

















Cover Level		Level 1	Level 2	Level 3	Level 4
 <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> <i>yearly maximum</i>	Private <b>per adult</b> OR NHS <b>per adult</b> Private/NHS <b>per child</b>	<b>£55</b> <b>£55</b> £27.50	<b>£90</b> <b>£90</b> £45	<b>£130</b> <b>Unlimited NHS Cover</b> £65	<b>£170</b> <b>£85</b>
 <b>Dental Accident and Injury</b> <i>yearly maximum</i>	<b>per adult</b>	<b>£100</b>	<b>£300</b>	<b>£400</b>	<b>£500</b>
 <b>Optical</b> <i>yearly maximum</i>	<b>per adult</b> <b>per child</b>	<b>£55</b> £27.50	<b>£100</b> £50	<b>£150</b> £75	<b>£200</b> £100
 <b>Virtual GP &amp; Prescription Service</b> <i>discounted access</i> <sup>1</sup> All adults covered under the policy have access to discounted virtual GP appointments. Access this benefit via the Medicash App		✓	✓	✓	✓
 <b>PMI Excess Cover, Specialist Consultation and Diagnostic Tests</b> <i>yearly maximum</i>	<b>per adult</b> <b>per child</b>	<b>£200</b> £200	<b>£300</b> £300	<b>£350</b> £350	<b>£400</b> £400
 <b>Complementary Therapies</b> <i>yearly maximum</i> <sup>2</sup> Covering physiotherapy, sports massage, acupuncture, osteopathy and chiropractic assessment and treatment	<b>per adult</b> <b>per child</b>	<b>£100</b> £50	<b>£200</b> £100	<b>£300</b> £150	<b>£400</b> £200
 <b>Alternative Therapies</b> <i>yearly maximum</i> <sup>2</sup> Covering reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy	<b>per adult</b> <b>per child</b>	<b>£75</b> £37.50	<b>£100</b> £50	<b>£150</b> £75	<b>£200</b> £100
 <b>Chiropody</b> <i>yearly maximum</i> <sup>2</sup>	<b>per adult</b> <b>per child</b>	<b>£30</b> £15	<b>£30</b> £15	<b>£40</b> £20	<b>£50</b> £25
 <b>Prescriptions, Inoculations &amp; Flu Jabs</b> <i>yearly maximum</i>	<b>per adult</b> <b>per child</b>	<b>X</b> <b>X</b>	<b>£30</b> £15	<b>£40</b> £20	<b>£50</b> £25
 <b>Health Screening</b> <i>yearly maximum</i> <sup>2</sup>	<b>per adult</b>	<b>£100</b>	<b>£150</b>	<b>£175</b>	<b>£200</b>
 <b>Personal Accident Cover</b> <i>maximum sum covered</i> 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> <b>per child</b>	<b>X</b> <b>X</b>	<b>£10,000</b> £10,000	<b>£15,000</b> £15,000	<b>£24,000</b> £24,000
 <b>SkinVision</b> <i>unlimited access</i> 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> <i>unlimited access</i> Access Best Doctors via the Medicash App or call 0345 565 1852*		X	✓	✓	✓
 <b>Premium Employee Assistance Programme</b> <i>unlimited access</i> 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> <i>unlimited access</i> Access via the Medicash App or visit <a href="http://www.medicash.org/extras">www.medicash.org/extras</a> to start saving	On average users could save...	<b>£250</b> per year	<b>£250</b> per year	<b>£250</b> per year	<b>£250</b> per year

## Important: How we will pay your dental claims (level 3 and 4 only)

**Your first dental claim in any given period will determine whether we will pay for NHS or private dental treatment for the remainder of that period.**

In order to access the unlimited NHS dental cover on levels 3 and 4, all claims during the relevant benefit period must be for NHS dental treatment. Please note that you would not be able to claim for any private treatment costs until the start of the next benefit period as shown within your policy schedule. Your first dental claim in subsequent benefit periods will determine whether you are covered for NHS or private treatments for that benefit period.

Dental claims for children are paid at half of the adult Private entitlement regardless of whether it is an NHS or Private charge.

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 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. 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, Chiropody or Health Screens which are arranged, paid or facilitated through your employer or by another employee.

\* 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.