

## COMPANY SUMMARY OF COVER

### Equipsme Health Insurance Plan

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.

The Equipsme Health Insurance Plan contains two types of benefits. The first is services which include, GP consultations, health checks and (as an optional extra) stress support via an employee assistance programme. The second is insurance cover for physiotherapy, diagnosis and treatment of health conditions and (as an optional extra) treatment by a dentist or an optician.

Your non-insurance services are provided by Equipsme Insurance Services Ltd which is registered in England and Wales. Our registered office is shown at the bottom of this page. Your insurance cover is provided by AXA PPP healthcare Limited, registered in England and Wales No. 3148119 whose registered office is 5 Old Broad Street, London, EC2N 1AD. AXA PPP healthcare Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Equipsme act as agent of AXA PPP healthcare when administering your insurance cover and Equipsme Insurance Services Ltd is regulated by the Financial Conduct Authority.

### What's included in the Equipsme Health Insurance Plan?

Depending on the Membership Cover details you have selected the following table summarises what is covered under your plan.

## SUMMARY OF COVER

Core Cover	GP Plus £7 per person per month	Level 3 £17 per person per month	Level 2 £29 per person per month	Level 1 £37 per person per month
GP Access	<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 (to home, work or local pharmacy)</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 (to home, work or local pharmacy)</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>		
Physiotherapy	<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 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>
Diagnosis	<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>
Treatment	<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>
Health Check	<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>
Health Support	<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>			
Second Opinion	<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>	<ul style="list-style-type: none"> <li>Second Opinion - if you're not getting answers you need from your specialist</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

Stress Support	<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>
Dental & Optical	<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/contacts: 100% payback up to £100 pa, plus up to £25 towards annual sight test</li> </ul>

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.

## COMPANY SUMMARY OF COVER (page2)

### What's NOT included in the Equip sme Health Insurance Plan?

Like any plan that includes insurance benefits, the Equip sme 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 exclusions 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 Physio, 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.

When a newborn baby is added to the policy, if that baby was born after fertility treatment, following assisted reproduction (such as IVF), or has been adopted, the definition of pre-existing condition is extended to also include any medical condition present from birth.

This means that if Physio, Diagnosis or Treatment is required members may need to provide more detailed information to make sure the condition isn't pre-existing. In some cases, a further medical information form may need to be completed. Or if a member's NHS GP needs to send more details about the medical condition, the member may need to give consent for access to their medical records.

Other important exclusions to be aware of include:

- Treatment of Cancer – the plan does not cover the treatment of cancer. However, members on Core Cover Level 1, 2 or 3, have cover up to the point at which cancer has been diagnosed so we can help find out what's wrong fast
- 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

We've listed the most significant things here. Full contractual information regarding the insurance cover and non-insurance services is provided in more detail in the following documents:

- The Company Guide and Agreement and the Company Schedule (for you as the company buying the plan)
- The Membership Handbook and the Membership Certificate (for employee members you include under your plan)

### How can the plan be cancelled?

Employers can cancel the plan without charge during the cooling off period (14 days from the start date in the company schedule or the day on which the plan documentation or renewal documentation is received, whichever is later). After the cooling off period, we will charge the premium due from the start date or renewal date to the cancellation date.

Members will have the same cancellation rights during the cooling off period for any increase in level of cover or addition of family members at their own cost. After the cooling off period, members can remove family members at any time (and we will charge the premium due from the start date or renewal date to the cancellation date) but they cannot reduce their level of cover until the next renewal date.