

Your guide to business healthcare

Health Cash Options

from Standard Life Healthcare



Health Cash Options.

It's a fact of life that virtually everyone will need to pay for some kind of routine healthcare every year. Our Health Cash Options offer a generous way to help your employees pay these bills. There are three different levels, which cover many non-routine expenses too, helping them financially to get treatment when they want and return to work more quickly.

Health Cash Options is part of business healthcare, our modular health insurance plan that can be tailored to suit the individual needs of a business.

Low cost – high payouts

The low cost of the premiums minimises the tax liability for each employee you cover. But because the plan is designed to pay out on a number of treatments, your employees could receive generous cash benefits throughout the year, making it a valuable and sought after employee benefit. Premiums may be eligible for Corporation Tax Relief – ask your accountant or local Tax Office for confirmation.

Cash for everyday healthcare

It can pay up to £150 towards dental and optical costs per year. These benefits alone can make a difference to a family budget.

Cash for hospital stays

If you choose either level 2 or 3 for your employees, they'll also receive a generous cash sum for each day or night they stay in hospital – money that can be used to pay out-of-pocket expenses, such as childcare or recuperative costs.

Cover for alternative treatment

The plan even covers physiotherapy and alternative treatment – up to £450 a year for acupuncture, osteopathy, chiropractic, and homeopathy.

A name you can count on

We know how important it is that you can trust us to do what we say we will do.

- UK-based customer care team
- A claims service to rely on
- Paperwork cut to a minimum
- No hidden limits and no surprise bills

Easy to claim with prompt payouts

Claiming cash benefits is quick and easy, with no involvement on your part. Your employees simply settle a bill then send the original receipt to us with a claim form.

The plan is open to anyone over 16, with no medical required and acceptance guaranteed. Unlike other types of health cover, you pay the same premiums for every employee, however old they are.

Don't just take our word for it

When you consider all the awards we've won for our excellent service, you can be sure that, by choosing Standard Life Healthcare, you really are doing the right thing:



*** Best Customer Service Provider**

Health Insurance Awards
2001, 2002, 2003, 2004,
2005, 2006 and 2007

...no wonder 98% of our customers would recommend us!

(Source: Standard Life Healthcare Renewals Survey September 2007.)

Benefits at a glance

All benefits are per person, per plan year unless otherwise stated

| Health Cash Options | Level 1 | Level 2 | Level 3 |
|---|------------|---------------|---------------|
| Optical care: Maximum of 2 eyesight tests per plan year | Up to £100 | Up to £125 | Up to £150 |
| Dental care: Maximum of 2 check-ups per plan year | Up to £100 | Up to £125 | Up to £150 |
| Physiotherapy and alternative treatments[†]: Physiotherapy; Acupuncture; Chiropractic; Homeopathy; Osteopathy | Up to £350 | Up to £350 | Up to £450 |
| Chiropody[†] | | Up to £100 | Up to £150 |
| Specialist consultations and tests[†] | Up to £250 | Up to £250 | Up to £325 |
| Allergy testing[†] | | Up to £100 | Up to £150 |
| Hospital in-patient Maximum of 40 nights per plan year | | £30 per night | £45 per night |
| Day care admission Maximum of 5 attendances per plan year | | £30 per visit | £45 per visit |
| Accident admission Maximum of 40 nights per plan year | | £30 per night | £45 per night |
| Maternity/paternity For each birth/adoption | £250 | £275 | £350 |
| Hospital parental accommodation Maximum of 15 nights per plan year | | £30 per night | £45 per night |
| Recuperation grant After 7 consecutive nights in-patient stay | | £75 | £100 |
| Health screening One off payment | | £75 | £100 |
| Employee Assistance Programme | Yes | Yes | Yes |
| Personal accident | | Up to £12,000 | Up to £12,000 |
| Worldwide cover for in-patient treatment Cover for trips of no more than 30 days/nights duration Maximum of 40 nights per plan year | | | £45 per night |
| With the exception of optical care, dental care, accident admission and personal accident there is a minimum one month waiting period before you can claim. Also, we will not pay benefit for treatment of a pre-existing medical condition for the first 12 months of your cover, except for optical care, dental care and accident admission. Please see full terms and conditions. | | | |
| [†] We cover 75% of the fees incurred for these treatments. | | | |

Affordable premiums

| Health Cash Plan Level Options | Single Adult | Parent & Children* | Couple | Family |
|--------------------------------|--------------|--------------------|--------|--------|
| Health Cash Option Level 1 | £9.82 | £13.70 | £17.57 | £21.45 |
| Health Cash Option Level 2 | £17.18 | £24.74 | £32.29 | £39.85 |
| Health Cash Option Level 3 | £23.66 | £34.46 | £45.25 | £56.05 |

Pay annually and
save up to 3%.

*No extra cost for more than one child to be covered. No upper limit to number of children that can be covered.

Premiums quoted are payable monthly by Direct Debit, including Insurance Premium Tax at the appropriate rate.

Premiums correct at time of print, and are subject to change at our discretion, please contact your adviser or appointed representative for more details.

Apply for Health Cash Options today!

Applying for this low cost, feel good benefit for all your staff is easy. Please complete the enclosed application form and send it back to your adviser or appointed representative.

Pensions
Mortgages
Savings
Investments
Healthcare
Insurance

Speak soon.

For more information or if there is anything about Standard Life Healthcare you need help with, please contact your Appointed Representative or financial adviser, or go to our website:

www.standardlifehealthcare.co.uk

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SLH/1702/1007



Healthcare
FS 34098

