UNISONplus Healthcare Plan

Protection for you and your family

Guaranteed Acceptance
 No Medical Questions
 Easy To Join



YOU AND YOUR FAMILY ARE COVERED FOR:

- DENTAL BILLS
- OPTICAL CARE
- SPECIALIST CONSULTATIONS AND TESTS
- THERAPY TREATMENTS

*Calculation based on 12 monthly payments of £14.00 per month divided by 52 weeks = £3.23 per week.



The Health Cashplan from UNISONplus Healthcare is a low cost alternative to private medical insurance. Whilst it doesn't cover operations, it will save you and your family money on ongoing medical expenses such as trips to the dentist, optician and much more.

YOU RECEIVE:

- 100% OF YOUR BILLS BACK UP TO GENEROUS LEVELS ON ALL BENEFITS.
- COVER FOR UP TO 5 DEPENDANT CHILDREN AT NO EXTRA COST.
- PEACE OF MIND AS WE WILL:
 - PAY SPECIALIST OR THERAPY BILLS DIRECT ON YOUR BEHALF SO YOU'RE NOT LAYING OUT THE CASH.
 - WE'LL ALSO COVER YOU FOR PRE-EXISTING CONDITIONS FOR THESE BENEFITS.

See your Premium and Benefits Table overleaf for more details.



Join today on Freephone 0800 437 0885

or online at www.youbenefit.co.uk/health

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What am I covered for?

- Optical cash means your sight test and glasses or contact lenses from any optician of your choice. Laser eye treatment is also covered.
- Dental means check-ups, hygienist services and treatments by any dentist of your choice

 with extra cover for accidental damage treatment.
- Specialist consultations/tests are covered on referral from your GP – even if your condition existed before taking out this plan.
- Therapy treatments entitle you to physiotherapy, osteopathy, chiropractic, acupuncture, chiropody, and a wide range of alternative therapies – even for an existing problem. Call us to find out which alternative therapies you can receive.
- If you have to spend time in hospital you will receive cash payments to spend on anything you want*. More than 14 days in hospital will also mean you'll receive a recuperation benefit as well*.
- If you need convalescence at home after a hospital stay we will help you to meet the expense of a home help*.
- We provide an advisory service help line which is available 24 hours a day, 365 days a year for any legal, medical and financial issues, including identity theft and counselling.

Claiming is easy

Simply call our claims helpline. We will authorise your claim over the phone and in most cases pay the bill direct and in full, saving you time and money.

^Up to generous benefit maximums. Please see Premium and Benefits Table. Policy terms and conditions apply.



Premium and Benefits Table

	Starter	Mini	Midi	Max
Monthly premium per person	£14.00	£22.00	£36.00	£40.00
Optical	083	£100	£150	£200
Dental – general routine treatments	£100	£100	£150	£200
Dental – accidental damage treatments	£160	£160	£240	£320
Specialist consultations & tests	£250	£250	£600	£600
Therapy treatments – physiotherapy/ osteopathy/chiropractic/chiropody and complementary therapies	£150	£150	£300	£300
Hospital cash* In-patient (per night)	$£20 \times 50 \text{ nights}$	£20 \times 50 nights	£25 x 50 nights	£25 x 50 nights
Hospital cash* In-patient (per day)	£20 x 10 days	£20 x 10 days	£25 x 10 days	£25 x 10 days
Recuperation* ** (after 14 nights in hospital)*	£100	£100	£125	£125
Home help* **	£300	£300	£400	£400
Maternity/Paternity/Adoption**	£200	£200	£300	£300
Hearing aids and repairs	£100	£100	£150	£150
Surgical appliances	£100	£100	£150	£150
Accident Cover**	£5000	£5000	£10,000	£10,000
Accidental Death**	£5000	£5000	£10,000	£10,000
Telephone Helpline including Identity Theft Assistance	24/7	24/7	24/7	24/7
Benefit period	24 months	12 months	12 months	12 months

*Benefit applicable for new medical conditions after joining. **Benefit not applicable to Dependant Children.

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