

4work for business

Your company paid health cash plan



Paycare

Everyday Health Cover since 1874

Our health cash plans help keep your workforce happy, healthy and productive - we're with you every step of the way!

100%

Reclaim up to 100% of cost on a wide range of benefits, up to an annual limit

	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
Weekly	£1.22	£2.42	£3.65	£4.84	£7.25
Monthly	£5.30	£10.50	£15.80	£21.00	£31.50

Everyday health & wellbeing

For happy, productive and engaged employees

Optical ^{100%}

Including sight tests, glasses and contact lenses

Dental ^{100%}

Including check ups and routine treatment. Private or NHS

Chiropody ^{100%}

Professional Therapy ^{100%}

Including physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy, hypnotherapy and reflexology

£45	£75	£120	£150	£220
£50	£85	£125	£170	£250
£25	£50	£75	£100	£150
£55	£110	£160	£210	£315

Prevention & fast diagnosis

For a speedier return to health

Specialist Consultation & Tests ^{100%}

Including MRI scans, X-rays and reclaiming of PMI excess

Health Screening ^{100%}

Including Well-man / Well-woman, mammography and heart disease screening

Inoculation / Vaccination

Including flu jabs

New Child Payment

One payment per child at birth / adoption

Hospital Day Case

For each day case up to 15 per year

Hospital

For each night as an inpatient / parental stay for up to 5 nights per year

Lifestyle Assessment

Online assessment and personal coaching accessed via our website

£120	£180	£250	£335	£495
£50	£100	£150	£200	£300
£30	£30	£30	£30	£30
£50	£100	£125	£150	£200
£10	£18	£22	£25	£40
£11	£19	£26	£33	£45
✓	✓	✓	✓	✓

Professional support

To get your employees back on track

Paycare EAP

Confidential counselling and helpline service
Unlimited telephone support 24/7
Up to 6 face to face counselling sessions (if required)

GP 24/7

Unlimited telephone support
Virtual surgery via our mobile app ^{NEW}
Worldwide cover
Private prescription service ^{NEW}

Personal Accident Cover

Cover for disablement and major fractures (adults under 70 only)

Redundancy Premium Protection

Free cover (for up to 6 months) in the event of redundancy

✓	✓	✓	✓	✓
✓	✓	✓	✓	✓
Up to £10,000				
✓	✓	✓	✓	✓

Rewards

Paycare Perks ^{NEW}

Online employee discount scheme giving access to hundreds of high street, leisure and health and fitness discounts. Accessed via our website.

✓	✓	✓	✓	✓
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The premium is inclusive of Insurance Premium Tax at the current rate. This table should be read in conjunction with the full policy rules. All benefits shown are yearly maximums 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:

- ✓ Dedicated Account Manager
- ✓ Dependent children covered
- ✓ No medical required
- ✓ Online & paper claims
- ✓ Corporate Centre Resources
- ✓ Up to 100% payback
- ✓ Immediate benefit
- ✓ Annual benefit allowance

Helpline



Paycare Counselling & Helpline

We understand that from time to time your employees might need a little extra support. When they need somewhere to turn for impartial advice, we're here for them.

Our confidential Telephone Counselling Service offers professional support for depression, stress, anxiety, relationship problems and bereavement, as well as valuable tax and legal advice 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 them back on track.

To speak to a qualified advisor, call **0117 933 0633**

GP 24/7



With GP waiting times reaching a staggering 14 days, it can be harder than ever for your employees to access local GP services. Until now...

Whether your employees want to speak to a doctor during their lunch break or need medical support in the middle of the night, the Paycare GP 24/7 app makes it easy to book appointments, attend a consultation via telephone or video link, get private prescription medication delivered to your door and much more, reducing the need for lengthy time out of work arranging and attending appointments.

To speak to a qualified GP, call **0845 222 5749** or download the GP 24/7 app at paycare.gpsurgery.uk.com

Rewards



Reward your employees with discounts on a wide range of everyday purchases

At Paycare we believe that employee wellbeing doesn't stop with physical and mental health, so we've introduced a brand new service designed to help your staff to look after their 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 your employees can see exactly how much they could save on their annual household spend.

To access Paycare Perks, log in or register at www.paycare.org

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 DAS Assistance Limited.

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.