

# Gold

OVER 65'S HEALTH CASH PLAN

# Paycare

Everyday Health Cover since 1874

Our health cash plans help keep you happy, healthy and supported during your golden years.

## BASIC PLAN

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

**£23.55 per month**

### Everyday health & wellbeing

*Looking after you everyday*

#### Optical **100%**

Including sight tests, glasses and contact lenses

£100

#### Dental **100%**

Including check ups and routine treatment. Private or NHS

£150

#### Professional Therapy **100%**

Including physiotherapy, osteopathy, chiropractic, acupuncture, chiropody, homeopathy, hypnotherapy and reflexology **with the exception of chiropody where claims are limited to half the total annual limit**

£200

#### Hearing Aids

£300

### Prevention & fast diagnosis

*For a healthy future*

#### Specialist Consultation & Tests **100%**

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

£400

#### Lifestyle Assessment

Online assessment and personal coaching accessed via our website



### Professional support

*We're here for you*

#### Paycare Counselling & Helpline

Unlimited telephone support  
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**



#### Redundancy Premium Protection

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



### Rewards

#### Paycare Perks **NEW**

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



### Optional monthly hospital plan

**+ £8.95 per month**  
(total cost: £32.50)

#### Hospital

For each night spent as an in-patient (policyholder and partner, up to a joint maximum of 30 nights per year and 60 nights in any 3 consecutive years)

£20

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, except hospital and chiropody.

# 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:

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

## Helpline



### Paycare Counselling & Helpline

We understand that from time to time you might need a little extra support. When you need somewhere to turn for impartial advice, 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 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 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.

### 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 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.*