

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

MEDICAL CASH PLAN

NOW YOU CAN
RECOVER THE COST
OF YOUR EVERYDAY
HEALTHCARE



 www.april-uk.com



Insurance made easy.

INTRODUCING YOUR MEDICAL CASH PLAN

Great news! Your employer is providing you with a medical cash plan which you can use to cover your everyday medical expenses.

WHAT THE PLAN DOES FOR YOU

Whenever you need to visit the dentist, receive physiotherapy, or get new glasses – the plan will cover your expenses up to the level of cover your employer has chosen for you.

So now you can look after your health and your bank balance at the same time.

Take a look at the next page to see your seven cash benefits.

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 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.

MEDICAL CASH BENEFITS

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

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.

OPTIONAL FRACTURE CASH COVER

| | |
|--------------------------|--|
| 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 |
|--------------------------|--|

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FRACTURE
BENEFITS
COVERED**

Please see your Certificate of Registration to check the level of cover provided by your employer.

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



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

MEDICAL CASH PLAN

Cash benefits towards your medical expenses

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

april | UK

April House, Almondsbury Business Centre,
Bradley Stoke, Bristol BS32 4QH
Tel: 01454 619500 | www.april-uk.com

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Insurance made easy.