

Personal Cash Plan

Supplementing the valuable care provided by the NHS

Please refer to 'A Guide to Your Personal Cash Plan' for full details of the benefits and terms and conditions.

All benefits shown are per person per cash plan year, unless otherwise indicated. Please check your Certificate of Registration which will confirm your level of cover and reimbursement (cashback) level.

Cash benefits up to the maximum annual benefit limits shown	Level 1	Level 2	Level 3
Dental Routine dental treatment (check-ups, scale and polish, x-rays, fillings and hygienist).	£65	£100	£150
Optical Eye tests and prescription glasses, contact lenses and prescription sunglasses.	£65	£100	£150
Therapies Physiotherapy, osteopathy, acupuncture, chiropractic care, homeopathy, chiropody or podiatry.	£200	£300	£400
Specialist Consultations A specialist consultation or 2nd opinion – giving peace of mind that a proposed treatment is right for you.	£150	£200	£250
GP Services Private GP consultation(s), diagnostic tests, vaccinations and prescription charges.	£50	£100	£150
New Baby On the birth or adoption of a new child.	£50	£100	£200
Hospital Stay For each day/night spent in an NHS hospital (maximum 20 nights).	£400 (£20 per day/night)	£700 (£35 per day/night)	£1,000 (£50 per day/night)
A&E Attendance £20 for each visit to an A&E department.	£20 (max 1 visit)	£40 (max 2 visits)	£60 (max 3 visits)
NHS Car Parking Up to £300 for cancer treatment or £50 for other hospital stays (as a patient or for visitors' parking when you make an eligible hospital cash benefit claim).	Overall maximum of £300 (when receiving cancer treatment)		

Monthly premium (age 18-65 years)	Level 1	Level 2	Level 3
75% reimbursement	£9.96	£16.24	£21.15
100% reimbursement	£12.25	£21.63	£34.92

For more information contact your local Healthcare Partner

Terry Upham

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The Extras available on the cash plan are shown overleaf

Extras to enhance the core benefits

Optional Extras – up to the maximum benefit limits shown	Annual benefit	Monthly premium
Scans and Screens A choice of a health screen (e.g. well man or well woman check) or benefit towards an MRI/CT scan or ultrasound if arranged by a specialist. We will only cover the cost of 1 health screen every 2 consecutive cash plan years.	£200	+ £1.85
Dental Injuries Restorative dental treatment needed as a result of an external blow to the face, teeth or jaw. To claim, cash plan members must visit an A&E department (and call WPA) within 72 hours of the injury.	£10,000	+ £2.60
mycancerdrugs Up to £50,000 per person per lifetime for Targeted/Biological Therapies not available on the NHS; this benefit includes the drugs and the cost of administering these. Benefit will be removed at the renewal following a cash plan member's 66th birthday.	£50,000 (lifetime benefit)	+ £4.40 (£10.55 for smokers)
Cosmetic Surgery Reconstructive plastic surgery to upper body (arms, face, neck and breasts) following an accident or injury.	£20,000	+ £3.15
Essential European Cover Supplementary EHIC cover up to £100,000 when in the European Economic Area (EEA) including Switzerland and Norway. Cover includes air ambulance (where medically necessary), hospital costs, x-rays, GP fees and 24/7 international telephone support.	£100,000	+ £1.05
Personal Accident A cash sum if a cash plan member has an accident or injury leading to the loss of sight, loss of a limb or the loss of the use of a limb.	£15,000	+ £0.55

All premiums are per adult and include Insurance Premium Tax (IPT) at 12%. This is subject to change should the level of IPT change. Family members may be added to the cash plan at the same premiums shown. Up to 5 children under the age of 18 can be included at no extra charge.

Making the most of your membership

Medical/Legal Helpline Included

Specialist 24/7 telephone support included with all levels of cover for employees and family members. Details are provided upon joining.

- ✓ Health and medical information
- ✓ Telephone counselling
- ✓ Legal information

Value added discounts also available

For NHS Top-Up members at recognised outlets.

- ✓ Gym memberships
- ✓ Health screening and assessment
- ✓ Optical discount voucher
- ✓ Golf breaks
- ✓ Spa breaks



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