

# Employer paid health care cash plan



## Insurance Product Information Document

**Company:** Sovereign Health Care is registered in England no 85588. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Product:** Merit health care cash plan

This document provides a summary of cover only and does not contain the full terms and conditions of cover. Complete pre-contractual and contractual information on the product is provided in the full policy terms and conditions which are available on our website [www.sovereignhealthcare.co.uk](http://www.sovereignhealthcare.co.uk).

### What is this type of insurance?

This is an employer paid health care cash plan which reimburses employees for the everyday health costs listed below up to their cover level limit.



#### What is insured?

The following health costs are covered:

- ✓ Dental
- ✓ Optical
- ✓ Physiotherapy/Osteopathy/Chiropractic (including cover for PMI excess)
- ✓ Chiropody/Podiatry
- ✓ Acupuncture/Homeopathy/Reflexology
- ✓ Health screening
- ✓ Hospital consultant fees and diagnostic tests (including cover for PMI excess)
- ✓ Hospital day case admission



#### What is not insured?

- ✗ Sundry/consumable items
- ✗ Cosmetic treatment
- ✗ Treatment carried out by a practitioner who is not qualified and registered with a professional body recognised by Sovereign
- ✗ Missed appointment charges
- ✗ Premiums employees may pay for other types of insurance



#### Are there any restrictions on cover?

- ! Laser or refractive eye surgery (within the optical benefit) has a 12 month qualifying period
- ! Where an employer provides employees with direct access to a health screen through a third party practitioner, they will only be entitled to claim for the cost of this once in any two year period
- ! Maximum benefit entitlements vary by benefit type



#### Where am I covered?

- ✓ Worldwide



#### What are my obligations?

- Employees who pay to cover their partner are responsible for ensuring that premiums are deducted from their salary
- Ensure claims are submitted accompanied by original, valid receipts or supporting documentation as detailed in the policy terms and conditions
- Make claims within 12 months of treatment

Continued...



### **When and how do I pay?**

The employer pays for employees cover. If permitted, employees can pay to cover their partner by having the premiums deducted from their salary and remitted to Sovereign monthly.



### **When does the cover start and end?**

Cover starts on the 1st day of the month following the set up of the scheme and continues until it is cancelled or an employee leaves their employer.



### **How do I cancel the contract?**

If an employee does not wish to be covered by the cash plan or they wish to cancel cover for their partner, they should inform their employer.