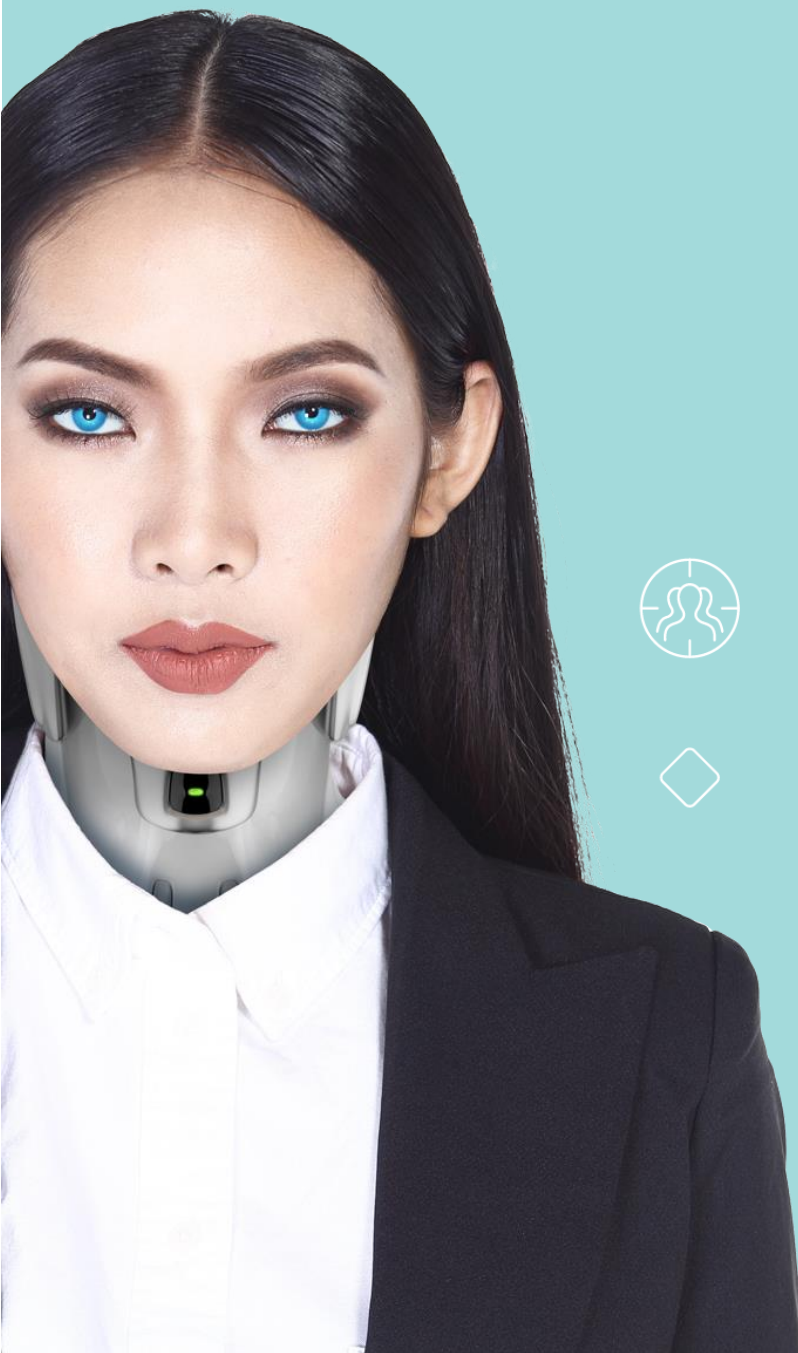


Maintaining everyday wellbeing and performance

Health plan proposal

Template Proposal



Helping companies and their employees to perform well

Humans break. Working 9-5 has become 24x7, work anywhere has become work everywhere and technology is still accelerating. Work pressures make people ill, and, even for caring employers, **illness isn't good for business.**

Maintaining a healthy, productive workforce therefore requires **business planning.** Not just insurance or an optional benefits plan – proactively supporting employee wellbeing has become a **business necessity.**

In a technology age, where people and machines seem interchangeable, people increasingly become the source of **business difference and advantage.** Yet, while the technology runs faster and better than ever, **employees are not maintained as well.** Simplyhealth reverses this. Our health cash plans:

_Encourage employees to maintain their everyday wellbeing and performance

_Make it easy for employees to receive the treatments they need

_Help businesses harness the benefits of preventative care

Why choose Simplyhealth?

Simplyhealth has been providing **cost-effective, accessible, manageable health cash plans** for over 100 years. Our market-leading products help you:



Benefits for your employees

- _Comprehensive cover for everyday healthcare treatments
- _Access to quicker treatment with no requirement for GP referrals
- _Access to discounted gym memberships, online health risk assessments and health screening
- _Access to 24/7 GP helpline services
- _Up to four children under the age of 21, or 24 if in full time education can be added to the plan for free

Benefits for your business

- _Affordable method of providing health benefits to your employees
- _Flexible and tailored cover to suit your requirements and budget
- _Easy 24/7 online access to make changes to your account
- _Helps you stand out as an employer of choice
- _Supports employee productivity and morale
- _Helps reduce sickness absence rates

Optimise health plan

The Optimise health plan helps you demonstrate commitment to the maintenance of your employees' health, wellbeing and everyday performance. By repaying the costs of employees' medical check-ups, appointments and treatments, your people can take better care of themselves amidst the increasing pressures of everyday work. And if your people continue to perform well physically, mentally and financially, so does your business.

Optimise benefits	Payback level	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Optical Sight tests, prescription glasses and contact lenses	100%	£60	£75	£100	£125	£175	£250
Physiotherapy, osteopathy, chiropractic, acupuncture and homeopathy	100%	£150	£200	£250	£275	£350	£500
Chiropody, podiatry and reflexology	100%	£25	£50	£75	£75	£100	£150
Diagnostic consultations, tests and scans Consultations to find or help find the cause of symptoms, including allergy testing	100%	£250	£300	£400	£450	£500	£600
Health assessment Detailed health assessment with a nurse, doctor or pharmacist	100%	£50	£100	£250	£300	£350	£500
Prescription charges Prescriptions issued by a GP or dentist	100%	£15	£20	£25	£30	£30	£35
GP and dietitian fees, vaccinations and inoculations	100%	£75	£75	£75	£75	£75	£75
Hospital cover Cash amount when admitted to hospital or staying overnight with children	20 days/ nights max each year	£20	£20	£20	£20	£20	£20
New child payment (6 month qualifying period) Payment upon the birth or adoption of a child	One payment for each child	£200	£200	£200	£200	£200	£200
myWellbeing¹ Speak to a GP; discounted membership at over 3000 gyms; counselling services; useful health information and more		✓	✓	✓	✓	✓	✓
European cover Access these benefits during a trip of no longer than 28 days in the EEA and Switzerland		✓	✓	✓	✓	✓	✓

Terms and conditions apply. 1. Upgrade myWellbeing counselling to provide six face-to-face sessions for your employees, alongside telephone counselling. Annual limit is for each person. Covered children will share an annual limit.

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Optimise benefits	Payback level	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Optical Sight tests, prescription glasses and contact lenses	100%	£60	£75	£100	£125	£175	£250
Dental Check-ups and treatments – fillings, crowns and bridges, dentures, hygienist's fees	100%	£60	£75	£100	£125	£175	£250
Dental accident Treatment to return oral health to its pre-accident state	100%	£200	£300	£400	£450	£500	£600
Physiotherapy, osteopathy, chiropractic, acupuncture and homeopathy	100%	£150	£200	£250	£275	£350	£500
Chiropody, podiatry and reflexology	100%	£25	£50	£75	£75	£100	£150
Diagnostic consultations, tests and scans Consultations to find or help find the cause of symptoms, including allergy testing	100%	£250	£300	£400	£450	£500	£600
Health assessment Detailed health assessment with a nurse, doctor or pharmacist	100%	£50	£100	£250	£300	£350	£500
Prescription charges Prescriptions issued by a GP or dentist	100%	£15	£20	£25	£30	£30	£35
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European cover Access these benefits during a trip of no longer than 28 days in the EEA and Switzerland		✓	✓	✓	✓	✓	✓

Terms and conditions apply. 1. Upgrade myWellbeing counselling to provide six face-to-face sessions for your employees, alongside telephone counselling. Annual limit is for each person. Covered children will share an annual limit.

PMI cover

Add PMI excess cover to the Optimise health plan.

PMI excess (per employee, per month)	£0.65	£1.10	£1.85	£3.05	£3.70	£4.10
Annual benefit level	£50	£100	£150	£200	£250	£300

Upgrade options

Your employees can upgrade their cover through payroll deduction. Here's how much it would cost for your employees to upgrade their cover. Employees' partners can also be added to the plan so they can also benefit from the same cover as employees. Costs for adding partners are shown below.

Standard with face-to-face counselling upgrade pricing

Small (3-19 lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£7.95	£11.80	£16.25	£22.05	£28.95	£44.80
Price to add partner via payroll	£7.95	£11.80	£16.25	£22.05	£28.95	£44.80
Upgrade from level 1		£3.85	£8.30	£14.10	£21.00	£36.85
Upgrade from level 2			£4.45	£10.25	£17.15	£33.00
Upgrade from level 3				£5.80	£12.70	£28.55
Upgrade from level 4					£6.90	£22.75
Upgrade from level 5						£15.85

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £8.30.

Standard without face-to-face counselling upgrade pricing

Small (3-19 lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£7.35	£11.20	£15.65	£21.45	£28.35	£44.20
Price to add partner via payroll	£7.35	£11.20	£15.65	£21.45	£28.35	£44.20
Upgrade from level 1		£3.85	£8.30	£14.10	£21.00	£36.85
Upgrade from level 2			£4.45	£10.25	£17.15	£33.00
Upgrade from level 3				£5.80	£12.70	£28.55
Upgrade from level 4					£6.90	£22.75
Upgrade from level 5						£15.85

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £8.30.

Standard with face-to-face counselling upgrade pricing

Medium (20-49 lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£5.70	£8.40	£11.50	£15.55	£20.45	£31.40
Price to add partner via payroll	£6.85	£11.20	£16.30	£19.60	£23.35	£31.20
Upgrade from level 1		£5.50	£10.60	£13.90	£17.65	£25.50
Upgrade from level 2			£7.90	£11.20	£14.95	£22.80
Upgrade from level 3				£8.10	£11.85	£19.70
Upgrade from level 4					£7.80	£15.65
Upgrade from level 5						£10.75

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £10.60.

Standard without face-to-face counselling upgrade pricing

Medium (20-49 lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£5.10	£7.80	£10.90	£14.95	£19.85	£30.80
Price to add partner via payroll	£6.25	£10.60	£15.70	£19.00	£22.75	£30.60
Upgrade from level 1		£5.50	£10.60	£13.90	£17.65	£25.50
Upgrade from level 2			£7.90	£11.20	£14.95	£22.80
Upgrade from level 3				£8.10	£11.85	£19.70
Upgrade from level 4					£7.80	£15.65
Upgrade from level 5						£10.75

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £10.60.

Standard with face-to-face counselling upgrade pricing

Large (50+ lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£4.93	£7.30	£9.95	£13.60	£17.80	£27.40
Price to add partner via payroll	£6.85	£11.20	£16.30	£19.60	£23.35	£31.20
Upgrade from level 1		£6.27	£11.37	£14.67	£18.42	£26.27
Upgrade from level 2			£9.00	£12.30	£16.05	£23.90
Upgrade from level 3				£9.65	£13.40	£21.25
Upgrade from level 4					£9.75	£17.60
Upgrade from level 5						£13.40

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £11.37.

Standard without face-to-face counselling upgrade pricing

Large (50+ lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£4.33	£6.70	£9.35	£13.00	£17.20	£26.80
Price to add partner via payroll	£6.25	£10.60	£15.70	£19.00	£22.75	£30.60
Upgrade from level 1		£6.27	£11.37	£14.67	£18.42	£26.27
Upgrade from level 2			£9.00	£12.30	£16.05	£23.90
Upgrade from level 3				£9.65	£13.40	£21.25
Upgrade from level 4					£9.75	£17.60
Upgrade from level 5						£13.40

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £11.37.

Non-dental with face-to-face counselling upgrade pricing

Small (3-19 lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£6.80	£10.40	£14.30	£19.55	£25.35	£36.10
Price to add partner via payroll	£6.80	£10.40	£14.30	£19.55	£25.35	£36.10
Upgrade from level 1		£3.60	£7.50	£12.75	£18.55	£29.30
Upgrade from level 2			£3.90	£9.15	£14.95	£25.70
Upgrade from level 3				£5.25	£11.05	£21.80
Upgrade from level 4					£5.80	£16.55
Upgrade from level 5						£10.75

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £7.50

Non-dental without face-to-face counselling upgrade pricing

Small (3-19 lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£6.20	£9.80	£13.70	£18.95	£24.75	£35.50
Price to add partner via payroll	£6.20	£9.80	£13.70	£18.95	£24.75	£35.50
Upgrade from level 1		£3.60	£7.50	£12.75	£18.55	£29.30
Upgrade from level 2			£3.90	£9.15	£14.95	£25.70
Upgrade from level 3				£5.25	£11.05	£21.80
Upgrade from level 4					£5.80	£16.55
Upgrade from level 5						£10.75

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £7.50

Non-dental with face-to-face counselling upgrade pricing

Medium (20-49 lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£4.90	£7.45	£10.55	£13.85	£17.85	£25.30
Price to add partner via payroll	£5.40	£6.10	£12.60	£15.00	£17.85	£24.60
Upgrade from level 1		£3.20	£7.70	£10.10	£12.95	£19.70
Upgrade from level 2			£5.15	£7.55	£10.40	£17.15
Upgrade from level 3				£4.45	£7.30	£14.05
Upgrade from level 4					£4.00	£10.75
Upgrade from level 5						£6.75

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £7.70.

Non-dental without face-to-face counselling upgrade pricing

Medium (20-49 lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£4.30	£6.85	£9.55	£13.25	£17.25	£24.70
Price to add partner via payroll	£4.80	£7.50	£12.00	£14.40	£17.25	£24.00
Upgrade from level 1		£3.20	£7.70	£10.10	£12.95	£19.70
Upgrade from level 2			£5.15	£7.55	£10.40	£17.15
Upgrade from level 3				£4.85	£7.70	£14.45
Upgrade from level 4					£4.00	£10.75
Upgrade from level 5						£6.75

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £7.70.

Non-dental with face-to-face counselling upgrade pricing

Large (50+ lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£4.35	£6.55	£8.90	£12.10	£15.60	£22.10
Price to add partner via payroll	£5.40	£6.10	£12.60	£15.00	£17.85	£24.60
Upgrade from level 1		£3.75	£8.25	£10.65	£13.50	£20.25
Upgrade from level 2			£6.05	£8.45	£11.30	£18.05
Upgrade from level 3				£6.10	£8.95	£15.70
Upgrade from level 4					£5.75	£12.50
Upgrade from level 5						£9.00

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £8.25.

Non-dental without face-to-face counselling upgrade pricing

Large (50+ lives)	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Funded	£3.75	£5.95	£8.30	£11.50	£15.00	£21.50
Price to add partner via payroll	£4.80	£7.50	£12.00	£14.40	£17.25	£24.00
Upgrade from level 1		£3.75	£8.25	£10.65	£13.50	£20.25
Upgrade from level 2			£6.05	£8.45	£11.30	£18.05
Upgrade from level 3				£6.10	£8.95	£15.70
Upgrade from level 4					£5.75	£12.50
Upgrade from level 5						£9.00

Example: If you pay for your employee to have level 1 cover and they increased to level 3 they would pay an additional monthly amount of £8.25.

Ongoing support

Once you have invested in a Simplyhealth health cash plan, we provide a range of services and features to help make sure that investment continues to perform well.

_Dedicated account management

We provide an account manager who will be your single point of contact. They will help with the implementation and ongoing maintenance of your plan.

Your account manager will stay in touch regularly so they can provide a service shaped around your needs. They will provide ideas and solutions to help promote the health or dental plan in your organisation.

_Tailored marketing support

We help you launch your health cash plan to employees, with communications that drive employee interest and engagement.

Wellbeing promotion plays a huge part in encouraging employees to maintain their everyday health and performance. We provide coordinated campaigns that reinforce the importance of keeping healthy to perform well. For example mental health awareness, back care, and workplace stress along with helpful advice to stop smoking or support to go sugar free.

_Detailed management information

We keep you informed with meaningful analytics on the performance of your health or dental plan so together, we can evaluate progress and programme effectiveness to further support your employees' everyday health.

All of this is provided regularly, not just at renewal so you can rely on support from day one onwards.

myWellbeing

The Optimise health plan includes access to myWellbeing, an online portal supporting employees to perform well every day. With myWellbeing, employees can harness the power of preventative healthcare and maintain their everyday wellbeing and performance. The portal provides easy online access to health services, so employees can continue to perform well physically, mentally and financially.

**_Perform
well
physically**

_Arrange to speak to a GP

Employees can make an appointment to speak to a GP 24/7 on the phone or via webcam*.

_Private prescription medication delivery

Where necessary, employees can receive private prescription medication delivered to a home or work address straight from the GP helpline.

_Find trusted health information

Employees can access health information and check their symptoms using a range of health evaluation tools.

**_Perform
well
mentally**

_Counselling and information services

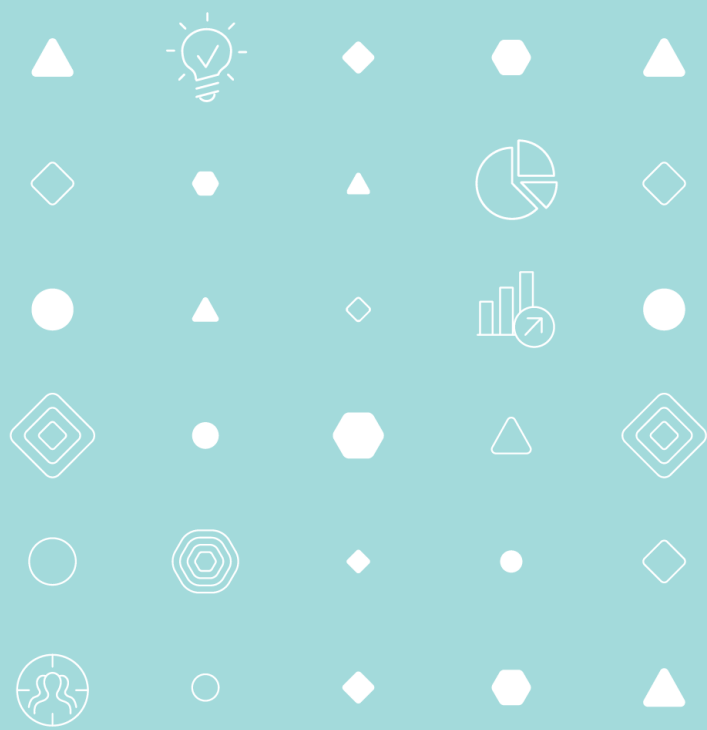
Employees can talk to a trained counsellor and get practical information and emotion support for a range of issues through telephone counselling. There is the option to provide further counselling services for employees with six face-to-face consultations per issue, per year.

**_Perform
well
mentally**

_Access exclusive offers

Employees have access to exclusive lifestyle offers like gym discounts and family days out.

*Webcam service available between 8am-10pm Monday to Friday, 8am-8pm Saturday, 10am-6pm Sunday (excluding bank holidays)



Get in touch

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