medicash.org/gymdiscount">www.medicash.org/gymdiscount</a> (ref: MED)	✓	✓	✓	✓	
	<b>Premium Employee Assistance Programme</b> <b>unlimited access</b> Unlimited 24/7 telephone counselling and support; up to 8 face to face counselling sessions (employee only); plus online counselling. Access via the Medicash App, call 0345 565 1851* or visit <a href="http://www.medicash.org/wellness">www.medicash.org/wellness</a> (Username: Medicash)	✓	✓	✓	✓	
	<b>Medicash Extras member discount scheme</b> <b>unlimited access</b> Access via the Medicash App or visit <a href="http://www.medicash.org/extras">www.medicash.org/extras</a> to start saving	<b>On average users could save</b>	<b>£250</b> per year	<b>£250</b> per year	<b>£250</b> per year	<b>£250</b> per year

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.

**FREE COVER FOR UP TO FOUR CHILDREN:** Up to four dependent children can be covered at no extra cost, up to their 24th birthday if in full time education. Each child has their own individual entitlement and their claims do not affect any other individuals covered on the policy.

Please refer to the footnotes overleaf for more information.

- 1) Medicash will only pay dental care premiums where paid for by the individual.
  - 2) Children under 16 for which you have parental responsibility and are covered under your policy can access this benefit with you.
  - 3) Medicash do not cover Complementary and Alternative Therapies, Chiropractic or Health Screens which are arranged, paid or facilitated through your employer or by another employee.
  - 4) **Medicash offers continuous cover for those employees already covered by a previous company paid cash plan before the Medicash plan start date.** Any new policyholders will not be covered for the Birth of a Child benefit during the first 12 months of their policy. All policyholders will be paid at the lower rate for the Birth of a Child benefit for 12 months following an increase to their level of cover.
- \* Calls to 03 numbers are no more expensive than calling numbers starting with 01 or 02 and are included in free call packages from landlines or mobiles.