

COVERS VISITS TO  
THE DENTIST,  
OPTICIAN, HOSPITAL,  
PHYSIOTHERAPIST AND MORE

# MEDICAL CASH PLAN

DISCOUNTED  
PREMIUMS  
FOR PAYROLL  
SCHEMES

NOW YOU CAN  
RECOVER THE COST  
OF YOUR EVERYDAY  
HEALTHCARE



 [www.april-uk.com](http://www.april-uk.com)



Insurance made easy.

# INTRODUCING YOUR MEDICAL CASH PLAN

Which helps reduce the cost of your everyday medical expenses.

## WHAT THE PLAN DOES FOR YOU

It's easy to forget how the cost of visiting the dentist, optician or physiotherapist adds up over a year.

But there's good news. Thanks to your employer, you now have the option to benefit from our medical cash plan – **at a special discounted price.**

It'll get deducted from your payroll each month so you'll hardly notice the outgoing. But one thing you'll definitely feel is the weight of difference in your pocket when you receive money back on your medical expenses.

Take a look at the next page to see the seven cash benefits you'll get with our discounted plan.

## WHO IS ELIGIBLE FOR THIS PLAN?

You must be:

- › Between the ages of 16 and 69 inclusive
- › Resident in the UK, Isle of Man or Channel Islands



« PROTECT YOUR  
HEALTH AND YOUR  
PERSONAL FINANCES  
WITH OUR MEDICAL  
CASH PLAN »

EASY TO USE  
AND CLAIM  
**MONEY PAID**  
DIRECTLY TO YOU

## HOW TO CLAIM?

Simply call us for a claim form, which you'll need to complete and return. We will also require an original receipt showing that an expense has been incurred, or a letter from the hospital, doctor or specialist showing that a medical treatment/service has been used. Any benefit due will be paid directly into your bank account.

## ARE THERE ANY WAITING PERIODS OR EXCESSES TO PAY?

Waiting periods will apply on selected benefits. Please refer to the Policy Document for full information. No excesses are payable on this plan.

# YOUR MEDICAL CASH BENEFITS EXPLAINED

Whenever you've received any of the medical services listed below, simply send us a receipt or other proof. You'll get money back to cover the amount you have incurred – up to the benefit limit.

WHAT YOU PAY	BRONZE	SILVER	GOLD	PLATINUM
Includes Insurance Premium Tax at the current rate				
Individual cover (via payroll)	£8.65 (per month)	£17.30 (per month)	£25.95 (per month)	£34.60 (per month)
Joint cover (via payroll)	£17.30 (per month)	£34.60 (per month)	£51.90 (per month)	£69.20 (per month)

WHAT YOU RECEIVE	BRONZE	SILVER	GOLD	PLATINUM
<b>Dental</b> Routine check-ups and treatment	£70 (per year)	£140 (per year)	£210 (per year)	£280 (per year)
<b>Dental accident</b>	£140 (per year)	£280 (per year)	£420 (per year)	£560 (per year)
<b>Optical</b> Sight tests, prescription glasses and contact lenses	£70 (per year)	£140 (per year)	£210 (per year)	£280 (per year)
<b>Therapies</b> Physiotherapy, osteopathy, chiropractic, acupuncture and homeopathy	£150 (per year)	£300 (per year)	£450 (per year)	£600 (per year)
<b>Specialist consultations and diagnostic tests</b> With a specialist physician or surgeon. Tests include PET, CT and MRI scans	£125 (per year)	£250 (per year)	£375 (per year)	£500 (per year)
<b>Hospital admission</b> As an in-patient or day-patient	£17.50 (per day/night)	£35 (per day/night)	£52.50 (per day/night)	£70 (per day/night)
<b>Paternity/maternity</b>	£100 (per child)	£200 (per child)	£300 (per child)	£400 (per child)

OPTIONAL FRACTURE CASH COVER - £3.05 PER MONTH	
Fracture benefits	£350 per fracture Leg (femur, tibia and fibula), vertebral body, pelvis, skull, vertebra, lower jaw, breastbone (sternum), shoulder blade (scapula), kneecap (patella), clavicle (collar bone), arm (humerus, radius and ulna), ankle, wrist, hand*, foot*, coccyx, rib(s), nose. * Excludes all fingers and toes

## WHAT ISN'T COVERED?

These are some of the key exclusions:

- › Pre-existing medical conditions (not applicable to dental or optical benefits)
- › Alcoholism, alcohol, drug, substance abuse and other addictive conditions
- › HIV/AIDS or any related medical condition
- › Self-inflicted injury or illness
- › Sexually transmitted diseases
- › Chronic and long-term medical conditions (not applicable to dental or optical benefits)

Please refer to the Policy Document for more information and a full list of exclusions

## COVER YOUR CHILDREN FOR FREE!

Up to four children aged 0-18 can be covered at no additional charge, sharing the same benefit limits as the main policyholder.

## BETTER VALUE FOR MONEY

Since you're taking out this plan with your employer through payroll deduction, you get a cheaper premium compared to coming to us directly.

21  
FRACTURE  
BENEFITS  
COVERED



#### CANCELLATION RIGHTS

If for any reason you are not satisfied with your Medical Cash Plan, you or your employer may cancel it within 30 days from its start date for a full refund, provided that you have not made a claim.

#### EXTRA PROTECTION

In the unlikely instance that Axeria Assistance Limited is unable to meet its obligations under the Medical Cash Plan, you will be protected by the Financial Service Compensation Scheme (FSCS). More details about the FSCS can be found on their website

[www.fscs.org.uk](http://www.fscs.org.uk)

# MEDICAL CASH PLAN

Cash benefits towards your medical expenses

Optical, dentist, hospital admission, therapies, consultations and more

april | UK

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Insurance made easy.