

Looking after your employees' health is simple with Merit

Merit is our entry-level employer paid health care cash plan for 10 or more employees and costs £4.70 per employee, per month, 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 money back towards a range of everyday health 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).

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 counselling sessions
- Demonstrates you support employee wellbeing

BUDGET FRIENDLY

- One simple level of cover
- Cover is £4.70 per employee, per month
- 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
- Optional additional adult 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
- 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
- Support in launching the scheme including face-to-face or online briefings
- 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 is good for business

With Merit, your employees can claim tax free cash back towards a range of health costs including dental treatment, glasses/contact lenses, physiotherapy, earwax removal and much more. Merit also includes access to a 24-hour GP service.

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. Merit can help with the affordability of everyday health care, including dental treatment, so cost doesn't have to be a reason for delaying treatment; which could result in faster diagnosis and treatment meaning your employees could return to work quicker, or don't need to take time off work in the first place. The table below shows the cover Merit provides and the cost.

Monthly premium - per employee	£4.70	
Merit yearly benefits	Cover amount	Payback
Everyday essentials		
Dental	up to £55	100%
Optical	up to £55	100%
Help to keep you ticking over		
Physiotherapy/Osteopathy/Chiropractic/Sports massage including cover for PMI excess	up to £125	100%
Chiropody/Podiatry	up to £40	100%
Acupuncture/Homeopathy/Reflexology/Earwax removal	up to £40	100%
Health screening [†]	up to £105	100%
Support if you need hospital treatment		
Hospital consultant fees and diagnostic tests including cover for PMI excess	up to £105	100%
Hospital day case admission	£25 per day	Max 5 days
Exclusive Sovereign member benefits* – accessed via the online customer area		
<ul style="list-style-type: none"> • 24-hour GP service – convenient access to a practising 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 		
Access to FREE online health and wellbeing resources		
<p>Sovereign Resource Hub - we have partnered with the award winning health and wellbeing provider, Let's Get Healthy, to create engaging and educational topics and activities for you to share with your workforce. All the resources on the Resource Hub website are FREE for you to use within your business and are designed to help support your employees' health and wellbeing. A broad range of topics are published during the year - we want to appeal to all employees.</p>		

Please see the [Merit terms and conditions](#) for full details. Premiums include 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.

*Terms and conditions apply to all Sovereign Health Care Member Benefits, details of which are available through the secure customer area.

Straightforward, low cost. Why wait?

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