

EVERYDAY HEALTH CASH PLAN

HEALTH COVER THAT WORKS HARDER FOR YOUR BUSINESS AND YOUR PEOPLE

SCHEME OVERVIEW

Everyday Health Cash Plan works hard for both employers and employees alike. Employees will have access to a range of health cover benefits, meaning they can be treated quicker and back in the workplace far sooner. So from everyday health costs such as sight tests and dental appointments, to consultations and scanning for early diagnosis, through to therapies for rehabilitation, we'll help keep employees at their best.

There is an option to purchase Hospital Treatment Insurance cover to access prompt private hospital treatment for a wide range of surgical procedures.

KEY FEATURES

- ▶ Available for companies on a corporate paid basis with five employees or more
- ▶ 4 levels of cover to choose from
- ▶ Cover starts at just £4.98 per employee per month
- ▶ Premiums do not increase with age
- ▶ No medical required to join
- ▶ Cover for pre-existing medical conditions (except Personal Accident cover)
- ▶ Immediate cover on all benefits (except Maternity/ Paternity/ Adoption benefit)
- ▶ 100% reimbursement, up to set limits, on cash benefits

- ▶ Cash benefits have a one year benefit period which renew on the company's anniversary date each year (any unused balances are not carried forward)
- ▶ Worldwide cover available
- ▶ Cover for dependent children on some benefits at no extra cost
- ▶ Voluntary upgrades and partner cover available via Direct Debit (different terms and conditions apply)

Busy Bees Benefits offers a range of benefits and services which can complement the Health Cash Plan to create the ideal benefits package for you. These include:

- ▶ Hospital Treatment Insurance
- ▶ Employee Assistance Programme (EAP)
- ▶ Retail Discounts



WHAT IS INCLUDED ON THE PLAN?

Your level of cover will determine how much you can claim back.

	Who Is Covered?	Level 1	Level 2	Level 3	Level 4
Corporate paid premiums	Monthly (per person)	£4.98	£12.75	£20.88	£27.58
Money Back (100% reimbursement, up to the maximum allowance)					
Optical	Policyholder, Dependent children*	Up to £50	Up to £125	Up to £200	Up to £225
Dental	Policyholder, Dependent children*	Up to £50	Up to £100	Up to £150	Up to £200
Dental trauma	Policyholder, Dependent children*	Up to £100	Up to £200	Up to £300	Up to £400
Consultation	Policyholder, Dependent children*	Up to £150	Up to £250	Up to £350	Up to £450
Therapy treatments** Physiotherapy, Acupuncture, Osteopathy, Homeopathy and Chiropractic	Policyholder, Dependent children*	Up to £150	Up to £250	Up to £350	Up to £450
Wellbeing and alternative therapies** Acupressure, Allergy/Food Intolerance Testing, Aromatherapy, Hypnotherapy, Indian Head Massage, Nutritional Therapy, Reflexology, Reiki and Sports Massage	Policyholder,	Up to £50	Up to £75	Up to £100	Up to £125
Chiropody	Policyholder	Up to £40	Up to £60	Up to £80	Up to £100
Health screening	Policyholder	N/A	Up to £100	Up to £150	Up to £200
Cash Payouts					
Inpatient per night (up to 20 nights per year)	Policyholder, Each dependent child	£15	£25	£50	£70
Day surgery per day (up to 10 days per year)	Policyholder, Each dependent child	£20	£40	£60	£80
Maternity/paternity/adoption (per child)	Policyholder	£75	£125	£175	£250
NHS prescription charges	Policyholder	Up to 2	Up to 3	Up to 4	Up to 5
Health and Wellbeing					
MRI, CT and PET scanning facilities. Following referral from a Consultant, employees must call the Helpline to arrange scan	Policyholder	N/A	Yes	Yes	Yes
DoctorLine™	Policyholder and resident family	Yes	Yes	Yes	Yes
Best Doctors ®	Policyholder, partner and dependent children	Yes	Yes	Yes	Yes
Personal accident	Policyholder	£7,500	£15,000	£20,000	£25,000

* Benefit shared between dependent children.

** In the case of Therapy Treatments the amount shown represents a combined total for all the treatments. This amount can be used for any one or combination of treatments.