



PERSONAL HEALTH CASH PLAN

Our health cash plans help keep you happy, healthy and supported - 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

Everyday health & wellbeing

Looking after you everyday

Prevention & fast diagnosis

For a healthy future

Professional support

We're here for you

Rewards

Paycare

Everyday Health Cover since 1874

LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5
£7.24 per month	£14.47 per month	£21.71 per month	£28.89 per month	£43.36 per month

Optical **100%**

Including sight tests, glasses and contact lenses

£40 £70 £115 £140 £210

Dental **100%**

Including Check ups and routine treatment. Private or NHS

£45 £80 £120 £160 £240

Chiropody **100%**

£25 £50 £75 £100 £150

Professional Therapy **100%**

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

£25 £50 £75 £100 £150

Specialist Consultation & Tests **100%**

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

£75 £150 £210 £300 £450

Health Screening **100%**

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

£50 £100 £150 £200 £300

Inoculation / Vaccination

Including flu jabs

£30 £30 £30 £30 £30

New Child Payment

One payment per child at birth / adoption

£50 £100 £125 £150 £200

Hospital Day Case

For each day case up to 15 per year

£10 £18 £22 £25 £40

Hospital

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

£11 £19 £26 £33 £45

Lifestyle Assessment

Online assessment and personal coaching accessed via our website

✓ ✓ ✓ ✓ ✓

Paycare Counselling & Helpline

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
Worldwide cover
Private prescription service

✓ ✓ ✓ ✓ ✓

Personal Accident Cover

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

Up to £10,000

Redundancy Premium Protection

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

✓ ✓ ✓ ✓ ✓

Paycare Perks

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

✓ ✓ ✓ ✓ ✓

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:

- Dependent children covered
- 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 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 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.

Insurance Product Information Document

Paycare

Everyday Health Cover since 1874

Insurer: Paycare, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Regulation Number 202292. Paycare is registered and incorporated in England and Wales.

Product: Direct Health Cash Plan

This document provides a summary of the key information relating to this policy. It is not personalised to your individual needs. Further information about your policy, including complete pre-contractual and contractual information, will be in other documents sent to you as you go through the application process.

What is this type of insurance?

This policy is a Health Cash Plan and Personal Accident Benefit with added services. It meets the demands and needs of those who wish to claim money back towards a range of listed health benefits that you pay for and claim back from us. It pays back 100% of receipt value, up to an annual limit. A Personal Accident benefit provides payment following an injury sustained in the UK from an accident. It also includes additional services, such as access to GP Services, Counselling and Support Telephone Assistance and a discount savings website. Dependent children, under 18 years of age and living at policyholder's home address are covered, and share the policyholder's annual allowance for each benefit.



What is insured?

This cash plan has five levels of cover. Depending on which level you select, each benefit has an annual limit that we will pay up to, which can be found in the Direct Benefit Table.

- ✓ Dental
- ✓ Optical
- ✓ Chiropody
- ✓ Professional Therapy - Physiotherapy, Osteopathy, Chiropractic, Acupuncture, Homeopathy, Hypnotherapy and Reflexology.
- ✓ Health Screening - as part of a health screen package.
- ✓ Lifestyle Assessment - accessed via our website.
- ✓ Specialist Consultation & Tests - including Private Medical Insurance Excess
- ✓ Paycare EAP - 24/7 Telephone Counselling and Support Helpline, including legal, debt, and health and wellbeing support. Includes up to six face to face sessions.
- ✓ Digital Doctor - 24/7, Unlimited Telephone Support, Virtual Surgery, Private Prescription Service
- ✓ Paycare Perks - Online discount scheme accessed via our website.
- ✓ Redundancy Premium Protection
- ✓ Inoculation and Vaccination
- ✓ Personal Accident Cover
- ✓ Hospital Day Case
- ✓ Hospital Stay
- ✓ New Child Payment



What is not insured?

A full list of exclusions can be found in the Policy Documents, which are included in the Application Pack.

- ✗ People living outside of the United Kingdom
- ✗ Personal Accident Cover is only available to adults under 70 years of age at the time of the accident.



Are there any restrictions on cover?

- ! Each benefit has exclusions, please refer to the Policy Documents for full details of these.
- ! Each benefit is subject to an annual limit
- ! Pre-existing conditions must be disclosed during application to join and are not covered for the first two years of cover.
- ! A dependent child covered by this policy must be under 18 and live at Policyholder's address.
- ! You must be over 18 and under 65 years old to apply for this policy.
- ! There is a Waiting Period of thirteen weeks from the commencement of cover, except for New Child Payment where there is a 12 month Waiting Period.. During this time you will not be eligible to claim any benefits.
- ! You must be a continuous Policy Holder for 12 months before you can apply for Redundancy Premium Protection.



Where am I covered?

- ✓ Health benefits and Paycare EAP are covered in the UK only.
- ✓ Digital Doctor line can be accessed Worldwide, however the prescription services are only available within the European Economic Area (EEA)



What are my obligations?

- To give us accurate and honest information when you apply for cover or make a claim with us.
- To read your Policy Documents and Policy Pack when you start the contract with us to make sure that you have the cover that you need and expect.
- To make premium payments to us on time.
- To keep us updated with any changes to your address and contact details.
- To give us all of the required information when submitting a claim to us.



When and how do I pay?

Your premium will be taken monthly by Direct Debit.



When does the cover start and end?

Your cover will start from the date we open your policy, which is shown in your Policy Pack, however there is a 13 week waiting period before any claims can be made. Your cover is ongoing, and will not end until it is cancelled by you or us.



How do I cancel the contract?

You can cancel your policy by writing to us, emailing us or calling us. If you cancel within 28 days of the policy start date we will refund the premium, unless you have made a claim.