

Looking after your employees' health is simple with Merit

Merit is our entry-level employer paid health care cash plan for 10+ employees and costs just 96p per employee, per week, so looking after your employees is more affordable than you might think. With one simple level of cover, Merit can be provided to all your employees plus, as it also covers pre-existing conditions, everyone can use it from day one.

With Merit, your employees can claim back money towards a range of everyday health care costs, so they hopefully won't have to make a choice between looking after their health and their finances. What's more, you also have the option of adding an Employee Assistance Programme (EAP) to assist your cover.

HERE'S HOW MERIT CAN BENEFIT YOUR BUSINESS...

DUTY OF CARE

- Helps meet DSE regulations and saves on standalone eye test provisions
- You can choose to offer a comprehensive EAP, which includes a 24-hour helpline and access to face to face counselling
- Demonstrates you support employee wellbeing

BUDGET FRIENDLY

- One simple level of cover
- Cover is just £4.15 per employee, per month (equivalent to 96p per week)
- Cover is a fraction of the cost of PMI and can help to cover PMI excesses

SUPPORT

- Help your employees afford their everyday health care
- Encourages treatment and fast diagnosis
- Provide a basic level of health cover for your employees
- Optional low cost partner cover

REWARD

- A cost-effective alternative to salary increases and bonuses
- Use as a tool to retain the best employees by improving your benefits package
- Incentivise your team, boost morale, reward length of service and good performance

IMMEDIATE COVER

- Cover from day one regardless of age or medical history
- Pre-existing conditions covered, no qualifying period
- Quick and easy to implement

EASY TO MANAGE

- You will be assigned a dedicated account manager to provide ongoing support
- Face to face implementation presentations at your office(s)
- We can provide information about how the cash plan is being used on request

See overleaf for details of the cover provided.

A healthy workforce means a healthy business...

From just £4.15 per employee, per month, your employees can claim tax free cash back towards a range of health care costs including dental treatment, glasses/contact lenses, physiotherapy and much more. It can help to keep them healthy, whether your employees receive health care on a private basis or through the NHS.

Whilst a visit to the dentist is essential, it's also optional and one of the things your employees may sacrifice if their household budgets are being squeezed. It's simple things like this that could affect your employees' health and in turn your business. But by providing your staff with Merit, they will no longer need to delay treatment because of the cost, which could result in faster diagnosis and treatment meaning they return to work quicker, or don't need to take time off work in the first place. The table below shows the cover provided and the premiums.

Monthly premium - per employee		£4.15	
Annual product benefits	Cover amount	Payback	
Everyday essentials			
Dental	£55	100%	
Optical	£55	100%	
Help to keep you ticking over			
Physiotherapy/Osteopathy/Chiropractic including cover for PMI excess	£125	100%	
Chiropody/Podiatry	£40	100%	
Acupuncture/Homeopathy/Reflexology	£40	100%	
Health screening [†]	£105	100%	
Support if you need hospital treatment			
Hospital consultant fees and diagnostic tests including cover for PMI excess	£105	100%	
Hospital day case admission	£25 per day	Max 5 days	
Monthly premium - optional partner cover			
Your employees can pay to cover their partner	£6.25		

Please see the Merit terms and conditions for full details. Premiums are inclusive of Insurance Premium Tax (IPT).

[†]Where an employer provides employees with direct access to a health screen through a third party practitioner, employees will only be entitled to claim through their Merit policy for the cost of this type of health screen once in any two year period.

Straightforward, low cost. Why wait?

Call us on 01274 841 127 or visit www.sovereignhealthcare.co.uk/business