

The Classic Health Cash Plan

health shield 
The best of health



Statement of Demands and Needs.

This plan is best suited to businesses with three or more employees, who are looking to support their employees' health and wellbeing. The business pays for the plan, with the option for employees to top up their level of cover voluntarily.

What's in it for employees?

- ✓ Employer paid, plus employees have the flexibility to increase their level of cover at their own expense
- ✓ Up to 100% money back on everyday healthcare costs such as Dental, Optical and Physiotherapy*
- ✓ No medical required prior to joining the plan
- ✓ Children up to the age of 18 living at home and studying full time are covered at no extra cost
- ✓ If employees and partners are covered, they receive separate benefit allowances, whilst dependent children share one allowance**
- ✓ Access to MyWellness which offers additional services that help employees take control of their own health

*Subject to annual review and annual limits

**Excludes Specialist Consultation and Personal Accident Protection

What's in it for employers?

- ✓ Quick and easy to implement, plus marketing support to promote the benefits to your employees
- ✓ Health benefits that will show your employees how much you value them
- ✓ Four levels of cover to choose from, with an option to add further modules to the plan
- ✓ Includes an Occupational Health Helpline for general advice on issues such as sickness absence and return to work
- ✓ Access to Stress Intervention, a return to work support programme for stress-related absentees that also protects employer interests
- ✓ 24/7 expert advice on compliance, employment law, health and safety, risk assessments and tax

Classic Health Cash Plan holders also get access to **mywellness**

Our additional wellbeing package that's available online:

- ★ **My Counselling** 24/7 counselling and support helpline offering support for stress, anxiety, bereavement, financial concerns and family issues.
- ★ **My GP Anytime** A direct line to a doctor via phone or video chat and prescriptions sent directly to your employee's work or home address.
- ★ **My Health Assessments** Online health and lifestyle analysis supported by nutrition diaries, stress and fitness programmes plus video guides.
- ★ **My PERKS** Our rewards scheme offering hundreds of deals and discounts from the brands your employees know and love.



Services available on MyWellness can change without notice.
Simply visit www.healthshield.co.uk/customers to find out more.



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The monthly premiums:

		LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
3–9 Employees:	per employee	£6.93	£15.60	£25.13	£40.73
	per employee plus partner	£13.86	£31.20	£50.26	£81.46
10+ Employees:	per employee	£4.77	£11.70	£21.67	£34.02
	per employee plus partner	£9.54	£23.40	£43.34	£68.04

The benefits that can be claimed:

Dental	Adult individual limit	£65	£120	£175	£230
	Child combined limit	£30	£60	£85	£115
Optical	Adult individual limit	£65	£120	£175	£230
	Child combined limit	£30	£60	£85	£115
Chiropody	Adult individual limit	£65	£120	£175	£230
	Child combined limit	£30	£60	£85	£115
Health & Wellbeing and Health Screening	Adult individual limit	£85	£140	£195	£250
	Child combined limit	£40	£70	£95	£125
Combined Physiotherapy	Adult individual limit	£170	£315	£425	£565
	Child combined limit	£85	£155	£210	£280
Specialist Consultation, ECG, X-ray, MRI scans	Adult individual limit	£200	£260	£300	£400
	Separate child limit	£200	£260	£300	£400
Dental Accident	Adult individual limit	£180	£400	£600	£800
	Child combined limit	£90	£200	£300	£400
Personal Accident Protection	A single payment per adult	£5000	£5000	£5000	£5000
	A single payment for any child	£2500	£2500	£2500	£2500

The above benefits and allowances are the maximum levels that apply to your plan.
The costs, benefits and the benefit level are subject to an annual review and so may change in the future.

The following modules can also be added to the plan:

1. Private Medical Insurance Excess (Max £400) Can be claimed back via specialist consultation benefit		
Additional costs per month:		
Cover Amount:	Employee only:	Employee + Partner
£100	£1.08	£2.16
£150	£1.60	£3.20
£200	£2.17	£4.34
£250	£2.69	£5.38
£300	£3.25	£6.50
£350	£3.77	£7.54
£400	£4.33	£8.66

2. Employee Assistance Programme With up to eight face-to-face sessions for all employees	
Available for the additional cost of £0.65 per employee per month	

Discover more at healthshield.co.uk

Health Shield Friendly Society Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

To ensure we're doing a good job, we may monitor or record calls.

This is a Financial Promotion.

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