



## New Product Launch - Classic Health Cash Plan.

To help to simplify our health cash plan range we have decided to merge the current Essentials and Elements plans to make one simple cash plan – Classic.

As Classic is designed as a combination of the current Essentials and Elements plans, it will include:

- ✓ Dental, Optical and Physiotherapy benefits
- ✓ Personal Accident Protection
- ✓ Access to the modular benefits EAP and PMI Excess (at additional cost)
- ✓ Top-up options available for employees
- ✓ Tiered pricing depending on whether there are 3-9 or 10+ employees

Having one scheme means finding a fair price point for everyone, taking into consideration the performance of the current Essentials and Elements schemes. This means that some renewing schemes may have an increase and others may see a decrease.

To reflect our intention for Classic to be a simple plan, we've removed what we would consider premium treatments such as teeth whitening and laser eye surgery – this is reflected within the 2020 Classic Terms & Conditions.

The new Classic quote engine will be available from around 10<sup>th</sup> October. Quotes with an Annual Premium Income (API) of over £3,000 will be referred for a Tailored quote as per the usual process.

For further information, speak to our Sales Team.

