

The health plan that's a
real help to your business



To help your employees stay healthy, simply give them a hand with the cost

If you want to manage absence, meet duty of care obligations, reward employees or make your recruitment package more attractive, a Simply Cash Plan could be what you're looking for.

What is a cash plan?

Cash plans are a simple and affordable way to help people claim money back on the cost of everyday healthcare, such as dental treatment, eye tests, physiotherapy, consultations and more.

They work particularly well for employers looking to reward and retain their staff with a useful health benefit that fits their budget.

The Simply Cash Plan can be tailored to the needs of your business, so you can select the modules that work best for you.

How it works

In return for a small monthly premium, your employees can claim money back towards the cost of check-ups and treatments, up to their annual limit. Your employees pay for their healthcare appointments as usual and then send us a receipt and a completed claim form. We usually pay claims within a few days.

Too good to be true?

It's not. For every £1 you spend with us, we aim to pay out more than two thirds of it in claims. As a company with mutual values, the rest is invested into the business for the good of our customers or used to support health related charities.

Why should you consider cash plans for your business?

- With economic recovery looking slow, a Simply Cash Plan can be used during a pay freeze period to reward your employees and it doesn't cost a fortune
- An independent study commissioned by Simplyhealth found that employees who feel their employer cares about their health and wellbeing are three times more likely to go the extra mile. A Simply Cash Plan can help you to boost morale and recognise your employees' hard work¹
- Unlike traditional medical insurance, cash plans are designed to be used regularly, so they're a benefit that staff really value
- By law, you're required to provide an eye test to all employees who use display screen equipment. Furthermore, proposed EU regulation states that all company drivers will be required to have regular eye tests. The good news is the Simply Cash Plan provides cover towards eye tests, glasses and contact lenses
- The Simply Cash Plan is an affordable way to provide health benefits for the entire workforce, not just your senior management, which can help enhance your recruitment package
- According to the CIPD Absence Management Survey 2013, in partnership with Simplyhealth, stress and back pain are amongst the top reasons for long terms sickness absence. The Simply Cash Plan includes access to a freephone confidential helpline, along with a range of complementary therapies, such as physiotherapy and osteopathy, to address these potential issues
- Cover the cost of your private medical insurance excesses and potentially reduce your premiums with Choice 5
- Keep your employees healthy and help to prevent potential health problems by providing access to discounted gym membership, online health risk assessments and health screening
- Adding Choice 6 - Primary Care to your package gives employees money back towards GP fees, prescriptions, vaccinations and inoculations. They can even access a 24 hour GP helpline

¹Simplyhealth engaging employees through health and wellbeing report 2011

Mix and match to suit your business priorities

Core Plan – The essentials

The Core Plan covers your employees for a wide range of everyday healthcare treatments, such as a dental check-up or a visit to the physiotherapist. The plan covers benefits that people will use, and can reduce absence by helping to prevent potential health problems.

- Up to four children under the age of 18 living at the same address are covered for free, so your employees can cover their family
- Your employees can access a freephone, 24 hour, confidential helpline, which provides counselling and health and wellbeing advice
- Your employees can receive discounted membership to major gym brands in the UK, to help keep them healthy
- Your employees can carry out an online health risk assessment and access factsheets for health advice and support
- GP referrals are not required so your employees can be seen quicker
- All pre-existing conditions under the Core Plan are covered, so your employees can use it to treat conditions that may already be an issue
- Qualifying periods do not apply on the Core Plan which means your employees can start claiming straight away
- Your employees can even use the plan anywhere in the EEA, including Switzerland, on business or leisure, for stays of up to 28 days

Core Plan

The essentials

Monthly payment level	£5.00	£10.75	£17.50
The payback level for all benefits is 100% each year			
Dental	£60	£120	£180
Dental accident	£300	£400	£500
Optical	£60	£120	£180
Health screening	£100	£200	£300
Physiotherapy, osteopathy, podiatry or chiropody, chiropractic, acupuncture and homeopathy	£150	£300	£450
Consultations and scans	£250	£300	£500
Discounted gym membership			
Online health risk assessment with health information and factsheets			
Freephone 24 hours a day, 7 days a week helpline for counselling, health and wellbeing advice			

This plan is annually reviewable.

Additional options

Our 'Choices' provide additional options to help you build the plan that's right for your business.

Choice 1 – Employee Assistance Programme

Provides support for your employees through face to face counselling and back up for your business in the form of a freephone legal and manager support helpline.

Cost per month per employee 65p

Your employees are entitled to all the benefits of our Core Plan PLUS:

Face to face counselling sessions	Six sessions per incident
Freephone 24 hour legal helpline	
Freephone human resources or manager support helpline	

Choice 2 – Hospital and Accident

Gives your employees personal accident cover and entitles them to claim money back for stays in hospital, up to a maximum of 20 days or nights per year.

Cost per month per employee £1.30

Your employees are entitled to all the benefits of our Core Plan PLUS:

Hospital allowance (benefit can be used for a maximum 20 days or nights each year covering in-patient, day case and parental stays). Pre-existing conditions are not covered for the first 12 months	£20 per day or night
Personal Accident	
Permanent Total Disablement	£10,000
Accidental Death	£5,000
Underwritten by Great Lakes Reinsurance (UK) plc and administered by FirstAssist Insurance Services Limited. Age restrictions apply to benefits	

Choice 3 – New Child Payment

Awards a cash payment on the birth or adoption of a new child, as long as your employees have been on the plan with us for at least six months.

Cost per month per employee 87p

Your employees are entitled to all the benefits of our Core Plan PLUS:

Birth or adoption payment	£200
A six month qualifying period applies	

Choice 4 – Managing Absence

Provides access to experienced case managers to help you negotiate a successful return to work for employees who are likely to be absent from work for one working week or more.

Cost per month per employee £1.08

Your employees are entitled to all the benefits of our Core Plan PLUS:

It gives you, the employer, access to absence case management

Choice 5 – PMI Excess Cover

For those employees that have private medical insurance, include this option to help them cover the cost of any excess.

Cost per month per employee

Level 1	Level 2	Level 3
£1.08	£2.17	£3.25

Your employees are entitled to all the benefits of our Core Plan PLUS:

Private medical insurance excess cover	£100	£200	£300
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Choice 6 – Primary Care

Help your employees speak to a doctor when they need to, at a time suitable for them, and help them with the cost of prescriptions, vaccinations and inoculations.

Cost per month per employee £1.50

Your employees are entitled to all the benefits of our Core Plan PLUS:

Freephone, 24 hour GP consultation helpline	
Prescription charges	£25 per year
Vaccinations/inoculations and GP fees	£75 per year

More information about your Choices

Choice 1 – Employee Assistance Programme

The 2012 CIPD Absence Management Survey, in partnership with Simplyhealth, shows that stress is one of the biggest causes of long term sickness absence. There will be times when your employees need extra support in the form of counselling, either to deal with personal issues or a problem in the workplace.

Choice 1 can help by providing your employees with access to one to one support from a team of professionals.

Key benefits

By introducing Choice 1 as part of your stress management policy, you can help fulfil your legal obligations by giving staff the support they need, when they need it.

By helping to tackle stress, Choice 1 may reduce sickness absence.

The legal helpline can provide information to help reduce stress and anxiety in personal situations like divorce, debt or caring for an elderly relative.

We'll also be there to help your managers as well as your employees, as our telephone helpline will offer advice on workplace issues.

How it works for your employees

The Employee Assistance Programme provides access to a network of around 800 face to face counsellors, clinical psychologists and chartered psychologists. Your employees will have the convenience of being able to see a counsellor close to their place of work or home. They'll also have 24 hour access to comprehensive legal information for family or relationship issues, consumer rights, welfare and tax, regulation and crime.

How it works for your business

We'll support your management and human resources teams by providing a telephone service to offer help and information on workplace issues and concerns.

This can help your managers deal with issues and develop solutions. For example, if a manager needs to conduct a 'return to work' interview at 9am in the morning and has some concerns the night before, they can call the helpline for support.

The extra support can help managers discuss and agree timely and effective responses and allow them to refer employees to the face to face counselling service if needed.

For an additional cost per incident, you can access critical incident cover, which will provide your employees with onsite counselling in the case of a workplace incident, such as the death of a colleague, a fire or an act of terrorism. This will be charged as and when used.

Choice 1 is provided by a third party.



Choice 2 – Hospital and Accident

We never know if we will need to go to hospital, or suffer from an accident at some point in our lives, whether it is minor or serious. Choice 2 can help employees to financially deal with some of the problems they could face. For example, when in hospital, employees could have costs for parking, food or access to the TV, and this benefit could help pay for these everyday expenses. If your employees are in an accident which leads to permanent total disablement, they will receive a lump sum to help them adjust.

Key benefits

By introducing Choice 2, you can be an organisation that shows you care about your employees. You can help them cover some of the everyday costs that they will incur when they are in hospital. If your employee needs to stay in hospital with their child, we will provide them with a nightly allowance to help them to cover the costs incurred.

Employees will receive a lump sum payment of £10,000 if they have an accident which leads to permanent and total disablement, to help them adjust to their new life.

Employees' families will also receive a lump sum payment of £5,000 if an employee suffers an accidental death.

How it works for hospital claims

1. An employee goes to hospital (scheduled or not)
2. They ask a hospital representative to complete the claim form during or after their stay in hospital
3. They sign and date the declaration and then send the form back to Simplyhealth within six months of discharge

How it works for personal accident claims

1. Your employees contact Simplyhealth's customer service team, who will send them a claim form
2. Your employee completes the claim form
3. Your employee sends the form to FirstAssist, who deal with claims for the personal accident cover for us

Personal Accident under Choice 2 is administered by FirstAssist Insurance Services, which is a trading style of Cigna Insurance Services (Europe) Limited, who is authorised and regulated by the Financial Conduct Authority and is registered in England & Wales No. 4617110, Financial Services Register number 310671. Registered Office: Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB.

Choice 3 – New Child Payment

Choice 3 is a great way of rewarding your employees at one of the happiest moments in their lives, when their child is born. This module can be viewed as a gift from your company to your employees.

Key benefits

Introducing Choice 3 shows that your organisation cares and rewards your staff. Employees will receive a £200 payment on the birth of their child or when they have adopted a child (a six month qualifying period applies).

How it works

1. Your employee has a baby or adopts a child
2. Your employee completes the claim form
3. Your employee sends their completed claim form to Simplyhealth along with the supporting documentation
4. We usually pay claims within a few days

Choice 4 – Managing Absence

When your employees are off work due to illness, you want them to get better soon and help them back to work so they can continue to fulfil their important role within your company, Choice 4 can help.

Choice 4 works by giving you access to a team of professionals who are fully trained to advise on illness and its impact on work. It can help to provide the essential support your company needs, or can be a valuable resource for your existing team. Our freephone helpline is available to you and your business between 9am and 5pm.

Key benefits

Choice 4 will provide you with accurate absence data and invaluable management information, to help you reduce absence levels. It can help you manage litigation risks and provide early active support for employees when absent or returning to work.

Your line managers, HR and health and safety team will be able to access independent advice from experts in the fields of occupational health, nursing, psychology, osteopathy, physiotherapy and counselling.

Helping people to get back to work quickly and sensitively can improve productivity, morale and employee loyalty.

Choice 4 is provided by a third party.

How it works for employees and employers

1. A line manager contacts an absence management advisor for a referral
2. The advisor will tell them what they need to do next, such as complete relevant forms and agree goals and objectives
3. Your employee is contacted. Any medical information the advisor requires is gathered to build a report
4. The advisor will contact you to discuss the report and the next steps for you and your employee

Choice 5 – PMI Excess Cover

We know that most companies provide private medical insurance for their senior employees. That's why we have included an option for you to enable your employees to claim back the cost of their excess.

Including an excess on your private medical insurance may mean that your premiums are lower. This means that you can provide the level of cover that your employees appreciate.

Key benefits for employers

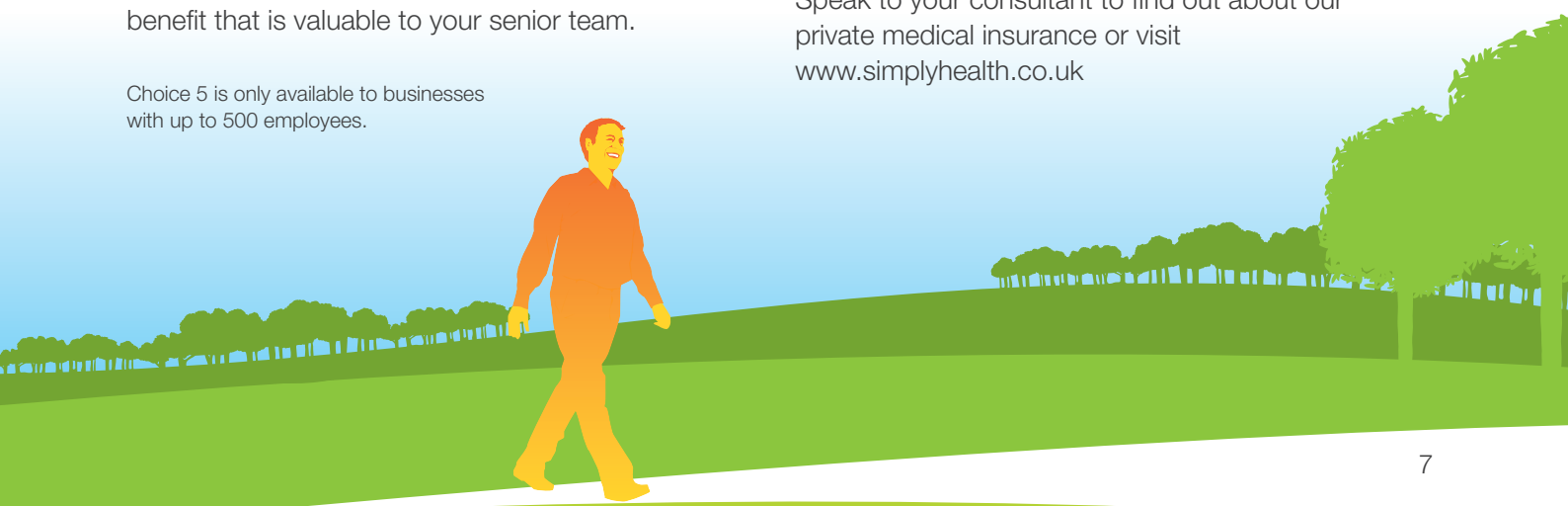
Introducing an excess to your PMI policy may mean that your premiums will come down. With a cash plan you can offer health cover for your entire workforce but with PMI Excess Cover you get a benefit that is valuable to your senior team.

Choice 5 is only available to businesses with up to 500 employees.

Key benefits for employees

Your employees will have peace of mind and be reassured that they will have help towards meeting the cost of PMI excesses, up to policy limits.

Speak to your consultant to find out about our private medical insurance or visit www.simplyhealth.co.uk



Choice 6 – Primary Care

With NHS GPs taking on more and more responsibilities, it can sometimes be difficult to get an appointment for non urgent medical conditions. With the impending changes to the NHS, this could worsen.

Choice 6 is designed to offer your employees help with non urgent medical conditions. They can have unlimited access to a GP consultation service by telephone and get help towards the cost of seeing a private GP, prescriptions, vaccinations and inoculations.

The helpline can be accessed 24 hours a day so they can call at a time that is convenient to them.

Key benefits

- Provide your employees with help towards the cost of seeing a private GP
- Give your employees access to a GP by telephone at a time that is convenient to them
- Help employees with the cost of prescriptions, vaccinations and inoculations

How it works - helpline

1. Call our freephone number
2. An advisor will take their details
3. A GP will call them back at an agreed convenient appointment time

How it works – GP fees, prescriptions, vaccinations and inoculations

1. Your employee finds a registered private GP
2. They attend their consultation
3. Your employee pays for the consultation
4. They then claim money back towards the cost from Simplyhealth using our simple claim form
5. Claims are usually paid within a few days

The GP helpline is provided by a third party.

Employee upgrades

Upgrading is a great way for employees to take advantage of higher benefit levels or add their partner to their plan. It's easy, affordable and they will value the extension of cover for their family which is good for morale and good for your recruitment package.

When you join Simplyhealth, within the first 30 days, your employees have the option to upgrade their plan. All they need to do is complete a simple application form.

There's little administration for you to worry about, as premiums can be collected by Direct Debit from your employees' accounts.

Helping you at work

With Simplyhealth, not only do you get a health plan for you and your employees, but we will provide you with tools to help support you in your job.

White papers

Simplyhealth regularly publishes white papers to provide you with in depth knowledge of issues facing UK workplaces.

Health campaigns

Simplyhealth will bring you internal campaigns to help keep your workforce healthy, ranging from preventing back pain at work to managing stress.

Newsletters

We issue a quarterly newsletter which provides you with the latest industry news and information.

Events

We can provide you access to free or discounted industry events so that you can continue your professional development.

Monthly email

We'll send you or a colleague a monthly email to remind you to update your starters and leavers.

Manage your account online

We will set you up to access your account information online which means that you can make any necessary changes to starters and leavers at your convenience.

Dedicated account manager

We will assign you with a dedicated account manager who will be there to help with implementation and answer any of your questions.

Healthy workplace awards

We are committed to recognise businesses that demonstrate a positive approach towards the health and wellbeing of their employees.



What our clients say

We think that the emotional health of our staff is as important as the physical, so we decided to add an Employee Assistance Programme to our Simply Cash Plan. It gives our employees access to a confidential freephone helpline and face to face counselling to help them with personal issues from health advice and debt counselling to legal problems.

Julie Alsford, Director of Finance, Age UK Oxfordshire

Being publicly funded means it's difficult for us to introduce incentives and bonuses. By providing a Simply Cash Plan we have improved our staff morale at a low cost. It's helped us to have the edge over our competitors in terms of our employment package, has reduced our sickness absence by 16% over a 12 month period and has definitely contributed to retaining our employees. Our turnover rate is now better than the national average.

Hilary Bright, Head of HR Services,
Norfolk Educational Services

I went to Simplyhealth for a quote as our private medical insurance (PMI) was up for renewal and I was interested to see if we could save money. Not only did Simplyhealth beat the like-for-like renewal quote, they saved us an extra 16% by increasing our PMI excess and introducing a Cash Plan (with Choice 5) to cover it. This means our employees now get more as they get help with everyday healthcare costs, and still get the comfort of using their PMI without worrying about the excess. Plus it saves the business money - great for everyone!

Lynn Chapman, HR Manager,
Reabrook Ltd

As most of our employees use a computer everyday we are legally required to provide an eye test for them. We introduced a cash plan not only to meet this obligation but also to provide our employees with additional benefits relating to their everyday health. As part of our package, we implemented Choice 4 to support us in managing sickness absence.

Valerie Aspill, Company Secretary,
Krehalon UK Ltd



What 'We can be bothered' means to you

Our vision is to inspire people towards better health. Here's how we show our clients that we can be bothered.

Partnership philosophy

We specialise solely in healthcare, which gives us a unique perspective so we can work with you to offer a solution that's tailored to your needs and budget. We won't push one particular plan, instead we take the time to understand what's right for your business so you can make an informed choice.

Better health

Inspiring people towards better health is at the heart of our business. We can offer support with issues in the workplace such as improving morale, employee engagement, stress, back pain and absence management.

Personal service

The Institute of Customer Service recognises our customer services team is world class, and we have achieved its sought after ServiceMark accreditation.

We try to avoid automated telephone systems so when your employees call during opening hours they'll speak to a friendly person in one of our UK call centres.

About Simplyhealth

Experts in healthcare

At Simplyhealth we've been helping people access affordable healthcare for over 140 years. We only focus on healthcare, so you can rely on us for our specialist knowledge. We help nearly four million people with their health and 20,000 companies choose us as their healthcare provider including the John Lewis Partnership, British Airways, Royal Mail and Tesco.

We're committed to delivering exceptional personal customer service, and go out of our way to do the right thing, not the easy thing. All of our customer care advisors are based in the UK and we always try to avoid automated telephone systems.

We've won many awards for our health plans and customer service. Recently we won the Institute of Customer Service's Customer Commitment Award 2012 and 2013.

We've also won the Personal Finance Award's Best Healthcare Insurance Provider Award 2012/2013 and 2013/2014.



We follow mutual values and care about our communities. Last year we donated £1 million to local causes and national charities.

www.simplyhealth.co.uk

We're here to help your employees and your business

For more information about Simplyhealth, please visit:

www.simplyhealth.co.uk/business

Call 0845 075 0063

Email forbusiness@simplyhealth.co.uk

Follow us on Twitter:

@simplyhealthUK

Find us on LinkedIn:

www.linkedin.com/company/simplyhealth

Watch our videos on YouTube:

www.youtube.com/user/simplyhealthUK

Visit our business blog:

www.simplyhealth.co.uk/blog/businesses



Private health insurance Health cash plans Dental plans Self funded health plans



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