

## Equipsme Plan Overview

### What's different about our plans?

- You choose a mixture of plans to suit your business and budget for two or more employees.
- The price of the plan is the same for all ages 16-69 years and all applicable taxes are included.
- Employees can upgrade and add family if they want to pay separately.
- There are no medical questions on application. Pre-existing conditions in the three years before the plan starts are excluded.
- When it comes to cancer, fast diagnosis is the key to getting the treatment you need quickly, so cancer diagnosis is covered on all plans starting from £17 ppm. Once cancer is diagnosed, we will support and guide you back into the NHS for treatment.
- Stress support at £1.50 ppm and Dental & Optical at £7.50 ppm are options available to businesses to add across the plan.

### Summary of Cover

| Core Cover            | £7<br>per person per month<br>GP Plus  | £17<br>per person per month<br>Level 3  | £29<br>per person per month<br>Level 2   | £37<br>per person per month<br>Level 1   |
|-----------------------|--|---|--|--|
| <b>GP Access</b>      | <ul style="list-style-type: none"> <li>24/7 and 365, unlimited GP appointments by phone</li> <li>7 days/week (excl. Bank Holidays), unlimited GP appointments online/webcam</li> <li>Prescription delivery service (home or work)</li> </ul>   | <ul style="list-style-type: none"> <li>24/7 and 365, unlimited GP appointments by phone</li> <li>7 days/week (excl. Bank Holidays), unlimited GP appointments online/webcam</li> <li>Prescription delivery service (home or work)</li> <li>Open referral to Diagnosis cover ("Open Referral" means a GP advises the type of specialism you need, rather than a named specialist)</li> </ul> |  |  |
| <b>Physiotherapy</b>  | <ul style="list-style-type: none"> <li>Up to 3 Physio sessions</li> <li>Bills paid by AXA PPP healthcare</li> <li>No excess to pay</li> </ul>  | <ul style="list-style-type: none"> <li>Up to 5 Physio sessions</li> <li>Bills paid by AXA PPP healthcare</li> <li>No excess to pay</li> </ul>   | <ul style="list-style-type: none"> <li>Up to 8 Physio sessions</li> <li>Bills paid by AXA PPP healthcare</li> <li>No excess to pay</li> </ul>  | <ul style="list-style-type: none"> <li>No yearly limit</li> <li>Bills paid by AXA PPP healthcare</li> <li>No excess to pay</li> </ul>  |
| <b>Diagnosis</b>      | <ul style="list-style-type: none"> <li>No diagnosis cover</li> </ul>   | <ul style="list-style-type: none"> <li>Includes consultations, diagnostic tests, MRI scans and CT scans</li> <li>Cover up until Cancer is diagnosed</li> <li>Bills paid by AXA PPP healthcare</li> <li>No excess to pay</li> </ul>  | <ul style="list-style-type: none"> <li>Includes all consultations, diagnostic tests, MRI scans and CT scans</li> <li>Cover up until Cancer is diagnosed</li> <li>Bills paid by AXA PPP healthcare</li> <li>£150 excess on diagnosis/treatment</li> </ul> | <ul style="list-style-type: none"> <li>Includes consultations, diagnostic tests, MRI scans and CT scans</li> <li>Cover up until Cancer is diagnosed</li> <li>Bills paid by AXA PPP healthcare</li> <li>No excess to pay</li> </ul> |
| <b>Treatment</b>      | <ul style="list-style-type: none"> <li>No Treatment cover</li> </ul>   | <ul style="list-style-type: none"> <li>No Treatment cover</li> </ul>  | <ul style="list-style-type: none"> <li>Hospital treatment includes specialists, surgeons, room, dressings and drugs</li> <li>Bills paid by AXA PPP healthcare</li> <li>No Cancer Treatment</li> <li>£150 excess on diagnosis/treatment</li> </ul>        | <ul style="list-style-type: none"> <li>Hospital treatment includes specialists, surgeons, room, dressings and drugs</li> <li>Bills paid by AXA PPP healthcare</li> <li>No Cancer Treatment</li> <li>No excess to pay</li> </ul>    |
| <b>Health Check</b>   | <ul style="list-style-type: none"> <li>Online health check</li> <li>£10 off other health checks</li> </ul>   | <ul style="list-style-type: none"> <li>Online health check</li> <li>£10 off other health checks</li> <li>Vitamin D blood test kit/report</li> </ul>   | <ul style="list-style-type: none"> <li>Online health check</li> <li>£10 off other health checks</li> <li>Vitamin D and Cholesterol blood test kit/report</li> </ul>  | <ul style="list-style-type: none"> <li>Online health check</li> <li>£10 off other health checks</li> <li>Vitamin D, Cholesterol and Diabetes blood test kit/report</li> </ul>  |
| <b>Health Support</b> | <ul style="list-style-type: none"> <li>Nurse Helpline - speak to a healthcare professional whenever you have a medical question or health worry</li> <li>Cancer/Heart Nurse - speak to a specialist nurse for cancer/heart patients for guidance and information about your condition</li> </ul> |   |  |  |
| <b>Second Opinion</b> | <ul style="list-style-type: none"> <li>No Second Opinion cover</li> </ul>  | <ul style="list-style-type: none"> <li>Second Opinion - if you're not getting answers you need from your specialist</li> </ul>  |  |  |

### Optional Extras

|                           |                                      |  |
|---------------------------|--------------------------------------|--|
| <b>Stress Support</b>     | <b>£1.50</b><br>per person per month | <ul style="list-style-type: none"> <li>24/7 helpline support on a range of work related, personal and lifestyle matters</li> <li>Telephone and/or online counselling (up to 5 sessions)</li> <li>Face-to-face counselling (up to 5 sessions)</li> <li>Other telephone/online support on matters such as financial, legal, consumer, family care and housing</li> </ul> |
| <b>Dental and Optical</b> | <b>£7.50</b><br>per person per month | <ul style="list-style-type: none"> <li>Dental check-up and treatment: 100% payback up to £200 pa</li> <li>Sight test and prescription specs: 100% payback up to £100 pa, plus up to £25 towards annual sight test</li> </ul>   |





## How it works

This plan meets the demands and needs of companies who wish to provide their employees with private health insurance and wellbeing services, to help treat curable conditions and get support/advice on medical or mental health issues.

Like any plan that includes insurance benefits, the Equipsme Health Insurance Plan is about protecting your employees if the unexpected happens, and to help put things right. This means that the plan can't cover everything and so we have highlighted key terms and conditions here that apply to the Physio, Diagnosis and Treatment insurance cover only (ie, they do not apply to the GP access, Health Check and optional extra benefits).

Brand new medical conditions are covered as long as they continue to respond to treatment but the plan won't cover the physiotherapy, diagnosis or treatment cost of any health problem that anyone included under the plan already had symptoms of in the last three years – what we call "pre-existing conditions". A pre-existing condition is any disease, illness or injury that members:

- have received medication, advice or treatment for in the three years before the start of cover, or
- have experienced symptoms of in the three years before the start of cover; whether or not the condition was diagnosed.

Members must receive treatment in the UK and use an approved medical network. They must contact AXA PPP healthcare first to arrange physiotherapy, diagnosis and treatment because if the person or clinic seen is not recognised by AXA PPP healthcare the bills will not be covered.

## The small print

Important exclusions to be aware of include:

- Treatment of cancer – the plan does not cover the treatment of cancer.
- However, cancer diagnosis is covered for members on core cover level 1, 2 or 3 to find out what is wrong. We also provide specialist cancer nurse support on all levels and guide people back into the NHS for treatment.
- Pregnancy and childbirth – but the plan will pay to treat certain medical conditions that arise during pregnancy (depending on core cover level including Treatment).
- Ongoing, recurrent and long-term conditions – we call these "chronic conditions".
- Treatment received outside the UK.
- Mental health conditions – the plan does not cover the treatment of these conditions but if you have included the Stress Support extra cover, we can help with telephone and face-to-face counselling.

## Next steps

We work with some of the biggest providers to bring you the health insurance and health services benefits of the Equipsme Health Insurance Plan (more details below). We've listed the most important things here but for more information, it's really easy to obtain a quote. Full contractual information is provided at time of purchase.

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Our registered details and address are at the bottom of this page.

### HEALTH INSURER



Physio, Diagnosis and Treatment is insured by AXA PPP healthcare – part of one of the world's largest insurance families, the AXA Group.

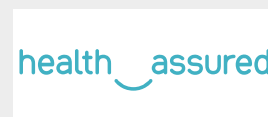
### SERVICE PARTNERS



Our remote 24/7 GP services and Prescription services are provided by Medical Solutions, the UK's leading GP access company.



Our Health Checks are provided by fellow innovators Thriva who are changing the UK health check market.



Our Stress Support provider is Health Assured – a leading UK provider of telephone and face to face counselling support.

