

















Monthly Premiums (inclusive of IPT)		Level 1	Level 2	Level 3	Level 4	
Solo - employee and up to four dependent children		Co. Paid	£26.92	£47.82	£64.93	
Dual - employee, partner and up to four dependent children		£15.08	£55.78	£95.64	£129.87	
	Full Access to the My Medicash & mProve YOURSELF Apps 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		✓	✓	✓	✓
	Routine Dental Treatment yearly maximum ¹ Half of the annual limit can be claimed towards dental care plan fees	per adult per child	£65 £65	£120 £120	£160 £160	£205 £205
	Dental Accident & Injury yearly maximum	per adult per child	£215 £215	£400 £400	£600 £600	£800 £800
	Optical yearly maximum	per adult per child	£65 £65	£120 £120	£160 £160	£205 £205
	Virtual GP & Prescription Service discounted access ² All adults covered under the policy have access to discounted virtual GP appointments. Access this benefit via the Medicash App		✓	✓	✓	✓
	Specialist Consultations, Diagnostic Tests & Scans yearly maximum Including CT, MRI and PET scans	per adult per child	£180 £180	£250 £250	£315 £315	£420 £420
	Complementary Therapies yearly maximum ³ Covering physiotherapy, acupuncture, osteopathy and chiropractic assessment and treatment	per adult per child	£125 £125	£280 £280	£370 £370	£500 £500
	Alternative Therapies yearly maximum ³ Covering reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy	per adult per child	£75 £75	£120 £120	£160 £160	£205 £205
	Chiropody yearly maximum ³	per adult per child	£65 £65	£120 £120	£160 £160	£205 £205
	Hospital Stays per day/night ⁴ Up to a combined maximum of 25 daycase visits or inpatient nights per annum, excludes first night and single night stays	per adult per child	£20 £20	£45 £45	£65 £65	£85 £85
	Parental Inpatient Stay per night ⁴ When a parent covered under the policy accompanies a child under 12. Up to a maximum of 25 nights per annum, excludes first night and single night stays	one adult	£15	£25	£35	£45
	Prescriptions, Inoculations & Flu Jabs yearly maximum	per adult per child	£20 £20	£30 £30	£40 £40	£40 £40
	Health Screening yearly maximum ³	per adult per child	£100 £100	£120 £120	£160 £160	£205 £205
	Personal Accident Cover maximum sum covered 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	per adult per child	£5,000 £5,000	£10,000 £10,000	£15,000 £15,000	£24,000 £24,000
	Birth of a Child ⁵	per baby	£150	£300	£560	£695
	SkinVision unlimited access Check your skin spots and moles for early signs of skin cancer. Simply access via the Medicash App	per adult	✓	✓	✓	✓
	Best Doctors® InterConsultation™ Programme unlimited access Access Best Doctors via the Medicash App or call 0345 565 1852*		✓	✓	✓	✓
	Discounted Health Club Membership unlimited access Access via the Medicash App or visit www.medicash.org/gymdiscount (ref: MED)		✓	✓	✓	✓
	Premium Employee Assistance Programme unlimited access 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 www.medicash.org/wellness (Username: Medicash)		✓	✓	✓	✓
	Medicash Extras member discount scheme unlimited access Access via the Medicash App or visit www.medicash.org/extras to start saving	On average users could save	£250 per year	£250 per year	£250 per year	£250 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.

- 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, Chiropody 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 any Hospital or Parental Stays relating to a pre-existing condition within 12 months of their plan start date. All policyholders will be paid at the lower rate for Hospital or Parental Stays relating to a pre-existing condition for 12 months following an increase to their level of cover.
- 5) **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.