

# everyday health cash plan

health cover that works  
hard for your business  
and employees



## overview

Everyday Health Cash Plan works hard for both your business and your employees. Employees will have access to a range of health cover benefits, meaning they can be treated quicker and back to work sooner. From everyday health costs, such as sight tests and dental appointments to consultations and scanning for early diagnosis, through to therapies for rehabilitation, our Health Cash Plan helps to keep employees at their best.

Everyday Health Cash Plan offers the opportunity to purchase Private Health Insurance cover to access prompt private hospital treatment for a wide range of surgical procedures.

**bravo**  
benefits

## cover options

- ✓ Available for organisations on a corporate paid basis with five employees or more
- ✓ 4 levels of cover to choose from
- ✓ Cover starts at just £5.10 per employee, per month
- ✓ Premiums do not increase with age
- ✓ No medical required to join
- ✓ 100% reimbursement up to set limits on cash benefits
- ✓ Cover for pre-existing medical conditions (except Personal Accident cover)
- ✓ Cash benefits have a one year benefit period that renews on the company's anniversary date each year (any unused balances are not carried forward)
- ✓ Immediate cover on all benefits (except Maternity/Paternity/Adoption benefit)
- ✓ Worldwide cover available
- ✓ Cover for dependent children on some benefits at no extra cost
- ✓ Voluntary upgrades and partner cover available via Direct Debit (different terms and conditions apply)

[www.bravobenefits.co.uk](http://www.bravobenefits.co.uk)

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## what is included on the plan?

	Who is covered?	Level 1	Level 2	Level 3	Level 4
<b>Corporate paid premiums</b>	Monthly (per person)	£5.10	£13.07	£21.40	£28.27
<b>Money Back (100% reimbursement, up to the maximum allowance)</b>					
<b>Optical</b>	Policyholder, Dependent children*	Up to £50	Up to £125	Up to £200	Up to £225
<b>Dental</b>	Policyholder, Dependent children*	Up to £50	Up to £100	Up to £150	Up to £200
<b>Dental Accident</b>	Policyholder, Dependent children*	Up to £100	Up to £200	Up to £300	Up to £400
<b>Consultation</b>	Policyholder, Dependent children*	Up to £150	Up to £250	Up to £350	Up to £450
<b>Therapy Treatments**</b> Physiotherapy, Acupuncture, Osteopathy, Homeopathy and Chiropractic	Policyholder, Dependent children*	Up to £150	Up to £250	Up to £350	Up to £450
<b>Wellbeing and alternative therapies**</b> Acupressure, Allergy/Food Intolerance Testing, Aromatherapy, Hypnotherapy, Indian Head Massage, Nutritional Therapy, Reflexology, Reiki and Sports Massage	Policyholder, Dependent children*	Up to £50	Up to £75	Up to £100	Up to £125
<b>Chiroprody</b>	Policyholder	Up to £40	Up to £60	Up to £80	Up to £100
<b>Health screening</b>	Policyholder	N/A	Up to £100	Up to £150	Up to £200
<b>Cash Payouts</b>					
<b>Inpatient per night</b> (Up to 20 nights per year)	Policyholder, Each Dependent child	Up to £15	Up to £25	Up to £50	Up to £70
<b>Day Surgery per day</b> (Up to 10 days per year)	Policyholder, Each Dependent child	Up to £20	Up to £40	Up to £60	Up to £80
<b>Maternity/Paternity/Adoption</b> (Per child)	Policyholder	Up to £75	Up to £125	Up to £175	Up to £250
<b>NHS prescription charges</b>	Policyholder	Up to 2	Up to 3	Up to 4	Up to 5
<b>Health and Wellbeing</b>					
<b>Scanning Service: MRI, CT and PET Scans</b> Following referral from a Consultant, employees must call the helpline to arrange a scan	Policyholder	N/A	Yes	Yes	Yes
<b>DoctorLine™</b>	Policyholder and resident family	Yes	Yes	Yes	Yes
<b>Best Doctors®</b>	Policyholder, partner and dependent children	Yes	Yes	Yes	Yes
<b>Personal Accident</b>	Policyholder	Up to £7,500	Up to £15,000	Up to £20,000	Up to £25,000

The level of cover chosen will determine how much policyholders can claim back.

\* Benefit shared between dependent children

\*\* In the case of Therapy Treatment the amount shown represents a combined total for all the treatments. This amount can be used for any one or combination of treatments.