



**Maintaining everyday
wellbeing and performance**



Creating a culture of health and wellbeing – great for people, great for business

The future of our working lives is changing dramatically. Flexible working has become a priority made possible by technological advancements. We've proved we can work anywhere – and we can be reached at anytime.

This delivers benefits, but also places untold pressures on the most important asset in your business – your people.

Some companies choose to respond to this stress by providing inspirational office spaces; allowing flexible working; and introducing corporate apps to enhance working lives.

These tools may smooth the way for wellbeing. But nothing impacts productivity more than proactively caring about employees' day-to-day lives, by supporting their physical and mental wellbeing.

Simplyhealth's health and dental plans inspire a culture which treats health and wellbeing as paramount. We make it **easier** and **more affordable** for your employees to look after their everyday physical health and mental wellbeing.

We know the power of happy, healthy, and engaged employees for your business, and we can deliver this - together.

Our health cash plans:

- Encourage employees to maintain their everyday wellbeing and performance
- Make treatments more affordable for employees
- Help businesses harness the benefits of preventative care

Optimise health plan

The Optimise health plan helps employers demonstrate commitment to employee health, wellbeing and everyday performance.

- Help employees maintain their everyday health so that employers can focus on the health of the business
- Manage absence and help employees get back to work with 24/7 access to video GP appointments via our SimplyConsult app
- Support employees' mental wellbeing with 24/7 telephone advice, support and counselling services



Optimise table of cover

This product meets the needs of a business that wants its employees to benefit from support with everyday healthcare costs each year like routine dental check-ups and treatment; eye examinations and prescription eyewear; physiotherapy treatments; 24/7 access to a GP and counselling services.

Amount you can claim back each year
Covered children will share each annual benefit entitlement

All benefits are 100% payback

All benefits are 100% payback		Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Healthy eyes and teeth							
Sight tests, glasses and contact lenses	£60	£75	£100	£125	£175	£250	
Everyday dental treatment – hygienist's fees, fillings and more	£60	£75	£100	£125	£175	£250	
Dental treatment needed as a result of an accident	£200	£300	£400	£450	£500	£600	
Healthy body							
Seeing a Chiropractor, Osteopath, Physiotherapist or Acupuncturist	£150	£200	£250	£275	£350	£500	
Seeing a Chiropodist, Podiatrist or Reflexologist	£25	£50	£75	£75	£100	£150	
Discounted gym membership*	✓	✓	✓	✓	✓	✓	
Healthy mind							
Helpline service, including telephone counselling, with the option to upgrade to six face-to-face counselling sessions*	24 hours a day / 7 days a week						
Healthy checks							
Finding out what's wrong – appointments with a consultant, plus tests and scans, including, but not limited to, GP referred blood tests	£250	£300	£400	£450	£500	£600	
A health assessment that includes: <ul style="list-style-type: none">• BMI and body fat percentage• blood pressure reading• cholesterol or diabetes check	£50	£100	£250	£300	£350	£500	
Seeing a GP, a dietitian for a consultation, or having an inoculation/vaccination by a GP or nurse	£75	£75	£75	£75	£75	£75	
Prescription charges	£15	£20	£25	£30	£30	£35	
Speak to a GP 24 hours a day, 7 days a week, through our app or via telephone. Our apps are available to download via the App Store or Google Play Store.*	24 hours a day / 7 days a week						
Access to a private prescription delivery service when prescribed through our GP service. (Charges apply)*	✓	✓	✓	✓	✓	✓	
Healthy extras							
Cash amount for each day or night to help towards everyday expenses if you need to stay in hospital (up to 20 days/nights)	£20	£20	£20	£20	£20	£20	
Single cash amount if you have a baby or adopt a child (6 month qualifying period)	£200	£200	£200	£200	£200	£200	
Worldwide cover - you'll be covered wherever you are in the world (excluding face-to-face counselling which is UK, Channel Islands and IOM only)	✓	✓	✓	✓	✓	✓	

*Information on how to access these services is available via our myWellbeing platform. Additional services are also available. Up to four children under the age of 24 can be covered for free.

Additional option with the Optimise health plan

Employers can select to add Private Medical Insurance (PMI) excess cover, choosing from six available amounts, to their employees’ Optimise health plan so that they are covered in the event they need to pay a PMI excess.

If employees have a PMI policy (with any insurer) which has a claims excess, they can claim back the excess up to the amount selected from the following table.

PMI excess cover annual limits	100% payback	£50	£100	£150	£200	£250	£300
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Is this product right for you?

To ensure this product is suitable for your company’s needs, please answer the following questions:

Do you want to support and encourage your employees to look after their everyday healthcare?	Yes		No	
Do you want your employees to be able to claim back towards the costs of everyday healthcare appointments like dental examinations and treatment; eye examinations and prescription eyewear; physiotherapy treatments?	Yes		No	
Do you want your employees to have 24/7 access to arrange to speak to a GP or counsellor?	Yes		No	

If you have answered ‘No’ to all of these questions above this product may not be suitable for your needs. Please check the full policy documentation to make sure this product will meet your needs before completing your application. Simplyhealth do not provide advice or recommendations.

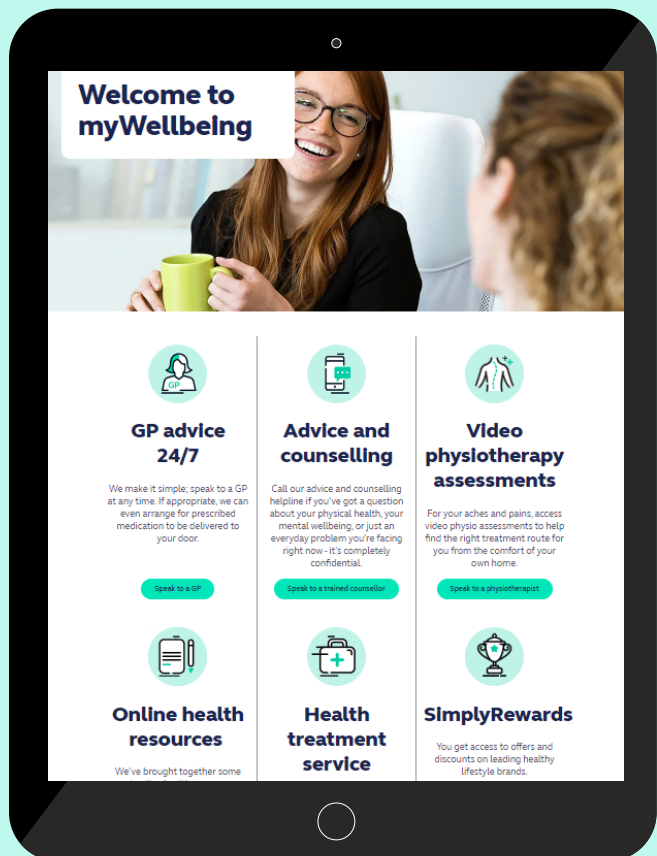
myWellbeing

The Optimise health plan includes access to myWellbeing, helping businesses maintain a healthy and productive workforce.

With myWellbeing employees can harness the power of preventative healthcare and maintain their everyday wellbeing and performance.

The online portal provides easy online access to health services, so employees can continue to perform well physically and mentally.

Here's an example of the myWellbeing portal



With myWellbeing employees can:



Speak to a GP 24/7 via the SimplyConsult app

Speak to a GP 24 hours a day, 7 days a week, through our SimplyConsult app or via telephone. Our apps are available to download via the App Store or Google play. Within the app, you can also book online video physiotherapy assessments.*



Have prescription medication delivered

If appropriate, the GP can issue a private prescription (charges apply). The employee can also manage and pay (if applicable) for their NHS repeat prescriptions via the SimplyConsult app and order their repeat prescriptions free of charge to their door.



Get 24/7 advice, guidance and counselling services

Employees can talk to a trained counsellor and get practical information and emotional 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. They can also get financial and legal advice and more.



Find trusted health information

Employees can find information they can trust and check symptoms using simple online health tools. We provide educational content on our Women's Health Hub to support your employees through health events such as starting a family or the menopause.



SimplyRewards - access exclusive offers and discounts

Employees have access to SimplyRewards, a collection of discounts and lifestyle offers like gym discounts, sports equipment and family days out.

*Information on how to access these services is available via our myWellbeing platform.
Physiotherapy services available 8am till 7pm Monday to Friday, 10am till 1pm Saturdays.

Download the Simplyhealth apps

Making it easier for employees to manage and maintain their health and wellbeing.

We've carefully built our suite of apps with employees needs in mind. We've considered 3 main aspects; health and wellbeing maintenance, quick access to healthcare and easy plan management.

Which is why we've created apps that work together to give employees the tools to maintain, access and manage their healthcare.



With the SimplyPlan app employees can streamline the admin for their health plan into one place.



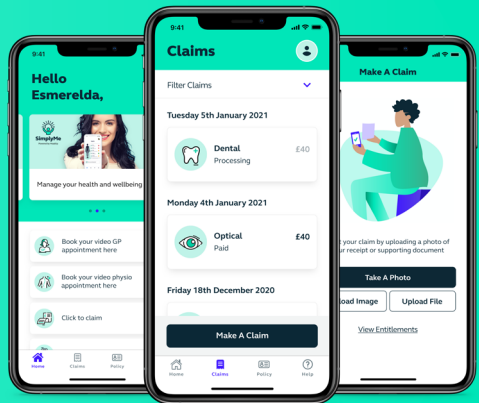
Make a claim and track any already in the system



Access policy documents and benefit entitlements, manage their account and contact information



If they need any information about the benefits available to them as a plan holder, this is the place to go



**Download the
SimplyPlan app**

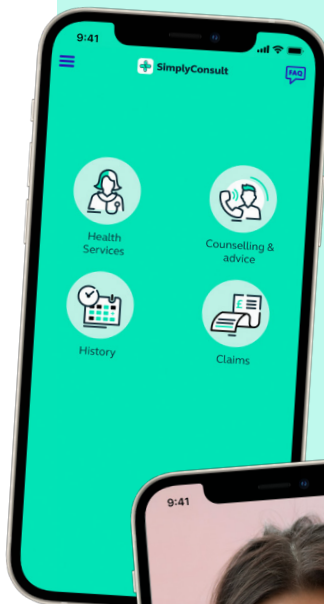
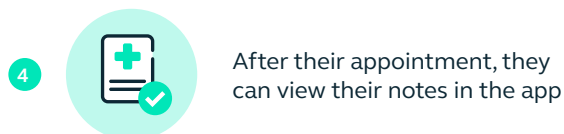
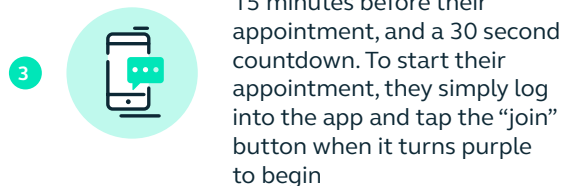
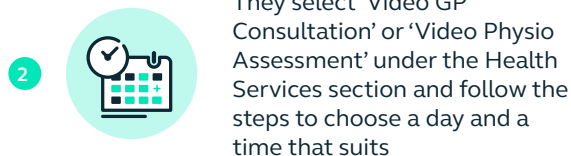
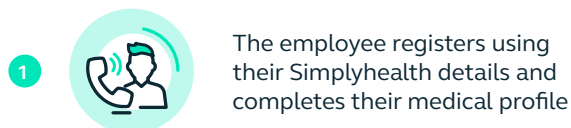
Download on the
App Store

GET IT ON
Google Play

Their health in their hands



Employees can download our SimplyConsult app and gain fast, easy and round the clock access to qualified GPs and physiotherapists from the comfort of home.



**Download the
SimplyConsult app**



Mental health

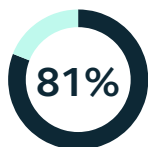
Mental ill health accounts for **57%** of long-term absence¹.

Furthermore, **38%** of long-term absence can also be attributed to stress¹.

How Simplyhealth can help

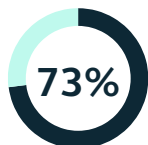
myWellbeing offers employees 24/7 confidential advice and counselling, for all sorts of issues such as relationships, moving house, legal or financial concerns, emotional support, physical and mental health.

Managers can also refer employees to the service so they don't have to reach out themselves.



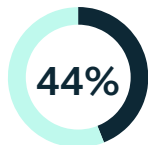
81% of organisations are giving more focus on looking after employees mental health due to the impact of COVID-19¹.

Base 542



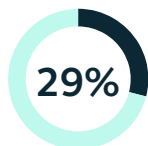
73% of employers have given employees access to a counselling service to manage employee health at work¹.

Base 652



But just **44%** of organisations have trained managers to support staff with mental ill health¹.

Base 542



Only **29%** of managers are confident and competent to spot the early warning signs of mental ill health¹.

Base 605

¹Simplyhealth/CIPD Health and Wellbeing at Work report 2022.

The most common causes of absence (% of respondents who include in their top three causes). Base 527.



Introducing

Denplan Dental Plans



Realising more than a healthy smile **with Denplan**

Denplan's dental plans represent a positive and proactive commitment to ensure your employees are fit and healthy:

Key benefits



They can choose their dentist – NHS or private



They can add their partner or children*



They're covered for dental emergencies anywhere in the world with our 24/7 helpline



There's cover for implants (clinically necessary) and no need for an initial oral health check

Our online portal, the Smile Centre, gives access to a 24-hour coping with dental anxiety helpline, as well as our Denplan Discount Network, oral health advice and more.

**Health Insurance and Protection
Awards – Winner Best Dental
Benefits Provider 2020**

*For an additional cost.

Health Insurance
& Protection **AWARDS**

2020

**PROVIDER
AWARDS**

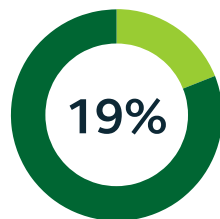
WINNER

Best
Dental
Benefits
Provider

Better dental health = better all-round health and wellbeing

Healthy teeth, mouths and gums impact how we enjoy life, how we look, speak, chew, taste food and socialise – which all contribute to an overall feeling of social wellbeing.

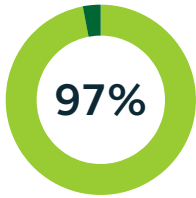
Helping with the cost of dental appointments and treatments means your employees are more likely to look after themselves. And when your people feel physically, mentally, and financially fit, your business productivity is healthier too.



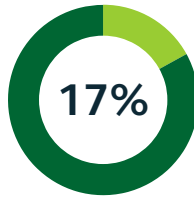
Nearly 1 in 5
adults (19%)
have had to take
time off work due
to dental pain¹

Dentists detect and prevent

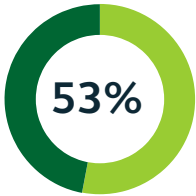
Although a check-up offers a window into our overall health, only around half of the UK population have had a dental check-up in the last year². When dentists nip dental problems like gum disease in the bud, they not only prevent health complications but are also well-placed to detect certain diseases. Which all helps your people to stay healthy and bypass unexpected time off.³



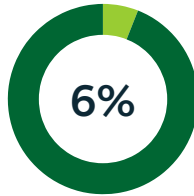
From 2000 to 2020 there was a 97% increase in cases of mouth cancer⁴



of people think poor oral health can be linked to heart disease¹



of people think poor oral health can be linked to mouth cancer¹



of people think poor oral health can be linked to diabetes¹

Studies are increasingly finding links between oral health and medical conditions, such as diabetes, heart disease and others. It's encouraging that just over half of people know that poor oral health can be linked to an increased risk of mouth cancer, and dental check-ups are crucial for this type of cancer where signs can be detected early.

Dr Catherine Rutland, Clinical Director, Simplyhealth

1. Simplyhealth Consumer Oral Health Survey 2022. Survey data of 5,060 adults conducted by DeltaPoll on behalf of Simplyhealth, undertaken 8-11 October 2021. The figures have been weighted and are representative of all UK adults (18+).
2. Dentistry.co.uk - The Great British Oral Health Report 2021
3. Public Health England - Inequalities in oral health in England report 2021
4. Oral Health Foundation State of Mouth Cancer UK Report 2020/2021



The Smile Centre

The Smile Centre is packed full of oral health information for your employees. Its purpose is to encourage healthier teeth and gums and inspire better overall health and wellbeing.

Dental Anxiety Helpline

Round-the-clock advice and support for legal, financial, and psychological concerns about dental care and treatments. Up to six structured telephone counselling sessions for each issue, in every rolling 12 months.

Dental emergencies

A 24-hour helpline for dental emergencies when at home or abroad.

Find a Dentist

A quick search of the 5,300 registered Denplan dentists to locate one wherever you are.

My Teeth

A place for the whole family to bring oral health alive, tackle topical issues and provide activities for the younger ones.

My Dental Score

A useful little tool which gives a personal snapshot of your oral health.

Denplan Discount Network

This special network of around 1,000 Denplan practices ensures that your employees get discounted dental treatments.

Denplan Lucent table of cover

This product meets the needs of a business that wants its employees to benefit from support with everyday dental healthcare costs; like NHS and private dental check-ups and treatment and the reassurance of unforeseen events like a dental accident, emergency and mouth cancer cover.

There are no annual limits
Benefits are for each person covered on the policy
Covered children will receive their own benefit entitlement

Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
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Routine checks - each occasion

Examinations	Normal, routine, recall examinations	100% payback up to NHS limits	£24	£29	£35	£46	£57
	Extensive, New patient, Specialist consultation		£46	£57	£75	£81	£86
X-rays (each X-ray)	Small, Intra Oral, Bitewing		£7	£8	£9	£12	£14
	Large, OPG, CT scan		£17	£23	£29	£35	£40

Routine treatments - each occasion

Cleaning	Scale & Polish, Hygiene	100% payback up to NHS limits	£46	£57	£69	£75	£81
Fillings	Silver		£37	£47	£58	£68	£79
	White		£47	£63	£79	£95	£110

Major treatments - each full course of treatment (including preparation, supply and fit)

Crown (each tooth)	100% payback up to NHS limits	£200	£242	£315	£410	£494
Post (each tooth)		£42	£53	£63	£74	£84
Root canal (each tooth)		£105	£152	£189	£236	£347
Bridge (any number of teeth)		£420	£578	£735	£893	£1,050
Dental Implant (This reimbursement includes the implant and abutment. The cost of the crown is additionally covered up to the crown for each tooth limit)		£210	£236	£263	£289	£315
Orthodontic (IOTN grade 4 – 5) IOTN stands for Index of Orthodontic Treatment Need. For further details visit the British Orthodontic Society: www.bos.org.uk		£420	£499	£578	£656	£735
Denture - upper (partial or full)		£378	£504	£630	£714	£798
Denture - lower (partial or full)		£378	£504	£630	£714	£798
Inlay, Onlay (each tooth)		£210	£236	£263	£315	£368
Veneer (each tooth; clinically necessary)		£210	£236	£263	£310	£410
Periodontal, Gingivectomy (each course of treatment)		£89	£95	£105	£116	£126
Repairs (for example recementation of a crown or bridge)		£46	£52	£57	£63	£75
Extraction - simple (each tooth)		£28	£35	£44	£57	£72
Extraction - surgical (each tooth)		£58	£63	£68	£105	£137

Treatment extras - each requirement

Fissure sealant	100% payback up to NHS limits	£29	£35	£46	£57	£69
Topical fluoride application		£28	£37	£40	£44	£46
Sedation, Local anaesthetic		£74	£79	£84	£89	£95
Mouthguard (including sport), Splinting, Post orthodontic retainer		£53	£58	£63	£68	£74
Other clinically necessary restorative treatment not listed		£68	£79	£89	£105	£121

NHS treatment

100% payback up to NHS limits	✓	✓	✓	✓	✓	✓
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Each person is also covered for the following benefits up to an annual limit:

Emergency and injury	
Worldwide emergency dental treatment	£800 Four incidents within the UK up to £200 each or two incidents overseas up to £400 each, towards your emergency appointment which was not pre-planned.
Worldwide dental injury	£10,000 Four incidents covered up to £2,500 each.
Dentist call out fees (UK only)	£300 Two incidents covered up to £150 each.
Worldwide telephone consultations for dental emergency or dental injury	100% When referred by Denplan through the emergency dental helpline.
Worldwide hospital cash benefit	£1,000 £100 each night, up to 10 nights. Cash amount when you are admitted for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.
Mouth cancer cover	£20,000 Payment up to £20,000 towards one course of treatment up to 18 months following diagnosis. Cover not available for the first 90 days, please refer to section 1. Schedule of benefits of your policy terms and conditions.
Smile Centre (These services can be accessed through the Smile Centre via your online account at www.denplan.co.uk/employeeonline)	
24-hour worldwide dental emergency helpline	Access to unlimited 24/7 dental emergency helpline wherever you are in the world.
24-hour coping with dental anxiety helpline	Access to 24/7 telephone counselling service to support you with dental related anxiety, worry and stress. Up to six structured telephone counselling sessions for each issue, in each year.
Dental health information and tools	Dental health information for you and your family, dentist location finder tools, discounts and more.

Main exclusions and limitations

- Any treatment that is assessed by our dentist as not clinically necessary
- Any costs for dental procedures carried out as a result of a referral to a hospital, for example wisdom teeth removal
- Children can be covered up to the age of 24

Please refer to the policy handbook for full terms and conditions

Is this product right for you?

To ensure this product is suitable for your company’s needs, please answer the following questions:

Do you want to support and encourage your employees to look after their everyday dental healthcare?	Yes		No	
Do you want your employees to be able to claim back towards the cost of dental healthcare appointments?	Yes		No	
Do you want your employees to be able to claim for unforeseen events like a dental accident, emergency and mouth cancer cover?	Yes		No	

If you’ve answered ‘No’ to all of these questions above this product may not be suitable for your needs. If you’ve answered ‘Yes’ to all of these questions above the Denplan Key and Elementary levels may not meet all of your needs. Please check the full policy documentation to make sure this product and your chosen level will meet your needs before completing your application. We do not provide advice or recommendations.

Denplan Wellbeing table of cover

This product meets the needs of a business that wants its employees to benefit from support with everyday dental healthcare costs.

- Denplan Key provides cover for unforeseen events like dental accidents, emergencies and mouth cancer.
- All other levels provide cover towards everyday dental healthcare appointment costs; like NHS and private dental check-ups and treatment and the reassurance of unforeseen events like a dental accident, emergency and mouth cancer cover.

Annual amount you can claim back each year
All benefits are 100% payback unless otherwise stated

Benefits are for each person covered on the policy
Covered children will receive their own annual benefit entitlement

	Denplan Key	Denplan Elementary	Denplan Essential	Denplan Essential Plus	Denplan Extensive	Denplan Extensive Plus
Worldwide preventive treatment						
Examinations	✗	100% payback up to NHS limits	£50	£50	£100	£100
Hygiene			£70	£70	£140	£140
X-rays			£40	£40	£80	£80
Worldwide restorative treatment						
Clinically necessary treatment to restore/ maintain dental health	✗	100% payback up to NHS limits	£200 80% payback	£1,000 80% payback	£400 80% payback	£2,000 80% payback
NHS treatment						
100% payback up to NHS limits	✗	✓	✓	✓	✓	✓
Emergency and injury						
Worldwide emergency dental treatment	£800 Four incidents within the UK up to £200 each or two incidents overseas up to £400 each, towards your emergency appointment which was not pre-planned.					
Worldwide dental injury	£10,000 Four incidents covered up to £2,500 each.					
Dentist call out fees (UK only)	£300 Two incidents covered up to £150 each.					
Worldwide telephone consultations for dental emergency or dental injury	100% When referred by Denplan through the emergency dental helpline.					
Worldwide hospital cash benefit	£1,000 £100 each night, up to 10 nights. Cash amount when you are admitted for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.					
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Smile Centre	These services can be accessed through the Smile Centre via your online account at www.denplan.co.uk/employeeonline					
24-hour worldwide dental emergency helpline	Access to unlimited 24/7 dental emergency helpline wherever you are in the world.					
24-hour coping with dental anxiety helpline	Access to 24/7 telephone counselling service to support you with dental related anxiety, worry and stress. Up to six structured telephone counselling sessions for each issue, in each year.					
Dental health information and tools	Dental health information for you and your family, dentist location finder tools, discounts and more.					

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- Any costs for dental procedures carried out as a result of a referral to a hospital, for example wisdom teeth removal
- Children can be covered up to the age of 24

Please refer to the policy handbook for full terms and conditions

Is this product right for you?

To ensure this product is suitable for your company’s needs, please answer the following questions:

Do you want to support and encourage your employees to look after their everyday dental healthcare?	Yes		No	
Do you want your employees to be able to claim back the costs of dental healthcare appointments?	Yes		No	
Do you want your employees to have an annual amount to claim for dental examinations and treatment?	Yes		No	
Do you want your employees to be able to claim for unforeseen events like a dental accident, emergency and mouth cancer cover?	Yes		No	

If you’ve answered ‘No’ to all of these questions above this product may not be suitable for your needs. If you’ve answered ‘Yes’ to all of these questions above the Denplan Key and Elementary levels may not meet all of your needs. Please check the full policy documentation to make sure this product and your chosen level will meet your needs before completing your application. We do not provide advice or recommendations.



We'll support you – so you can support your people

Your first big business decision is to commit to a culture of wellbeing and good health for your people.

Hand-in-hand with this pledge is an investment in an Optimise health plan and/or Denplan dental plan, underpinning this commitment to better everyday performance.

These steps are just the start of a great journey that we'll take together. We'll continue to work with you to add value to your business decision and maximise your return on this insightful investment.

Personal account management

Your account is as important to us as it is to you. That's why you'll have a single, dedicated point of contact who'll help you with every aspect of your plan. From day one your account manager will support the implementation, working side by side with you to meet your needs. They'll come up with tried and tested solutions to promote the benefits to your people.

Tailored marketing support

Launching your health plans within your company with inspiring and engaging communications is critical to drive success. We've a wealth of experience co-ordinating campaigns which reinforce the importance of health and wellbeing. Weaving your culture and integrating your strategic aims into the approach will be at the heart of our marketing support.

Detailed management information

Whilst data may be king, it must be meaningful and relevant. We'll regularly provide you analysis on the performance of your plan. Together we'll judge their progress and performance to ensure we're supporting your employees' everyday health and wellbeing where and when they need it most.

Stay informed and be inspired

Head to the Simplyhealth Insights Hub for relevant content which helps you support the health and wellbeing of your people.

Visit www.simplyhealth.co.uk/businesses/insights

Success story

“Our employees at Baywater Healthcare use their health plan to really good effect. Many are at increased risk of musculoskeletal problems from manual handling activities, so the benefit provides them with the resources to get these issues resolved quickly, before they get worse.

Since introducing the plan, I've found that the physical health of our employees has definitely improved.

Some of our employees have found the health plan to be life-changing.

Without going into details, one employee has been able to receive diagnosis for a life-threatening condition, allowing him to receive the medical support that he needs. This is something he said he may not have been able to financially afford without the Simplyhealth benefit.

It is absolutely fantastic to know that our employee benefit is making such a difference to the lives of our workforce.

I recently renewed our Simplyhealth health plan for another year. I like that there has been some change in the benefit to make it more comprehensive and the offering has expanded. I honestly can't speak highly enough of our Simplyhealth health plan.”



“Some employees have found the health plan to be life-changing.”

Adam Sullivan, CEO

August 2021

Success story

The Rugby Football Union is the national governing body for grassroots and elite rugby in England. Its purpose is to encourage rugby, and its values to flourish across England.

With such a disparate range of departments and employee requirements, the RFU needs a robust healthcare strategy. As such it chose Simplyhealth's Denplan dental cover to provide all its employees with free access to dental care.

"We aspire to align our values in the office with those on the pitch. We work in a high performance culture and we want all our employees, as well as our players, to be at the top of their game.

Wellbeing means different things to different people and departments, so our health and wellbeing strategy requires a multifaceted approach, that needs to be completely ingrained in our culture.

I'd also previously used Simplyhealth at another organisation and I knew it had been very well received with strong uptake across the company.

As a sporting organisation, we want our people to be in the best shape, so they can thrive in the professional world. Our benefits are a huge part of our culture and strategy, so we run regular surveys on employee satisfaction to see how they're received. As a highly requested service, the inclusion of Denplan to our suite of health and wellbeing benefits showed employees are being listened to and their feedback is being incorporated into the company strategies."

Mark Fowkes,
Reward Business Partner at the RFU - July 2021



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Interested in getting the latest on health and wellbeing in the workplace?

Visit the Healthy Living Hub - a supportive hub on our website with a range of expert articles and tips to help employees focus on their health and wellbeing. Here they can find a range of topics including sleep, exercise, support to encourage a healthy mind and much more.

▶ Go to **simplyhealth.co.uk/healthy-living**



Speak to your intermediary or Simplyhealth contact to find out how our plans can help support a businesses' health and wellbeing strategy.

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