



	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 Treatment yearly maximum ¹ Half of the annual limit can be claimed towards dental care plan fees	per adult £60 shared maximum for all children £60	£110 £110	£200 £200	£250 £250
 Dental Accident & Injury yearly maximum	per adult £120 shared maximum for all children £120	£220 £220	£400 £400	£500 £500
 Optical yearly maximum	per adult £60 shared maximum for all children £60	£110 £110	£200 £200	£250 £250
 Virtual GP & Prescription Service unlimited access ² Unlimited access to virtual GP appointments and a prescription service for any adults covered under the policy. Access this benefit via the Medicash App	✓	✓	✓	✓
 Specialist Consultations & PMI Excess Cover yearly maximum ³ PMI Excess Cover on Level 2 (£100 maximum), Levels 3 & 4 (£200 maximum)	per adult £200 per child £200	£450 £450	£650 £650	£750 £750
 Diagnostic Tests & Scans yearly maximum Including CT, MRI and PET scans	per adult £500	£500	£500	£500
 Complementary Therapies yearly maximum ⁴ Covering physiotherapy, acupuncture, osteopathy and chiropractic assessment and treatment	per adult £150 shared maximum for all children £150	£250 £250	£500 £500	£700 £700
 Alternative Therapies yearly maximum ⁴ Covering reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy	per adult £50	£75	£100	£125
 Chiropody yearly maximum ⁴	per adult £30 shared maximum for all children £30	£50 £50	£75 £75	£100 £100
 Inpatient Stay per night ⁵ Up to a maximum of 30 nights per annum, excludes first night and single night stays	per adult X shared maximum for all children	X	£20 £20	£50 £50
 Hospital Daycase per day ⁵ Up to a maximum of 10 days per annum	per adult X shared maximum for all children	X	£20 £20	£50 £50
 Prescriptions, Inoculations & Flu Jabs yearly maximum	per adult £20 shared maximum for all children £20	£30 £30	£40 £40	£45 £45
 Health Screening yearly maximum ⁴	per adult X shared maximum for all children	X	£200 £200	£300 £300
 Birth of a Child ⁶	per baby £50	£50	£50	£100
 SkinVision unlimited access Check your skin spots and moles for early signs of skin cancer. Simply access via the Medicash App	per adult ✓	✓	✓	✓
 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. The maximum allowance for children is shared between all children named on the policy, with the exception of the Specialist Consultations & PMI Excess Cover benefit.

- 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) PMI Excess cover can only be claimed on Level 2, 3 & 4 subject to a maximum of £100 PMI Excess cover on Level 2 and £200 PMI Excess cover on Level 3 & 4.
- 4) Medicash do not cover Complementary and Alternative Therapies, Chiroprody or Health Screens which are arranged, paid or facilitated through your employer or by another employee.
- 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 any Inpatient stays or Hospital Daycase visits relating to a pre-existing condition within 12 months of their plan start date. All policyholders will be paid at the lower rate for Inpatient stays or Hospital Daycase visits relating to a pre-existing condition for 12 months following an increase to their level of cover.
- 6) **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.