

# Health care cash plan



## Insurance Product Information Document From 1 January 2024

**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:** Morrisons 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/colleaguecashplan](http://www.sovereignhealthcare.co.uk/colleaguecashplan).

### What is this type of insurance?

This is a health care cash plan which reimburses you for the everyday health costs listed below up to your cover level limit.



#### What is insured?

The following health costs are covered:

- ✓ Dental
- ✓ Optical
- ✓ Prescription charges, inoculations and vaccinations
- ✓ Physiotherapy/Osteopathy/Chiropractic/  
Sports massage
- ✓ Chiropody/Podiatry
- ✓ Acupuncture/Homeopathy/Reflexology/  
Earwax removal
- ✓ Health screening
- ✓ Hospital in-patient
- ✓ Recuperation
- ✓ Hospital day case admission
- ✓ Hospital consultant fees and diagnostic tests
- ✓ Birth/adoption of a child
- ✓ Home care
- ✓ Hearing aids
- ✓ Specialist medical aids
- ✓ Up to four dependent children, aged under 18.  
Cover provides separate yearly maximums for the policyholder and each of their covered dependent children.



#### What is not insured?

- ✗ Miscellaneous items
- ✗ Cosmetic treatment
- ✗ Treatment provided by a practitioner who is not qualified and registered with a professional body recognised by Sovereign Health Care
- ✗ Missed appointment charges
- ✗ Premiums you may pay for other types of insurance
- ✗ Postage, packing and delivery costs



#### Are there any restrictions on cover?

- ! To join and continue holding a policy you must be employed by Morrisons
- ! Morrisons colleagues who work at the Gibraltar store must live in Gibraltar
- ! Up to four dependent children, aged under 18, are covered on all benefits except birth/adoption, home care, hearing aids and specialist medical aids
- ! The birth/adoption benefit has a 6 month qualifying period
- ! A 6 month qualifying period for pre-existing conditions applies on physiotherapy/osteopathy/chiropractic/sports massage, hospital in-patient, recuperation, hospital day case admission, hospital consultant fees and diagnostic tests, hearing aids and specialist medical aids
- ! Percentage payback and maximum benefit entitlements vary by benefit type and level of cover



#### Where am I covered?

- ✓ Worldwide

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## What are my obligations?

- Maintain premium payments
- To make sure claims are sent to Sovereign Health Care with valid receipts or supporting documentation as detailed in the policy terms and conditions
- Make claims within 12 months of the date of receiving treatment
- Advise Sovereign Health Care of any changes to your personal details



## When and how do I pay?

- Premiums are paid four weekly by payroll deduction with the exception of Morrisons Gibraltar colleagues who pay monthly by Direct Debit from a UK bank account
- Policyholders can pay to cover their partner/family member by having the premiums deducted from their salary with the exception of Morrisons Gibraltar colleagues who pay monthly by Direct Debit from a UK bank account



## When does the cover start and end?

- Cover starts on the date shown on your policy certificate and will renew automatically each month until it is cancelled or you allow it to lapse
- If you leave the employment of Morrisons you, your partner/family member and/or dependent children will no longer be eligible for cover under the scheme



## How do I cancel the contract?

You can cancel your policy within 14 days of the cover starting or from the date you received your policy documents. Any premiums paid during the 14 day cancellation period will be refunded if a claim has not been paid. Outside of the 14 days you can cancel your policy at any time by giving Sovereign Health Care not less than 30 days notice; we will not refund any premiums you have already paid. You can cancel your policy by phone or in writing.