

Health plans from top to toe, inside and out

The way we work has changed. From health crises to economic concerns, the events of recent years have caused a dramatic shift in many of our priorities, especially when it comes to our health and wellbeing. With business leaders citing recruitment and retention as their primary concern amid the 'battle for talent', there has never been a better time to consider how a corporate health plan can extend your existing benefit package and improve employee wellbeing.

Healthy employees = healthy business

More than just a cash plan, a Medicash health plan provides your employees with everyday reassurance that their health is taken care of – from physiotherapy to counselling, GP appointments to skin cancer checks. Our plans allow your workforce to feel confident in taking control of their healthcare, while supporting your business in reducing administration costs, increasing productivity, and boosting positive engagement.

Healthcare in the palm of your hand

As NHS services continue to battle high volumes and extended waiting lists, our goal is to make your workforce's everyday healthcare not only more affordable, but more accessible. Including a variety of apps, online resources, and 24/7 services, our plans are designed to fit around your employees' work and home lives with minimal disruption to both your daily operations and their daily lives.

Wellbeing inside and out

With around 914,000 UK workers suffering from work-related stress, depression, or anxiety in 2022¹, it's no wonder that employee burnout has now been recognised as an official diagnosis by the World Health Organisation. It's also why mental health sits at the heart of many of our plans, with a range of services, apps, and resources designed to support a proactive approach to mental wellbeing - helping to reduce absenteeism and improve your workplace's wellbeing culture.

1 - HSE, Health and Safety at Work Summary Statistics for Great Britain 2022



WE'VE BEEN RECOGNISED BY BOTH OUR CUSTOMERS AND INDUSTRY - WE'RE RATED 'EXCELLENT' ON TRUSTPILOT AND RECEIVED 8 NATIONAL AND GLOBAL AWARDS IN 2023.

Rated 'Excellent' on

Trustpilot

What makes a Medicash health cash plan?

Your workforce is your most important asset, but nobody knows what's around the corner.

A Medicash plan isn't just health insurance; it's everyday reassurance, benefiting both employee and business. Our research shows that 61% of HR professionals agree that better employee health and wellbeing leads to increased productivity from their workforce.

Medicash helps to manage everyday health costs by offering money back on a range of treatments, from flu jabs and inoculations to dental care and optical costs.

As a low-cost benefit, cash plans are simple, increasingly popular and help to get your workforce back to their healthy best as soon as possible.

Plus, with the My Medicash app, using the plan is simpler than ever.

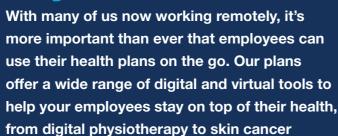


Always innovating



Healthcare anywhere

checks.



Exceptional customer service our community

We're trusted by our customers - that's why we're rated 'Excellent' on Trustpilot, as well as having held an Investor In Customers Gold Award since 2013. We've also received Provider Service Award at the Corporate Adviser Awards in 2021, 2022 and 2023.

Supporting

We're dedicated to charitable giving, having donated over £2.25 million over the last five years. We're proud to support a wide range of charities and organisations, from the NHS to rainforest protection schemes.

Put your **health in the palm of your hand** with the **My Medicash app**

As both a portal to our digital healthcare tools and a 24/7 claims facility, the My Medicash app puts your employees' healthcare in the palm of their hands. To claim on the app, your employees need only take a photo of their receipt and upload it directly to the app. We'll take care of everything else and pay the claim straight to their bank account within a few days.

mProve YOURSELF

Improve your body and mind with a range of guided meditations, self-help guides and fitness videos

& medicash

Phio.

Digital physiotherapy assessment and self-managed care from the comfort of your own home

SkinVision

Skin cancer screening tool with risk assessment results in under 30 seconds

Virtual GP

Don't wait for your GP - get a phone or video consultation 24/7, 365 days a year

Medicash Extras

Exclusive discounts, great deals and cashback on shopping, travel and more

Best Doctors

Access to world-class second opinions, giving you reassurance when you need it most

Gym Discounts

Save at over 3,000 gyms, health clubs, yoga studios or boot camps across the UK

Mental Health Support

Access to 24/7 helplines and face to face counselling

Claim on the go

Submit claims in seconds by taking a picture of your receipt and submitting it via the app











Through our online rewards platform, your employees can enjoy exclusive discounts, great deals and cashback on shopping, travel and much, much more.



As the most common form of cancer in the UK, with at least 100,000 cases diagnosed every year, being able to quickly spot the early signs of skin cancer is an invaluable tool for your employees.

Using the revolutionary SkinVision app, users can perform regular skin checks to assess their skin for the most common types of skin cancer. With results provided in just 30 seconds, users can have peace of mind about their skin health from the comfort of their home.



Scan to find out more

MUHDO - DNA INSIGHTS

Medicash have teamed up with the DNA experts Muhdo to help our customers uncover the secrets of their DNA – at a fraction of the normal cost.

Using our exclusive discount, Medicash policyholders can receive both the DNA Insights Kit offering over 100 unique insights into their genetic health, plus access to DNA 12 which provides additional monthly health insights over the next 12 months. These include:

- Genetic diabetes risk
- Heart & gut health
- Nutrition & dietary sensitivity
- Weight management
- Eye & skin health risks
- Cognitive ageing speed
- And much more





Virtual GP appointments made simple

Increased GP waiting times can mean increased sickness absences for your staff, at a cost to your business, as well as creating unnecessary stress and anxiety for your employees.

With our Virtual GP service, employees can book an appointment with an NHS registered GP by either phone or video call. Plus, with 24/7 appointments, your business not only saves the costs and lost productivity of sickness and appointment absences, but also reaps the benefits of getting your employees back on their feet and feeling better, faster.



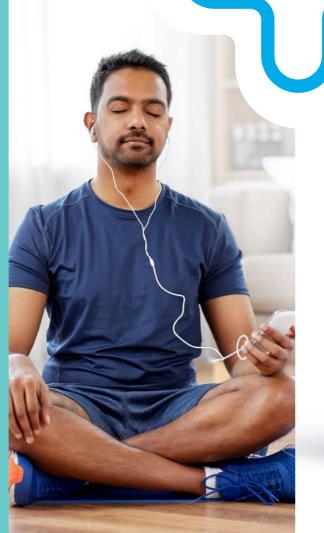
mProve yourself

Helping to improve fitness, mindfulness, sleep, and much more, mProve YOURSELF is your employees' pocket guide to health and wellbeing both in work and beyond.

- Mental wellbeing courses and training
- Guides for dealing with mental and chronic health concerns
- Guided meditations and breathing exercises
- Sleep stories and courses
- Over 70 fitness and resistance training videos for all skill levels

- Barre and yoga tutorials
- A 10-day breaking free course
- Mental health support, including topics such as how to deal with anger, how to maintain and improve your mental wellbeing, understanding phobias and many more.



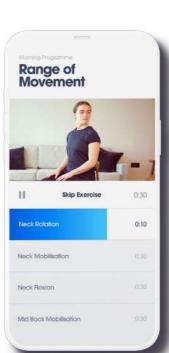


Today

Range of

Movement

PHIO - PHYSIOTHERAPY, FASTER



Your employees can take control of their physiotherapy journey with access to Phio, a clinically-led digital physiotherapy assessment app that provides 24/7 remote access to the right care.

With homeworking found by the HSE to be a major factor in work related musculoskeletal disorders in 2022, accessible physiotherapy is becoming a must for workers across all sectors. Phio is able to triage and create treatment programmes that can be done anywhere and keep users engaged in their recovery journey.

A health plan for every business

Did you know that health and wellbeing ranks among the top five benefits valued by employees? In fact, research conducted by Medicash shows that 50% of employees believe that it's their employer's responsibility to look after the health and wellbeing of their workforce.

That's why we offer an extensive range of company paid and voluntary health plans to fit any business and any budget. With both NHS waiting times and economic concerns impacting the nation's physical, mental, and financial wellbeing, many employers are taking steps to support their workforce's health directly. In fact, two-thirds of UK employees say that their wellbeing benefits have supported them through both the pandemic and cost of living crisis.

We also know that your employees want their benefits to support not just themselves, but their loved ones too. All our health plans provide the opportunity to cover your employees' partner and up to 4 children, helping your workforce to reap the benefits both at work and at home.

You can find full details on our company paid health plans on the following pages, plus we also offer voluntary and flex paid health plans, to ensure we have a plan to suit every business.

TO FIND OUT MORE ABOUT MEDICASH PLEASE CALL 0800 195 2992 OR VISIT WWW.MEDICASH.ORG















One of our most comprehensive benefit packages, Medicash Proactive is a company paid plan for employers who know that prevention is the best cure.

Covering the costs of your employees' health from prevention through to treatment, this plan is designed to both minimise financial stress and health related anxiety for your employees and reduce your business' absence costs. Benefiting from preventative health checks, screenings, and inoculations, your employees can also claim back on their everyday treatment from eye tests to dental & osteopathy appointments.

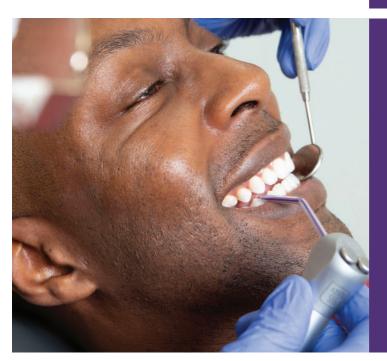
By encouraging your employees to take the initiative on their everyday health, **Medicash Proactive** helps both your business and your people stay prepared for any eventuality.

Monthly Company Paid Rates

	100+ Employees	25 - 99 Employees	10 - 24 Employees
Level 1	£4.65	£5.00	£5.75
Level 2	£9.90	£10.65	£12.25
Level 3	£15.90	£17.15	£19.70
Level 4	£23.70	£25.60	£29.45

Costs are based on businesses with no previous company paid cash plan in place, on a company paid opt-out basis per employee, and include Insurance Premium Tax at the current rate. Voluntary upgrade prices available on request.

Don't forget - you can boost your plan with our premium EAP and PMI excess cover. Find out more about our bolt-on services on **Page 14.**



Market leaders since

1871

As the oldest cash plan provider in the UK, we've been market leaders in supporting people's health for over 150 years.

TO FIND OUT MORE ABOUT **MEDICASH PROACTIVE** PLEASE CALL **0800 195 2992** OR VISIT **WWW.MEDICASH.ORG/PROACTIVE**



	Child Cover	Level 1	Level 2	Level 3	Level 4
COVERING THE EVERYDAY ESSENTIALS					
Routine Dental Treatment		£70	£110	£150	£200
Dental Accident & Injury		£250	£350	£450	£550
Optical		£70	£110	£150	£200
QUICK DIAGNOSIS AND FASTER RECOVERY					
Specialist Consultations, Diagnostic Tests & Scans Including CT, MRI and PET scans	~	£200	£250	£300	£400
Best Doctors Expert medical second opinion from a world renowned specialist	~	Х	~	~	V
Complementary Therapies Covering physiotherapy, acupuncture, osteopathy and chiropractic assessment and treatment		£160	£200	£300	£400
Alternative Therapies Covering reflexology, reki, Indian head massage, Bowen & Alexander technique, homeopathy, allergy testing and hypnotherapy	~	£75	£100	£150	£200
Chiropody	×	£50	£75	£100	£150
TAKING A PREVENTATIVE APPROACH					
Prescriptions, Inoculations & Flu Jabs		£20	£30	£40	£50
Health Screening		£100	£150	£175	£200

DOWNLOAD THE MY MEDICASH APP TO SUBMIT CLAIMS IN SECONDS, UPDATE PERSONAL DETAILS, ADD CHILDREN AND QUICKLY ACCESS ALL OF THE FOLLOWING BENEFITS OF THE PLAN



CHILDREN COVERED FOR FREE UP TO THEIR 24TH BIRTHDAY

Up to four dependent children can be covered at no extra cost, up to their 24th birthday if in full time education. Each child can claim half of the adult entitlement for those receipted benefits ticked above. Where the extra PMI Excess Cover is selected, children are covered at the same entitlement as adults for this benefit. Each child has their own individual entitlement and their claims do not affect any other individuals covered on the policy.



OPTIONAL EXTRAS

Face to Face Counselling

Up to 8 face to face counselling sessions

£100 / £200 / £250 PMI Excess Cover

Important Information

This plan is subject to Medicash's Terms and Conditions and should be read in conjunction with them. DNA Insights is a promotional offer available via the My Medicash App only and will not show on the policyholder version of this table. Medicash reserve the right to amend or remove this offer at any time without notice. The benefit allowances shown above are the maximum amounts which can be claimed per year by each adult covered under the policy. * Virtual GP appointments can also be used for any children under 16 whom the policyholder has parental responsibility.

12 13

Extra cover



bespoke

Little extras, big benefits

With a Medicash health plan, you can choose to augment your cash plan with additional bolt-on services, providing an extra layer of healthcare cover at a low cost. These optional extras can take your employee health benefits from helpful to indispensable, affording an even greater standard of care to your whole workforce.

PMI Excess Cover

If you, like many health-savvy employers, provide private medical insurance (PMI) to some or all of your workforce, you'll know that introducing a voluntary excess can reduce your overall PMI costs. Our cash plans can include an option to cover your employees' excess, maximising your benefits' cost-effectiveness. What's more, we not only reimburse the cost, but reduce the stress by settling the amount directly with your cash plan provider.

	Extra Cost			
£100 PMI Excess Cover	£1.08 per month			
£200 PMI Excess Cover	£2.16 per month			
£250 PMI Excess Cover	£2.82 per month			

Employee Assistance Programme

Protecting your employees' mental health is vital in supporting their everyday wellbeing. Unlike most EAP services where support is typically offered as counselling or advice, our premium EAP is designed to proactively support your workforce's mental wellbeing – preventing a crisis before it can happen. Your employees can access:

- 24/7 telephone access to qualified counsellors
- Access to the Your Care platform with advice, exercises, and coping mechanisms for better mental wellbeing
- Early intervention mental health support & manager coaching for employees in need
- Up to 8 face-to-face counselling sessions
- Access to the TogetherAll peer-to-peer support platform, where employees can find clinically monitored, anonymous support networks from people just like them
- Menopause support & prescription service

Premium Employee Assistance Programme

Including 8 face to face

counselling sessions

Extra Cost

65p per month



Every workforce is as unique as the people within it - and so are their health and wellbeing needs. Our bespoke health plans are tailor-made to match the exact requirements of both your business and those within it, offering you more control over your budget, benefits, and engagement.



Our bespoke plans are ideal for organisations looking to:

- provide specific health benefits to suit your employees' needs
- set custom benefit limits that match your budget
- replace or complement current provider benefits for a comprehensive wellbeing solution

Plus, with a bespoke plan, we'll provide you with joint-branded materials, videos and resources to help boost your workforce's engagement with their new health plan.

Specific employee needs? Tailor your plan to include a range of benefits not in our standard Proactive health plan:

- Cover for hospital stays
- Cash payout on the birth or adoption of a child
- PMI excess cover
- Premium Employee Assistance Programme
- Private GP fees
- Personal accident cover

In addition, with a bespoke plan you can provide your employees with access to any of our digital and virtual services (detailed on pages 6-9), as well as 24/7 claims via the My Medicash app.

* Subject to minimum annual value

WANT TO DISCUSS YOUR **BESPOKE PLAN IDEAS** WITH OUR EXPERTS? CALL **0800 195 2992** OR VISIT **WWW.MEDICASH.ORG/BESPOKE**





In addition to our health cash plans, Health@Work, part of the Medicash Health & Wellbeing Group, offer a host of training and accreditation services to uplift your business' wellbeing strategy. With a range of health and wellbeing packages on offer, Health@Work's team of experts are on hand to help you build a healthier business.

Did you know that over 85% of employees state they're more likely to leave a company that doesn't offer wellbeing support?¹ Yet despite this, only half of UK employers take a strategic approach to wellbeing.²

That's why Health@Work supports organisations like yours to build wellbeing into the foundation of your business, improving both your staff retention and your company profile.

With training packages on both physical and mental health – including licensed Mental Health First Aider training – as well as wellbeing strategy and menopause awareness training, Health@Work also provide exclusive mental health resources and services for your employees.

1 - Executive Development Network, 2023

2 - CIPD, 2023



TO FIND OUT MORE ABOUT THE CHARTER OR VIEW THE FULL RANGE OF COURSES, PLEASE CALL US ON 0151 702 0304 OR EMAIL SALES@MEDICASH.ORG



Provided exclusively by Health@Work, the Workplace Wellbeing Charter is the UK's nationally recognised accreditation for organisations that know the value of great employee wellbeing. The Charter is your organisation's opportunity to demonstrate its commitment to improving the lives of those who work there and set you above the rest as a truly wellbeing-focused, employee-centric company.

Why is it so important to invest in workplace wellbeing?

- Recruit and retain the top talent in your field
- Healthier employees with less absence and reduced business costs
- Improved morale and increased productivity
- Boosted brand image as a great employer

Benefits of getting accredited:

- Expert Consultants You'll be assigned your own personal consultant who can offer information, support and guidance.
- Continued support After accreditation, your consultant will keep you up to date
 on a range of initiatives to keep your wellbeing policies and initiatives current and
 proactive.
- National recognition A nationally recognised accreditation across the UK, your completion of the Charter proves your organisation's commitment to championing health and wellbeing.
- Wellbeing assessment The Charter also provides a unique opportunity to gather information about the health of your workforce, enabling you to track progress against your wellbeing objectives.



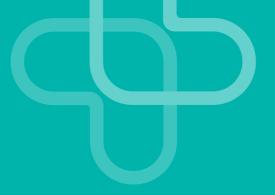


"The Workplace Wellbeing Charter has provided us with a vital framework and tangible goals that we can continue to work on as we strive to support colleagues through challenging times."

Gordon Tillett, HR Director, Sanofi







Improving mental health

According to the latest research, more than three-quarters of the UK workforce suffers with moderate-to-high levels of stress. With burnout and mental ill health often cited as the top reasons for lost productivity, absenteeism, and resignations among employees, protecting your workforce's mental wellbeing is a key part of creating a secure and supportive work environment.

Health@Work offer a diverse array of mental health focused services and training opportunities to boost your workplace wellbeing, including:

- Mental Health First Aider training
- Mental health awareness training for both managers and colleagues
- Dedicated Employee Assistance Programme include telephone and face-to-face counselling, peer support networks, and dedicated menopause support
- Access to the exclusive mProve YOURSELF wellbeing app (detailed on page 8)

¹- Champion Health, 2023

Build your own unique wellbeing package

With Health@Work, you can build a bespoke employee benefits packages that supports your employees' exact needs from our range of bolt-on services and tools, designed to support both physical and mental wellbeing, including:

- Employee Assistance Programme Your employees can find counselling and emotional support, financial wellbeing help, menopause guidance, personalised healthcare platforms, and more.
- mProve YOURSELF Offer your workforce a personal wellbeing hub with mindfulness activities, exercises guides, and even direct digital access to their other Health@Work benefits.
- **Gym Discounts** Keep your employees' finances as healthy as their habits with savings on memberships at over 3,000 gyms, health clubs, leisure centres, and fitness studios across the UK.
- **Best Doctors** Give your employees access to more than 50,000 of the world's top medical experts to review their diagnoses and treatment plans, offering peace of mind when they need it most.

Health@Work offer a wide range of training courses, a sample of which are shown below. A full list of courses can be found on our website.



Mental Health Training

- Mental Health First Aider Training
- Stress Management for Positive Change
- Psychological Safety for Driving Team Performance



Menopause Training & Support

- Let's Talk Menopause Menopause Awareness Training
- Championing the Menopause Menopause Champion Training
- Supporting Employees Through Menopause Menopause Training for Managers



Wellbeing Training Courses for Managers

- Mental Wellbeing for Leaders & Managers
- Health & Wellbeing for Leaders Leading a Culture of Wellbeing
- How to Build & Maintain an Effective Workplace Wellbeing Programme



Wellbeing Training Courses for Employees

- Money Matters Financial Wellbeing Training
- Healthier Habits A Step-By-Step guide to lasting change
- Wellbeing Champion Training



TO FIND OUT MORE ABOUT THE CHARTER OR VIEW THE FULL RANGE OF COURSES, PLEASE CALL US ON 0151 702 0304 OR EMAIL SALES@MEDICASH.ORG

SUPPORTING YOUR SUSTAINABILITY GOALS





With ESG responsibilities creeping up the corporate agenda, ensuring that your investments are environmentally and socially accountable is a key part of today's business practice. As the **largest corporate health cash plan provider in the UK**, we at Medicash know that our ESG footprint has a far-reaching impact on both our planet and your people.

We're proud to say that we're **carbon neutral** – and what's more, we're working with the expert consultants at Climate Partner to achieve net zero across the Medicash Health & Wellbeing Group.

Paper-free processes

Our continuous investment in digital innovation is a driving factor in our push to go paper-free – reducing waste for both ourselves and our customers.

Ethical investment

We ensure that our investments and partnerships hold their ESG responsibilities in as high regard as we do, keeping our environmental impact as narrow as possible.

Pioneering partnerships

Medicash is proud to be one of conservation charity Cool Earth's earliest partners, having leant our support since 2009 and keeping more than 12.5 million tonnes of carbon out of our atmosphere. By backing communities within the Peruvian Amazon such as the Asháninka people, Medicash's contribution not only helps safeguard invaluable natural resources against deforestation, but supports indigenous people in stewarding and maintaining their ancestral land.



Giving back to our community

Did you know that Medicash was started back in 1871 as Liverpool's Penny in the Pound fund? From funding the Victorian hospitals of Liverpool's historic docklands to supporting today's busy NHS, our mission has always been to improve access to great healthcare no matter who or where you are in the UK.

That's why for over 150 years we've been supporting health and wellbeing charities and projects across the country, from sports tournaments to cutting edge equipment! Medicash are proud to be a not-for-profit organisation – meaning that your money goes straight back into your plans and communities!

In fact, since 2018 alone, we've donated £2.25 million to health and wellbeing charities and organisations across the country – and that's about to get bigger...

Our latest project - funding our NHS

In 2023, the Medicash Foundation embarked on its biggest charity project to date. We've pledged £2.2 million in funding over the next four years to develop vital new nursing roles across the NHS. We started off this project in the cutting edge Clatterbridge Cancer Centre, sponsoring a brand new Advanced Nurse Practicitioner role to support the team's groundbreaking research.



& medicash a positive approach to health

Having started out funding Liverpool's voluntary hospitals in 1871 as the city's Penny in the Pound fund, Medicash are the UK's oldest health cash plan provider. As the country's largest corporate cash plan provider, our award-winning policies help over 500,000 people across the UK take control of their healthcare.

We're proud to have been consistently recognised for our excellent customer service as the UK's only cash plan provider to have been awarded and held the Investor in Customers Gold Award since 2013, as well as being rated 'Excellent' on Trustpilot.

Find out below how we've been supporting the people of the UK improve their access to healthcare since the Victorian era!



Medicash was established to support and finance Victorian hospitals via charitable donations.

FIRST HOSPITAL SUNDAY **COLLECTION TAKES PLACE**



1d IN THE £ FUND

Many people across Merseyside still refer to Medicash as

'THE PENNY IN THE POUND'



The Fund purchased 3 ambulances to help transport patients.

The fleet grew to 16, garaged at a purpose build Ambulance Station.



During WWII, contributors paid an extra penny a week to support Merseyside

War Relief Authorities.

The extra contributions raised around £115,000.



1948

Medicash adapted to provide financial support for those contributors who needed dental and optical treatments or who had a period of hospitalisation.



Liverpool Corporation took over the Ambulance Station & fleet of ambulances from Medicash.

Between 1929-1952 over 365,000 patients were transported to and from hospital.



projects.

Medicash Foundation was established to act as trustee of charitable funds and wellbeing



1992

Policy records computerised and multi-level plans introduced allowing users to 'trade-up' to higher benefit allowances for the first time.



POLICYHOLDERS

FIRST CLAIMS APP IN CASH PLAN **INDUSTRY**



CardiACT CAMPAIGN LAUNCHED

Medicash worked to ensure that no person in Liverpool City Centre is ever more than two minutes away from a defibrillator.



200,000 **POLICYHOLDERS**



2017

Introduction of VIRTUAL GP SERVICES

Provides policyholders with 24/7 remote access to GPs for advice. reassurance and diagnosis.



2018 Medicash awarded **FREEDOM OF**

THE CITY for longstanding commitment to charitable giving and contribution to healthcare.



2019

ACQUISITION OF



established to help businesses to build healthy and safe workplace.



A national accreditation for organisations committed to improving the wellbeing of their workforce.



LAUNCH OF



SKIN CANCER DETECTION APP



PHYSICAL & MENTAL



300,000 **POLICYHOLDERS**



Medicash celebrated their 150th anniversary.



2021

Along with

a number of significant charitable donations, our support helped protect an additional 234.000 trees across the Peruvian Amazon.



Launch of version 3.0 of the My Medicash app, with over

.8m CLAIN Via the app

since 2014.

POLICYHOLDERS

22 23

