

April 2023

TÜV SÜD UK GROUP - HEALTHCARE CASH PLAN WITH MEDICASH

WHO ARE MEDICASH?

Medicash is the oldest healthcare cash plan provider in the UK today and also one of the largest, covering over 300,000 policyholders across the UK, both at work and at home.

Medicash have been helping people with their healthcare for over 150 years and play an active and important role in the community through their charitable foundation. Over the last two years The Medicash Foundation has donated over £1 million to support a wide range of health and wellbeing related charities and projects.

WHAT IS A HEALTHCARE CASH PLAN?

Medicash offer health plans that look after you and your family by providing a range of positive healthcare benefits. Even better, they also take care of the money side of things with cash back to cover costs such as dental and optical bills, physiotherapy and even consultancy charges - the ideal way to budget for your family's healthcare.

Just look at some of the fantastic benefits you could enjoy:

- ✓ Claim back the full amount of your dental bills or new glasses, up to your annual limit
- ✓ Wide range of therapy treatments covered, including physiotherapy
- ✓ Access to private specialist consultations
- ✓ SkinVision
- ✓ Virtual GP Consultations
- ✓ Children are covered FREE up to their 24th birthday if in full time education.

TÜV SÜD UK Group – Healthcare Cash plan with Medicash is a non-contractual benefit which may be amended or withdrawn at any time.

GET THE MOST OUT OF YOUR PLAN WITH THE MEDICASH APP

To get the most out of your Medicash plan, make sure you download the My Medicash App from the App Store or Google Play.

From here you can make a claim in seconds whilst on the go, simply by taking a picture of your receipt and answering a few quick questions. The first time you make a claim you'll be prompted to enter your bank details so your claim can be paid directly into your bank account. Not only is this more convenient, but it means you'll get your money back even quicker.

From the app you can also add your dependent children to your plan. Please make sure that you have added them to your policy before they have any treatment for which you intend to

make a claim. To do this, simply go to the menu button on the app home screen and select 'My Children'.

The My Medicash app is also the best place to access the other benefits of your health plan with Medicash, including their mProve YOURSELF app with a wide range of exercise and yoga videos, guided meditations and self-help guides.

From here, you'll also be able to access the SkinVision app which allows you to assess your skin spots and moles for the most common types of skin cancer – your risk indication will be delivered in just 30 seconds. You can save your skin assessments in the app and set skin check reminders too. For more details on this service, please see the Terms and Conditions booklet in your Welcome Pack.

ACCESS A GP ANYTIME, DAY OR NIGHT

The unlimited Virtual GP service from Medicash provides you with:

- ✓ **Phone consultations** – 24/7, 365 days a year access to GPs for advice, reassurance, diagnosis and where appropriate private prescriptions and fit notes
- ✓ **Video consultations** – consult with a GP face to face by video call. Available 8am to 10pm UK time, 7 days a week, excluding Christmas Day
- ✓ **Private prescriptions** – delivered to your door or collect from your nominated pharmacy
- ✓ **Open referrals** – if further investigation or treatment is necessary.

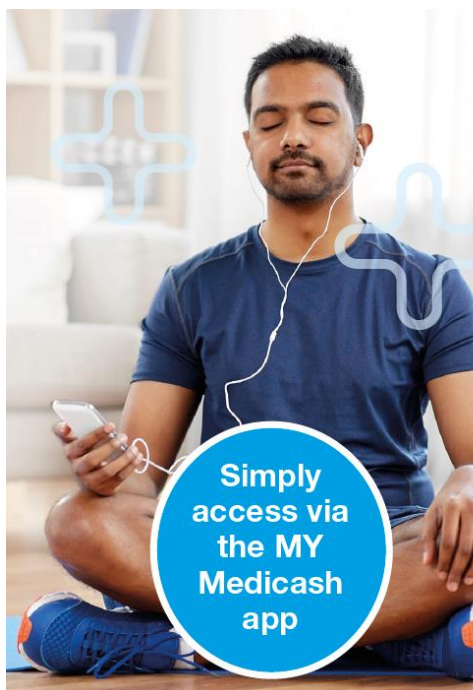
You can access this service via the Medicash app.

SAVE HUNDREDS OF POUNDS EACH YEAR

With Medicash Extras, you can typically cut your everyday shopping costs by more than £250 a year, with a range of offers and benefits from well-known brands and retailers.

Medicash Extras are available through Medicash's exclusive online portal and allows you to take advantage of a range of offers, discounts and reloadable payment cards from retailers like Sainsbury's, Morrisons, Currys and many more.

To get started, simply log on via the Medicash app or go to www.medicash.org/extras



mProve YOURSELF Improve your body and mind

The mProve YOURSELF app contains a wide range of wellbeing tools and advice for a happier, healthier you.

WITH mProve YOU CAN ACCESS:

- ✚ A 30-day beginners guide to a mindful life course
- ✚ A range of guided meditations and breathing exercises
- ✚ Fitness and resistance training videos that you can do at the gym or in the comfort of your own home
- ✚ A range of mental wellbeing courses & information on how to cope with stress, depression, anxiety & looking after your mental health
- ✚ Back, neck & joint pain exercises and guides.



extras+

Enjoy exclusive discounts,
great deals and cashback
on shopping, travel & more.

UP TO 55% OFF CINEMA TICKETS

SEE THE LATEST BLOCKBUSTERS

Users can save at over 400 cinemas across the UK, regardless of the day of the week. You can even save on your drinks and popcorn to enjoy during the film.

INSTANT E-CODES & SHOPPING CARDS

SAVE ON YOUR FAVOURITE BRANDS INSTORE OR ONLINE

Save on a huge range of vouchers and gift cards for supermarkets, department stores, fashion and much more. Use yourself or give as the perfect gift.

TRAVEL & HOLIDAY SAVINGS

SAVE ON FLIGHTS, HOTELS AND AIRPORT PARKING

The best place to plan and book your next holiday. Save money and earn cashback whilst booking through your favourite brands and sites.

ACCESS VIA THE MY MEDICASH APP OR AT WWW.MEDICASH.ORG/EXTRAS

HEALTH & STRESS RELATED SUPPORT

With Medicash you have instant access to expert information and advice on a wide range of issues through their 24-hour telephone advice service. Here are just some of the areas their experts can support you with:

- ✓ Family Care
- ✓ Debt Concerns
- ✓ Bereavement
- ✓ Money Management
- ✓ Stress
- ✓ Work/Life Balance
- ✓ Relationships
- ✓ Health & Wellbeing

You can access this service via the Medicash app, by calling 0345 565 1851* or online at www.medicash.org/wellness

If you have any other questions about your health plan and what is covered, just call Medicash on **0151 702 0265**.

We hope you'll enjoy the benefits of your new health plan.

Medicash is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Medicash is also covered by the Financial Services Compensation Scheme and the Financial Ombudsman Service.

FREQUENTLY ASKED QUESTIONS

When can I claim from?

Claims will be accepted for any treatments which take place on or after 1st May 2023.

How do I claim?

The easiest way to claim is via the Medicash app, however you can also claim online or alternatively download a claim form and submit this by post. Full details of all the ways that you can submit a claim to Medicash can be found at www.medicash.org/claim

Is there a time limit to submit claims?

Yes, all claims must be submitted with 26 weeks of the treatment date, or the date you fully paid for your treatment. Full details can be found in Section 5 of the Terms and Conditions.

What do I have to pay to join the scheme?

The great news is that we will fund the cover for you. The cost, however, is still a taxable benefit, but this will be automatically calculated on your salary and is only a small amount based on the premium that we pay for you. If you do not wish to remain part of the scheme, please inform HR and we will take you out of the plan.

How do I add my children to the policy?

You can do this within the app or simply by calling Medicash to register their details.

Do I have to use specific practitioners?

No, you are entitled to see any relevant dentist, optician or therapy practitioner provided they have the recognised qualifications and insurance for the treatments covered. Please see your Terms and Conditions booklet for more details.

Do claims have to be work related?

No, this plan is designed to cover all aspects of your everyday healthcare, whether this is work related or at home.

If I pay for contact lenses or my dentist by monthly direct debit how do I claim?

The best advice is to obtain a quarterly receipt to allow you to claim every 3 months or so, up to your maximum benefit. Unfortunately, Medicash cannot accept bank statements as proof of purchase. Remember, you have 26 weeks to submit a claim, any monthly payments outside of this will not be paid.

What are the claim limits?

Claim limits for the 2023/24 Plan year are provided in the table below.

| | | | Level 1 |
|---|---|-----------------------------|---------------|
|  | Full Access to the My Medicash & mProve YOURSELF Apps Submit claims on the go; improve your body & mind with physical exercises, guided meditations & self-help courses; update your details; and quickly access your other benefits. | | ✓ |
|  | Routine Dental Treatment yearly maximum ¹ Half of the annual limit can be claimed towards dental care plan fees | per adult per child | £60 £30 |
|  | Dental Accident & Injury yearly maximum | per adult | £300 |
|  | Optical yearly maximum | per adult per child | £60 £30 |
|  | Specialist Consultations yearly maximum | per adult per child | £200 £100 |
|  | Diagnostic Tests & Scans yearly maximum Including CT, MRI and PET scans | per adult per child | £300 £150 |
|  | Complementary Therapies yearly maximum ² Covering physiotherapy, sports massage, acupuncture, osteopathy and chiropractic assessment and treatment | per adult per child | £150 £75 |
|  | Alternative Therapies yearly maximum ² Covering reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy | per adult per child | £70 £35 |
|  | Chiropody yearly maximum ² | per adult | £25 |
|  | Prescriptions, Inoculations & Flu Jabs yearly maximum | per adult | £15 |
|  | Health Screening yearly maximum ² | per adult | £100 |
|  | SkinVision Check your skin spots and moles regularly for the early signs of skin cancer. Simply access via the My Medicash App | per adult | ✓ |
|  | Digital Physiotherapy by Phio Triage and tailored self-management programmes designed to optimise your recovery journey. Find out more and access via the My Medicash App | per adult | ✓ |
|  | Virtual GP & Prescription Service ³ Access to virtual GP appointments and a prescription service for any adults covered under the policy. Access this benefit via the My Medicash App. | | ✓ |
|  | Best Doctors® InterConsultation™ Programme Access Best Doctors via the My Medicash App or call 0345 565 1852* www.medicash.org/bestdoctors | | ✓ |
|  | Discounted Health Club Membership Access via the My Medicash App or visit www.medicash.org/gymdiscount (ref: MED) | | ✓ |
|  | Medicash Extras member discount scheme Access via the My Medicash App or visit www.medicash.org/extras to start saving | On average users could save | £250 per year |

There is no upper age limit for employees covered under the plan. Non-employees can be added to their partner's plan if under 66 at the time of joining.

FREE COVER FOR UP TO FOUR CHILDREN: Up to four dependent children can be covered at no extra cost, up to their 24th birthday if in full time education. Each child has their own individual entitlement and their claims do not affect any other individuals covered on the policy.

- 1) Medicash will only pay dental care premiums where paid for by the individual.
- 2) Medicash do not cover Complementary and Alternative Therapies, Chiropody or Health Screens which are arranged, paid or facilitated through your employer or by another employee.
- 3) Children under 16 for which you have parental responsibility and are covered under your policy can access this benefit with you.

* Calls to 03 numbers are no more expensive than calling numbers starting with 01 or 02 and are included in free call packages from landlines or mobiles.