

PRODUCT GUIDE

The **Flexible** Health Cash Plan

A valuable addition to any flexible benefits platform.

Looking for an affordable health benefit to empower your people?

This plan is ideal for workplaces with a flexible benefits platform. 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:

- ★ **Designed for quick and easy implementation** within an employee benefits platform
- ★ **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 solution 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
- ★ **Family cover** - children covered at no extra cost up to the age of 24* and partners can be added at an additional charge
- ★ **Access to MyWellness services** including counselling sessions, digital mental health support, 24/7 virtual GP, and an EAP
- ★ **Financial support** with discounts and cashback on shopping via My PERKS
- ★ **Simple and fast online claims process**, receiving money back typically within three to five working days

*Must be 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.

This plan is available as

EMPLOYER PAID

EMPLOYEE PAID



For a healthier, happier workplace




The Flexible Health Cash Plan


The perfect plan for any flexible benefit platform, enabling employees to claim money back on a wide range of everyday healthcare costs and access additional wellness services.

The monthly premiums:		LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Monthly per employee:		£11.80	£32.00	£47.00	£67.00	£92.00
Monthly per employee plus partner:		£23.60	£64.00	£94.00	£134.00	£184.00
The benefits that can be claimed:						
	<input type="radio"/> Child cover					
Dental	Adult individual limit <input type="radio"/>	£75	£135	£175	£225	£290
Optical	Adult individual limit <input type="radio"/>	£75	£135	£175	£225	£290
Chiropody	Adult individual limit <input type="radio"/>	£75	£135	£175	£225	£290
Prescriptions		1	2	3	4	5
Health & Wellbeing and Health Screening	Adult individual limit <input type="radio"/>	£75	£135	£175	£225	£290
Combined Physiotherapy	Adult individual limit <input type="radio"/>	£130	£290	£390	£520	£660
Hospital Benefits	Adult individual limit <input type="radio"/>	£20	£45	£65	£85	£110
Claim up to a maximum of 25 days/nights per benefit year						
Hospital Inpatient (per night)						
Hospital Day Surgery (per day)						
Parental Hospital Stay	Adult individual limit <input type="radio"/>	£10	£25	£35	£45	£55
Claim up to a maximum of 25 nights per benefit year						
Specialist Consultation, ECG, X-ray, MRI scans	Adult individual limit <input type="radio"/>	£130	£225	£350	£460	£600
Dental Accident	Adult individual limit <input type="radio"/>	£200	£400	£600	£800	£1000
Maternity – Antenatal and Adoption	A single payment per adult	£150	£300	£560	£695	£900


Additional *my*wellness benefits




My Counselling
24/7 Counselling and support helpline




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



My Health Assessments
Online health and lifestyle analysis



My PERKS
Deals and discounts from great brands



My Home Assistance
Practical help following hospital treatment

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. Dependent children share one allowance with the exception of Specialist Consultation and Hospital Benefits.

This is a Financial Promotion

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



Discover more at healthshield.co.uk