

Good All Round cash plan

Important information - updates and
price increase from 1 January 2024



Important information

From 1 January 2024, we are making some changes to the Good All Round cash plan which will affect your cover and the price you pay. We are introducing a new benefit and policy rules, summarised below, to make your cash plan more useable. The new benefits table and prices are shown opposite. Please read this leaflet along with the policy terms and conditions for full details.

Updates to cash plan benefits

The following new benefit will be covered:

- Earwax removal within the acupuncture/homeopathy/reflexology benefit

We are also:

- Removing the 12 month qualifying period for all types of eye surgery within the optical benefit

Please remember, treatment must be provided by a qualified health care practitioner who is registered with a professional body recognised by us.

Updates to policy terms and conditions

To help make the cash plan easier to understand, we are changing how your claiming year works. Currently each individual benefit has its own claiming year but, from 1 January 2024, your policy will have one overall claiming year for all benefits. **For existing customers**, your new claiming year will start on 1 January 2024 and run to 31 December 2024; it will then start again on 1 January 2025 and so on. **For customers joining after 1 January 2024**, your claiming year will begin on your cover start date and resets on the policy anniversary, i.e. 12 months after your cover start date.

Cover for dependent children will be limited to a maximum of four children per adult policy. However, if you currently cover more than four children, this will not change, and they will continue to be covered until they are 18 years old.

We will no longer have a dedicated 24-hour telephone helpline included within the cash plan. However, a similar service is available via Sovereign Perks – to access this simply register for, or login to, the online customer area at sovereignhealthcare.co.uk.

Why is the price increasing?

For the first time in over five years, we unfortunately have to increase our prices in line with the continued rising costs of health care. We are all too aware of the cost of living challenges people are facing and therefore have worked hard to continue to make your cash plan good value for money.

In these challenging times and with the changing provision of health care, we hope your cash plan will continue to meet your needs. Please remember, you have 12 months from the date of treatment to claim and, to make things even easier, you can submit adult policy claims online.

Table of benefits and prices from 1 January 2024

Premiums include insurance premium tax (IPT) at the current rate.

Levels of cover		Level 1	Level 2	Level 3	Level 4	Level 5
Monthly premium (per person)		£9.88	£15.60	£22.75	£32.50	£41.60
Weekly premium (per person)		£2.28	£3.60	£5.25	£7.50	£9.60
Everyday essentials	Payback					
Dental including treatment, check-ups and x-rays	100%	up to £60	up to £90	up to £120	up to £150	up to £180
Optical including glasses, contact lenses and eye tests	100%	up to £60	up to £90	up to £120	up to £150	up to £180
Prescription charges, inoculations and vaccinations	50%	up to £16	up to £24	up to £32	up to £40	up to £48
Help to keep you ticking over						
Physiotherapy/Osteopathy/Chiropractic/Sports massage 6 month qualifying period for pre-existing conditions	50%	up to £200	up to £300	up to £400	up to £500	up to £600
Chiropody/Podiatry	50%	up to £50	up to £75	up to £100	up to £125	up to £150
Acupuncture/Homeopathy/Reflexology/Earwax removal	50%	up to £70	up to £105	up to £140	up to £175	up to £210
Health screening including well person screening	50%	up to £70	up to £105	up to £140	up to £175	up to £210
Support if you need NHS or private hospital treatment						
Hospital in-patient and day case admission 6 month qualifying period for pre-existing conditions	Max 7 days/nights	£20 per day/night	£30 per day/night	£40 per day/night	£50 per day/night	£60 per day/night
Hospital consultant fees and diagnostic tests 6 month qualifying period for pre-existing conditions	50%	up to £150	up to £225	up to £300	up to £375	up to £450
Support when you need a helping hand						
Birth/adoption of a child 6 month qualifying period	Fixed amount	£100 per child	£150 per child	£200 per child	£250 per child	£300 per child
Member benefits – accessed via the online customer area						
<ul style="list-style-type: none"> • GP24 service – convenient access to a practicing NHS GP wherever you are in the world • Sovereign Perks – access online and high street discounts, and a 24-hour telephone helpline to support your wellbeing 						

Free cover for up to four dependent children aged under 18

Up to four dependent children, aged under 18, are covered at the same level as the policyholder for all benefits excluding birth/adoption. Cover provides separate yearly maximums for the policyholder and each of their covered dependent children.



Here
to help

If you have any questions about your Good All Round cash plan or need our help, please call or email our customer support team.



01274 841130

Lines are open Monday to Thursday from 9am to 5pm, and Fridays from 9am to 4pm.



help@sovereignhealthcare.co.uk

Please include your name and policy number in your email.



Register for our online service at:

sovereignhealthcare.co.uk

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