

PRODUCT GUIDE

# The **Classic** Health Cash Plan

**Designed with smaller businesses in mind.**

An entry-level plan that's a healthy foundation for any small business with a small budget. New members can join with pre-existing conditions covered, without needing a medical, and start claiming straight away.

**Helping your people lead healthier, happier lives.**

#### Benefits for the employer:

- ★ A budget-friendly plan with the option for employees to top up their own level of cover
- ★ Marketing support to engage staff about the benefits of the plan
- ★ Supports and empowers healthier living across your organisation
- ★ An attractive benefit that covers everyday health; more than just major illness
- ★ A great benefit that shows health is at the heart of your workplace

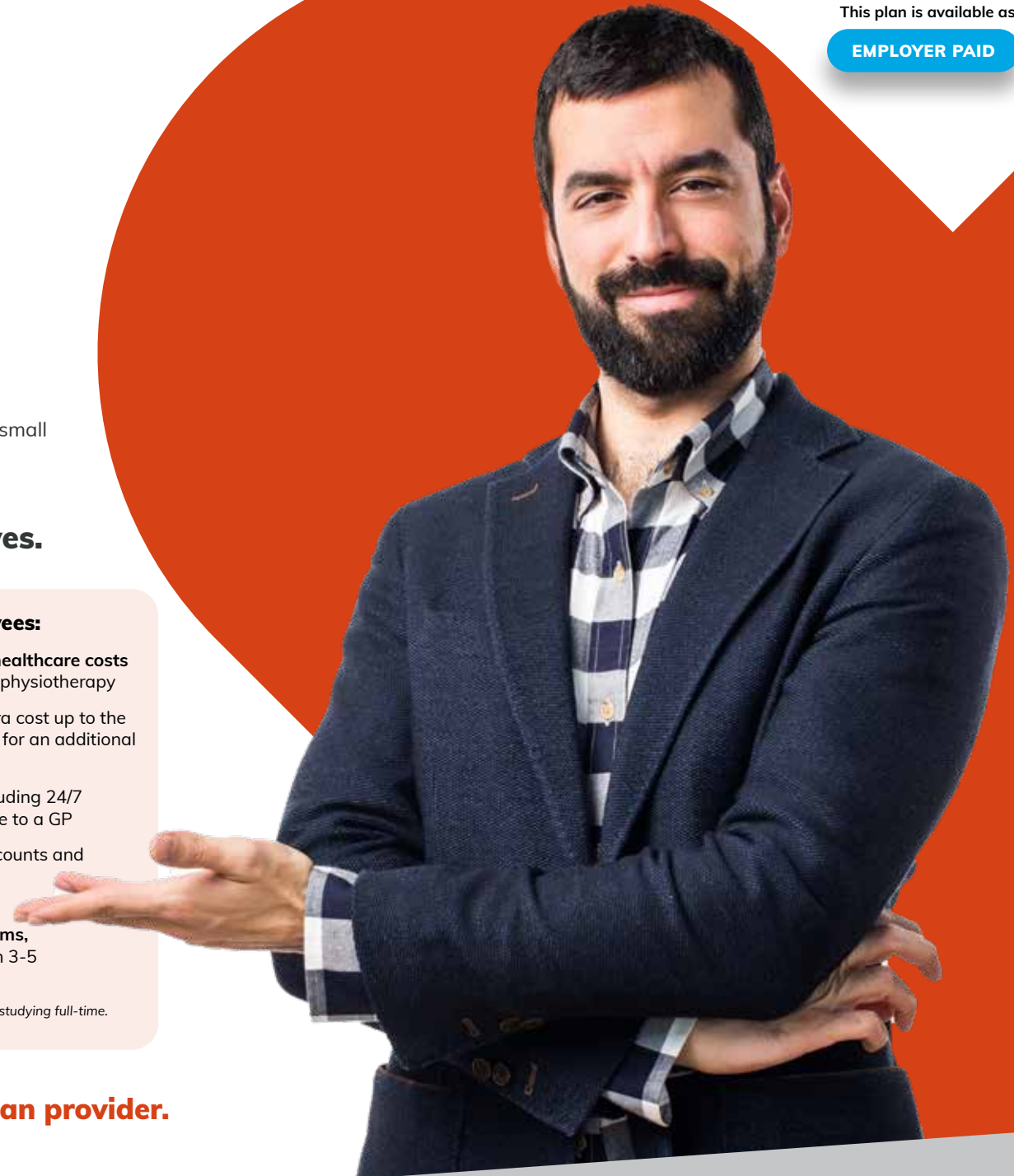
#### Benefits for your employees:

- ★ Money back on everyday healthcare costs such as dental, optical and physiotherapy
- ★ Children covered at no extra cost up to the age of 18\*. Partners added for an additional charge
- ★ Access to MyWellness including 24/7 counselling, and a direct line to a GP
- ★ Financial support with discounts and cashback on shopping via My PERKS
- ★ Simple and fast online claims, money back typically within 3-5 working days

\* Up to the age of 18, living at home and studying full-time.

**Health Shield is an award-winning health cash plan provider.**

See all the great benefits available with this plan on the next page.



# For a healthier, happier workplace



## The **Classic Health Cash Plan**

How much you pay each month:		LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
<b>3-9 Employees:</b>	per employee	£7.27	£16.36	£26.36	£42.73
	per employee plus partner	£14.54	£32.73	£52.72	£85.45
<b>10+ Employees:</b>	per employee	£4.77	£11.70	£21.67	£34.02
	per employee plus partner	£9.54	£23.40	£43.34	£68.04
<b>Benefits employees can claim for:</b>					
<b>Dental</b> (incl. Check-ups, braces, dentures and more)	Adult individual limit	£65	£120	£175	£230
	Child combined limit	£30	£60	£85	£115
<b>Optical</b> (incl. Glasses, eye tests, contact lenses and more)	Adult individual limit	£65	£120	£175	£230
	Child combined limit	£30	£60	£85	£115
<b>Combined Physio</b> (incl. Acupuncture, chiropractic, x-rays, osteopathy, homeopathy and more)	Adult individual limit	£170	£315	£425	£565
	Child combined limit	£85	£155	£210	£280
<b>Chiropody</b>	Adult individual limit	£65	£120	£175	£230
	Child combined limit	£30	£60	£85	£115
<b>Health &amp; Wellbeing</b> (incl. allergy testing, counselling fees, sports massage and more) <b>and Health Screening</b>	Adult individual limit	£85	£140	£195	£250
	Child combined limit	£40	£70	£95	£125
<b>Specialist Consultation, ECG, X-ray, MRI scans</b> (incl. CT scans, mammograms, colonoscopy, biopsy fees and more)	Adult individual limit	£200	£260	£300	£400
	Separate child limit	£200	£260	£300	£400
<b>Dental accident</b>	Adult individual limit	£180	£400	£600	£800
	Child combined limit	£90	£200	£300	£400
<b>Personal Accident Protection</b>	A single payment per adult	£5000	£5000	£5000	£5000
	A single payment for any child	£2500	£2500	£2500	£2500

Add extra benefits to your health cash plan:

### 1. Employee Assistance Programme

Support employee mental wellbeing with access to eight face-to-face counselling sessions including cognitive behavioural therapy.

Available for the additional cost of £0.65 per employee per month

### 2. Private Medical Insurance Excess (Max £400).

Can be claimed back through the 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

The table shows the maximum amount employees can claim for on this plan. Health Shield review these annually so they may change. Dependent children share one allowance with the exception of Specialist Consultation and Personal Accident Protection.

## Additional *my*wellness benefits included:



**My GP Anytime**  
Direct line to a doctor via phone or video chat



**My Counselling**  
24/7 Counselling and support helpline



**My Health Assessments**  
Online health and lifestyle analysis



**My PERKS**  
Deals and discounts from great brands

This is a Financial Promotion

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