

Cash Plan

Insurance Product Information Document



Insurer: Simplyhealth Access, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register number 202183. Simplyhealth is registered and incorporated in England and Wales.

Product: The Simplyhealth Plan

This document provides a summary of the key information relating to this policy but it is not personalised to you. The other documents you receive from us, before and after the policy starts, will tell you what you need to know about the policy.

What is this type of insurance?

This policy is a cash plan. It gives you money back towards a selection of health benefits that you pay for and claim back from us, up to an annual limit. You can add your partner and up to four of your children to the policy.



What is insured?

This cash plan has five levels of cover. Depending on the level you select, each benefit has an annual limit we will pay up to, for each person covered. The table of cover will provide you with more information.

All levels

- ✓ **Wellbeing** - speak to a GP 24/7. Also provides 24/7 access to telephone counselling, wellbeing and lifestyle guidance and access to an online muscle and joint pain assessment.
- ✓ **Physiotherapy, osteopathy, chiropractic, acupuncture** - the annual limits payable for this benefit range from £50 for level one to £350 for level five. We pay 100% of your receipt up to the annual limit.
- ✓ **Prescriptions charges** - the annual limits payable for this benefit range from £20 for level one to £50 for level five. We pay 100% of your receipt up to the annual limit.

Levels two – five only

- ✓ **Dental** - the annual limits payable for this benefit range from £50 for level two to £200 for level five. We pay 100% of your receipt up to the annual limit.
- ✓ **Optical** - the annual limits payable for this benefit range from £50 for level two to £200 for level five. We pay 100% of your receipt up to the annual limit.
- ✓ **Chiropody / podiatry & reflexology** - the annual limits payable for this benefit range from £50 for level two to £200 for level five. We pay 100% of your receipt up to the annual limit.
- ✓ **Hospital** - we pay for each day or night you are admitted, up to a maximum of 20 days/nights each policy year. The amounts payable for this benefit is £20 on levels two, three, four, and five.



What is not insured?

- ✗ People living outside the United Kingdom.



Are there any restrictions on cover?

- ! There is an annual limit for each benefit on this policy.
- ! Each benefit has a number of exclusions, please read the full policy documentation to find out what these are.
- ! A partner covered by this policy must live with the policyholder.
- ! A child covered by this policy must be under 18.



Where am I covered?

- ✓ Treatment and services are covered in the UK only. The 'speak to a GP' service can be used outside the UK.



What are my obligations:

- **at the start of the contract?** Give us honest, accurate and complete information when buying the policy, check your policy documentation when you receive it to make sure you have the cover you need and expect.
- **during the term of the contract?** Pay the premium on time, let us know of changes to your address.
- **when making a claim?** Give us the information that we need to assess the claim properly.



When and how do I pay?

We accept payment by monthly Direct Debit.



When does the cover start and end?

The cover starts from the date we include you on the policy and lasts for one year. It will renew automatically if it is not cancelled. If you buy or renew this product, your summary of cover will show these dates.



How do I cancel the contract?

You can cancel your policy by writing to us or calling us.

If you cancel within 14 days of receiving your policy documentation, we will refund the premium, unless you have made a claim. If you cancel this policy after the 14 day 'cooling off' period, and before the end of your minimum 12 month contract term, you will be required to pay the remaining premiums for the policy year in which you have cancelled.

Alternatively you can elect for the policy not to renew at the next renewal date, at which point no further payments will be taken and you will no longer be on cover.