

		LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	
	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 Treatments yearly maximum	per adult per child	£50 £25	£100 £50	£150 £75	£200 £100
	Dental Accident and Injury yearly maximum	per adult	£200	£250	£300	£350
	Optical yearly maximum	per adult per child	£50 £25	£100 £50	£150 £75	£200 £100
	Virtual GP & Prescription Service discounted access ¹ All adults covered under the policy have access to discounted virtual GP appointments. Access this benefit via the My Medicash App		✓	✓	✓	✓
	Specialist Consultations and Diagnostic Tests yearly maximum	per adult per child	£100 £50	£225 £112.50	£350 £175	£450 £225
	Best Doctors® InterConsultation™ Programme unlimited access Access Best Doctors via the My Medicash App or call 0345 565 1852*		✓	✓	✓	✓
	Complementary Therapies yearly maximum ² Covers physiotherapy, acupuncture, osteopathy and chiropractic assessment and treatments	per adult per child	£100 £50	£175 £87.50	£250 £125	£325 £162.50
	Alternative Therapies yearly maximum ² 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 maximum ²	per adult	£10	£25	£40	£60
	Hospital Stays per day/night ⁴ up to a combined 20 days/nights per annum excludes first night or single night stays	per adult per child	£16 £8	£25 £12.50	£35 £17.50	£50 £25
	Birth of a Child ³ Includes the adoption of a child under the age of three years	per baby	£125	£200	£275	£350
	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 My Medicash App. Cover for non-employees ceases on their 66th birthday	per adult per child	£10,000 £10,000	£15,000 £15,000	£24,000 £24,000	£36,000 £36,000

DOWNLOAD THE MY MEDICASH APP TO SUBMIT YOUR CLAIMS IN SECONDS, UPDATE YOUR DETAILS, ADD CHILDREN AND QUICKLY ACCESS ALL OF THE FOLLOWING BENEFITS OF YOUR PLAN

	SkinVision Check your skin spots and moles regularly for the early signs of skin cancer. Simply access via the My Medicash App	per adult	✓	✓	✓	✓
	Discounted Health Club Membership Access via the My Medicash App or visit www.medicash.org/gymdiscount (ref: MED)		✓	✓	✓	✓
	Health & Stress Related Helplines Access via the My Medicash App, call 0345 565 1851* or visit www.medicash.org/wellness (Username: Medicash)		✓	✓	✓	✓
	Medicash Extras - Member Discount Portal Access via the My Medicash App or visit www.medicash.org/extras to start saving		✓	✓	✓	✓

CHILDREN COVERED FOR FREE UP TO THEIR 16TH OR 19TH BIRTHDAY

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 Children under 16 for which you have parental responsibility and are covered under your policy can access this benefit with you. ² Medicash do not cover Complementary and Alternative Therapies or Chiropody which are arranged, paid or facilitated through your employer or by another employee. ³ New policyholders will not be covered for the Birth of a Child benefit during the first 12 months of their policy. ⁴ Hospital Stays relating to a pre-existing condition are not covered during the first 3 years of their policy. All policyholders will be paid at the lower rate for the Birth of a Child for 12 months following an increase to their level of cover and for 3 years for Hospital Stays relating to a pre-existing condition.*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.