



# EVERYDAY HEALTH CASH PLAN

**HEALTH COVER** THAT WORKS HARDER  
FOR YOUR BUSINESS **AND YOUR  
PEOPLE**

[www.busybeesbenefits.com](http://www.busybeesbenefits.com)



# THE EVERYDAY HEALTH CASH PLAN

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**The Busy Bees Everyday Health Cash Plan works hard for both employers and employees alike.**

Employees will have access to a range of health cover benefits, meaning they can be treated quicker and back in the workplace far sooner. So from everyday health costs such as sight tests and dental appointments, to consultations and scanning for early diagnosis, through to therapies for rehabilitation, we'll help keep employees at their healthy best.

There is an option to purchase Hospital Treatment Insurance cover to access prompt private hospital treatment for a wide range of surgical procedures.

## KEY FEATURES

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- Exclusively available for clients of Busy Bees Benefits on a corporate paid basis
- Available for companies on a corporate paid basis with five employees or more
- 4 levels of cover to choose from
- Cover starts at just £4.98 per employee per month
- Premiums do not increase with age
- No medical required to join
- Cover for pre-existing medical conditions (except Personal Accident cover)
- Immediate cover on all benefits (except Maternity/ Paternity/ Adoption benefit)
- 100% reimbursement, up to set limits, on cash benefits
- Cash benefits have a one year benefit period which renew on the company's anniversary date each year (any unused balances are not carried forward)
- Worldwide cover available
- Cover for dependent children on some benefits at no extra cost
- Voluntary upgrades and partner cover available via Direct Debit (different terms and conditions apply)

Busy Bees Benefits offers a range of benefits and services which can complement the Health Cash Plan to create the ideal benefits package for you. These include:

- Hospital Treatment Insurance
- Employee Assistance Programme (EAP)
- Retail Discounts, Reward and Recognition

Please refer to the dedicated product information packs for more information.



# WHAT IS INCLUDED ON THE PLAN?

The plan covers a wide variety of everyday health treatments as detailed below.

Your level of cover will determine how much you can claim back:

		Level 1	Level 2	Level 3	Level 4
<b>Corporate paid premiums</b>	<b>Monthly (per person)</b>	<b>£4.98</b>	<b>£12.75</b>	<b>£20.88</b>	<b>£27.58</b>
<b>Money Back (100% reimbursement, up to the maximum allowance)</b>					
<b>Optical</b>	Policyholder Dependent children*	Up to <b>£50</b> Up to <b>£50</b>	Up to <b>£125</b> Up to <b>£125</b>	Up to <b>£200</b> Up to <b>£200</b>	Up to <b>£225</b> Up to <b>£225</b>
<b>Dental</b>	Policyholder Dependent children*	Up to <b>£50</b> Up to <b>£50</b>	Up to <b>£100</b> Up to <b>£100</b>	Up to <b>£150</b> Up to <b>£150</b>	Up to <b>£200</b> Up to <b>£200</b>
<b>Dental Trauma</b>	Policyholder Dependent children*	Up to <b>£100</b> Up to <b>£100</b>	Up to <b>£200</b> Up to <b>£200</b>	Up to <b>£300</b> Up to <b>£300</b>	Up to <b>£400</b> Up to <b>£400</b>
<b>Consultation</b>	Policyholder Dependent children*	Up to <b>£150</b> Up to <b>£150</b>	Up to <b>£250</b> Up to <b>£250</b>	Up to <b>£350</b> Up to <b>£350</b>	Up to <b>£450</b> Up to <b>£450</b>
<b>Therapy Treatments**</b> Physiotherapy, Acupuncture, Osteopathy, Homeopathy and Chiropractic	Policyholder Dependent children*	Up to <b>£150</b> Up to <b>£150</b>	Up to <b>£250</b> Up to <b>£250</b>	Up to <b>£350</b> Up to <b>£350</b>	Up to <b>£450</b> Up to <b>£450</b>
<b>Wellbeing and Alternative Therapies**</b> Acupressure, Allergy/Food Intolerance Testing, Aromatherapy, Hypnotherapy, Indian Head Massage, Nutritional Therapy, Reflexology, Reiki and Sports Massage	Policyholder	Up to <b>£50</b>	Up to <b>£75</b>	Up to <b>£100</b>	Up to <b>£125</b>
<b>Chiropody</b>	Policyholder	Up to <b>£40</b>	Up to <b>£60</b>	Up to <b>£80</b>	Up to <b>£100</b>
<b>Health Screening</b>	Policyholder	N/A	Up to <b>£100</b>	Up to <b>£150</b>	Up to <b>£200</b>
<b>Cash Payouts</b>					
<b>Inpatient per night (up to 20 nights per year)</b>	Policyholder Each dependent child	<b>£15</b> <b>£15</b>	<b>£25</b> <b>£25</b>	<b>£50</b> <b>£50</b>	<b>£70</b> <b>£70</b>
<b>Day Surgery per day (up to 10 days per year)</b>	Policyholder Each dependent child	<b>£20</b> <b>£20</b>	<b>£40</b> <b>£40</b>	<b>£60</b> <b>£60</b>	<b>£80</b> <b>£80</b>
<b>Maternity/Paternity/Adoption (per child)</b>	Policyholder	<b>£75</b>	<b>£125</b>	<b>£175</b>	<b>£250</b>
<b>NHS prescription charges</b>	Policyholder	Up to 2	Up to 3	Up to 4	Up to 5
<b>Health and Wellbeing</b>					
<b>MRI, CT and PET Scanning Facilities</b> Following referral from a Consultant, employees must call the Scanning Helpline to arrange the scan.	Policyholder	N/A	Yes	Yes	Yes
<b>DoctorLine™</b>	Policyholder and resident family	Yes	Yes	Yes	Yes
<b>Best Doctors®</b>	Policyholder, partner and dependent children	Yes	Yes	Yes	Yes
<b>Personal Accident</b>	Policyholder	<b>£7,500</b>	<b>£15,000</b>	<b>£20,000</b>	<b>£25,000</b>

\* Benefit shared between dependent children

\*\* In the case of Therapy Treatments the amount shown represents a combined total for all the treatments. This amount can be used for any one or combination of treatments.

## KEY BENEFITS

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- **Provides a valuable employee benefit to help attract and retain talent in the business**
- **Helps to improve staff productivity, motivation and morale**
- **Can help to improve employees' general health and wellbeing**
- **Affordable cover for the whole workforce**
- **Account managed service with full marketing support and onsite promotion (subject to agreement)**

**Busy Bees Benefits offers a range of other employee and employer benefits:**

Childcare Vouchers - Cycle to Work - Car Leasing -  
Retail Discounts - Will Writing -  
Employment Law - Employee Assistance Programme -  
Hospital Treatment Insurance - Group Life -  
Group Income Protection - Group Critical Illness

Busy Bees Benefits Limited, is registered in England and Wales with company number 06758298 Registered office: Busy Bees at Latchford House, Shenstone Business Park, Lynn Lane, Shenstone, Staffordshire, WS14 0SB, United Kingdom. Authorised and regulated by the Financial Conduct Authority.



**To find out more please contact us.**

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