

# Family

## FAMILY HEALTH CASH PLAN

# Paycare

Everyday Health Cover since 1874

Our health cash plans help keep your family happy and healthy, protecting you from unforeseen healthcare costs.

		LEVEL 1	LEVEL 2
<b>100%</b> Reclaim up to 100% of cost on a wide range of benefits, up to an annual limit		£35.64 per month	£71.28 per month
<b>Everyday health &amp; wellbeing</b> <i>Looking after you everyday</i>	<b>Optical</b> <sup>100%</sup> <i>Including sight tests, glasses and contact Lenses</i>	£150	£300
	<b>Dental</b> <sup>100%</sup> <i>Including check ups and routine treatment. Private or NHS</i>	£175	£350
	<b>Chiropody</b> <sup>100%</sup>	£125	£250
	<b>Professional Therapy</b> <sup>100%</sup> <i>Including physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy, hypnotherapy and reflexology</i>	£125	£250
<b>Prevention &amp; fast diagnosis</b> <i>For a healthy future</i>	<b>Specialist Consultation &amp; Tests</b> <sup>100%</sup> <i>Including MRI scans, X-rays and reclaiming of PMI excess</i>	£350	£700
	<b>Hospital</b> <i>For each night as an inpatient / parental Stay for up to 5 nights per year</i>	£22 Adult £15 Child	£45 Adult £30 Child
	<b>Health Screening</b> <sup>100%</sup> <i>Including Well-man / Well-woman, mammography and heart disease screening</i>	£175	£350
	<b>Lifestyle Assessment</b> <i>Online assessment and personal coaching accessed via our website</i>	✓	✓
<b>Professional support</b> <i>We're here for you</i>	<b>Paycare Counselling &amp; Helpline</b> <i>Unlimited telephone support 24/7 Up to 6 face to face counselling sessions (if required)</i>	✓	✓
	<b>GP 24/7</b> <i>Unlimited telephone support Virtual surgery via our mobile app Worldwide cover Private prescription service</i>	✓	✓
	<b>Personal Accident Cover</b> <i>Cover for disablement and major fractures (adults under 70 only)</i>	Up to £10,000	
	<b>Redundancy Premium Protection</b> <i>Free cover (for up to 6 months) in the event of redundancy</i>	✓	✓
<b>Rewards</b>	<b>Paycare Perks</b> <i>Online discount scheme giving access to hundreds of high street, leisure and health and fitness discounts. Accessed via our website.</i>	✓	✓

The premium is inclusive of Insurance Premium Tax at the current rate. This table should be read in conjunction with the full policy rules.

Policy covers up to 2 adults and any number of dependent children living at the same address.

All benefits shown are yearly maximums per family and are paid at 100% of the receipt value up to the annual limit.

# Much more than just a great health cash plan

# Paycare

Everyday Health Cover since 1874

Your Paycare policy comes with a range of key benefits:

- ✓ Dependent children covered
- ✓ No medical required
- ✓ Online & paper claims
- ✓ Up to 100% payback
- ✓ Easy to set up
- ✓ Annual benefit allowance

## Helpline



### Paycare Counselling & Helpline

We understand that from time to time you might need a little extra support and somewhere to turn to; we're here for you.

Our confidential Telephone Counselling Service offers professional support for depression, stress, anxiety, relationship problems and bereavement, as well as valuable tax, debt and legal support 24 hours a day. And what's more, if required, we will also cover the cost of up to 6 face to face counselling sessions, to help get you back on track.

## GP 24/7



The Paycare GP 24/7 app brings together everything you love from a traditional GP service with the added benefit of having it all at your fingertips – wherever you are!

Whether you want to speak to a doctor during your coffee break or need medical support in the middle of the night, our dedicated online app makes it easy to book appointments, attend a consultation via telephone or video link, get private prescription medication delivered to your door, and access health and fitness information, (plus much more) all at the push of a button.

## Rewards



### Reward yourself with discounts on everyday purchases

At Paycare we believe that your wellbeing doesn't stop with your physical and mental health, so we've introduced a brand new service designed to help you to look after your financial health too!

Paycare Perks is a fantastic new online discount scheme offering savings on hundreds of high street, leisure, and health and fitness products and services. With our Savings Calculator you can see exactly how much you could save on your annual household spend.

### Personal Accident Cover

Personal Accident Cover is available as part of your Paycare plan, covering disablement and major fractures up to £10,000. For full details of what can be claimed, please refer to your Policy Documents and Personal Accident Cover table.

### Redundancy Premium Protection

If redundancy strikes you may lose access to employment benefits like healthcare cover. To help out in this difficult time, we offer our Policyholders FREE cover up to 6 months from the day that you are made redundant, subject to qualifying criteria.

The Paycare Employee Assistance Programme is provided by Validium Group Ltd.  
Paycare's GP 24/7 service is provided by Medical Solutions Ltd. Paycare Perks is provided by Parliament Hill Limited.  
For full details and to discover how you can access these services please refer to your Policy Documents.