

Cover Level		Level 1	Level 2	Level 3	Level 4
Routine Dental Treatment yearly maximums	per adult	£50	£100	£150	£200
	per child	£25	£50	£75	£100
Dental Accident and Injury yearly maximums	per adult	£200	£250	£300	£350
	per adult	£200	£250	£300	£350
Optical yearly maximums	per adult	£50	£100	£150	£200
	per child	£25	£50	£75	£100
Specialist Consultations and Diagnostic Tests yearly maximums	per adult	£100	£225	£350	£450
	per child	£50	£112.50	£175	£225
Best Doctors® InterConsultation™ Advice for people diagnosed with a medical condition call 0845 600 2892 [▲]		✓	✓	✓	✓
Doctor Online To access Doctors Online visit www.medicash.org/doctorsonline and enter 'Medicash' as your insurer when you register		✓	✓	✓	✓
Complementary Therapies yearly maximums * covering physiotherapy, acupuncture, osteopathy and chiropractic assessment and treatments	per adult	£100	£175	£250	£325
	per child	£50	£87.50	£125	£162.50
Alternative Therapies yearly maximums * covering reflexology, reiki, Indian head massage, Bowen and Alexander technique, homeopathy, allergy testing and hypnotherapy as part of a treatment plan	per adult	£25	£50	£80	£120
	per child	£12.50	£25	£40	£60
Chiropody yearly maximums *	per adult	£10	£25	£40	£60
Hospital Stays per day/night up to a combined 20 days/nights per annum excludes first night or single night stays	per adult	£16	£25	£35	£50
	per child	£8	£12.50	£17.50	£25
Birth of a Child includes the adoption of a child under the age of three years per baby		£125	£200	£275	£350
Personal Accident Cover maximum sum covered see Personal Accident cover table for details	per adult	£10,000	£15,000	£24,000	£36,000
	per child	£8,000	£12,500	£20,000	£30,000
Health and Stress Related Helplines		✓	✓	✓	✓
Discounted Health Club Membership		✓	✓	✓	✓

+ medicash extras

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FREE COVER FOR UP TO FOUR CHILDREN: Up to four dependent children can be covered at no extra cost, if under the age of 16 or 19 if in full time education. Each child has their own individual entitlement and their claims do not affect any other individuals on the policy.

A 12 month qualifying period applies to the Birth of a Child benefit and pre-existing conditions for Hospital Stays are not covered for three years from the start of your policy. These qualifying periods also apply to upgrades, during which time your claim will be paid at the lower rate where applicable. Personal Accident Cover will cease on your 66th Birthday.

* Medicash do not cover worksite based treatments organised through your employer or fellow employees for these benefits.

▲ Please note, calls to 0845 numbers cost 5p per minute, plus your phone company's access charge.

Personal Accident cover

Injury	Level 1	Level 2	Level 3	Level 4
Accidental Death Benefit – Adults Only				
1. Death as result of an accident ¹	£10,000	£15,000	£24,000	£36,000
Other Accident Benefits – Adults and Children				
2. Permanent total disablement	£8,000	£12,500	£20,000	£30,000
3. Permanent disablement of all limbs – Quadriplegia	£8,000	£12,500	£20,000	£30,000
4. Permanent disablement of lower limbs – Paraplegia	£8,000	£12,500	£20,000	£30,000
5. Adaption costs ²	£2,000	£3,125	£5,000	£5,000
6. Permanent and incurable paralysis of all limbs	£8,000	£12,500	£20,000	£30,000
7. Permanent and incurable insanity	£8,000	£12,500	£20,000	£30,000
8. Permanent loss of sight in both eyes	£8,000	£12,500	£20,000	£30,000
9. Permanent loss of use of both hands or both feet	£8,000	£12,500	£20,000	£30,000
10. Permanent loss of sight in one eye	£4,000	£6,250	£10,000	£15,000
11. Permanent loss of use of one hand or one foot	£4,000	£6,250	£10,000	£15,000
12. Permanent loss of hearing in				
(a) both ears	£4,000	£6,250	£10,000	£15,000
(b) one ear	£1,250	£1,875	£3,000	£4,500
13. Permanent total loss of the lens of one eye	£2,000	£3,125	£5,000	£7,500
14. Permanent total loss of use of four fingers and the thumb of either hand	£3,000	£5,000	£8,000	£12,000
15. Permanent loss of use of four fingers on one hand	£1,500	£2,500	£4,000	£6,000
16. Permanent loss of use of thumb of either hand				
(a) both joints	£1,500	£2,500	£4,000	£6,000
(b) one joint	£800	£1,250	£2,000	£3,000
17. Permanent total loss of fingers on either hand				
(a) three joints	£400	£625	£1,000	£1,500
(b) two joints	£300	£400	£700	£1,050
(c) one joint	£150	£250	£400	£600
18. Permanent total loss of use of toes				
(a) all – one foot	£1,250	£1,875	£3,000	£4,500
(b) big toe – both joints	£400	£625	£1,000	£1,500
(c) big toe – one joint	£150	£250	£400	£600
(d) other than big toe, each complete toe	£150	£250	£400	£600
19. Established non-union of fractured leg or knee cap	£800	£1,250	£2,000	£3,000
20. Shortening of leg by at least 5cm	£625	£900	£1,500	£2,250

Personal Accident Cover for non-employees will cease on their 66th birthday. All claims must be submitted within 26 weeks of the date of the accident. Dependent children are covered if under the age of 16 or 19 if in full time education. To make a claim please call 0151 702 0265.

¹The total payable shall not exceed 100% of the Accidental Death benefit unless in respect of Permanent Total Disablement, Paraplegia or Quadriplegia where Adaption Costs are claimed in addition to these benefits. On payment of a benefit in respect of any of Accidental Death, Permanent Total Disablement, Paraplegia or Quadriplegia your Personal Accident cover will cease.

²Adaption costs – in the event that a member sustains Permanent Total Disablement, Paraplegia or Quadriplegia we will pay an additional amount to cover the cost of making alterations to your residence, car or place of work.

The following are provided by Medicash's service partners: Best Doctors InterConsultation & Doctor Online – Best Doctors UK Ltd, Medicash Extras – Next Jump Ltd, Personal Accident Cover – Chubb Insurance Company of Europe SE. Medicash reserve the right to change these service partners without prior notice.

Additional Definitions and Terms & Conditions

You can only change **your** level of cover or cancel **your policy** at the start of the next Flex **benefit period** by selecting the appropriate option on the Flex platform during the renewal window, except when permitted under the rules of **your** employer's flexible benefits package following a qualifying **life event**.

Life event – your employer will define what they accept as a qualifying life event, although typical examples include marriage, divorce, birth or adoption of a child or a bereavement in your immediate family.