

Employer paid

ASSET

Affordable health cover

to support your business and your employees

Your workforce is your most valuable asset, so it makes sense to help your employees stay fit and healthy. You can do just that with Asset from Sovereign Health Care.

		Level 1	Level 2	Level 3
Monthly premium per employee	For 10 to 24 employees	£7.95	£16.35	£25.95
	For 25 or more employees	£6.95	£15.35	£24.95

Asset yearly benefits

Help meet your duty of care and DSE obligations	Employee Assistance Programme (EAP) 24/7 phone and online support. Up to 8 in-person, phone or online counselling sessions	✓	✓	✓	Payback
	Optical ¹ pays towards eye tests and prescribed glasses, safety glasses and contact lenses	£60	£120	£180	100%
Support everyday health and wellbeing	Dental ¹ pays towards NHS and private treatment	£80	£160	£240	100%
	Physiotherapy/Osteopathy/Chiropractic/ Sports massage including cover for PMI excess	£150	£300	£450	100%
	Chiropody/Podiatry	£50	£100	£150	100%
	Acupuncture/Homeopathy/Reflexology/ Earwax removal	£50	£100	£150	100%
Support faster diagnosis	Health screening ²	£125	£250	£375	100%
	Hospital consultant fees and diagnostic tests including cover for PMI excess	£125	£250	£375	100%
	Hospital day case admission	£30 per day	£60 per day	£90 per day	Max 5 days

Asset also includes...

FREE health and wellbeing resources

Business customers receive free access to the Sovereign Resource Hub. This online information centre supports health and wellbeing programmes by focusing on new topics during the year.

Online customer area

Employees can claim online, view claims history and policy terms and conditions.

GP24 service³

With the GP24 service provided by HealthHero, your employees will have convenient access to a practising NHS GP at a time that suits them, wherever they are in the world.

Sovereign Perks³

Online access to a wide range of discounts including gym membership, cinema tickets, hotels and much more.

Optional upgrades and cover for another adult

Employees can upgrade their level of cover and/or cover another adult at their own expense.

Cover for up to four dependent children aged under 18¹

Children are covered for optical and dental benefits on an employee's policy.

Personal Accident cover should the unthinkable happen

Up to £20,000 for permanent disablement and £10,000 for accidental death. Underwritten by American International Group UK Limited. See the separate terms and conditions for full details.

Please see the [Asset terms and conditions](#) for full details. Premiums include insurance premium tax (IPT).

¹ Up to four dependent children, aged under 18, are covered for optical and dental benefits on the employee's policy only. Cover provides separate yearly maximum amounts for the employee and each of their covered dependent children.

² Where an employer provides employees with direct access to a health screen through a third party practitioner, they will only be entitled to claim through their Asset policy for the cost of this type of health screen once in any two year period.

³ Terms and conditions apply to all Sovereign Health Care Member Benefits, details of which are available through the secure customer area.

Asset's positive impact

Asset enables you to cost effectively support the health and wellbeing of your employees and it can have a positive impact on your business.

Good for your business:

- ✓ EAP helps to meet duty of care obligations and supports managers with workplace challenges
- ✓ Helps to meet display screen equipment (DSE) regulations
- ✓ Enhances employee benefits packages to help boost retention and recruitment
- ✓ 3 levels of cover to suit your budget and business needs
- ✓ Dedicated account manager to provide ongoing support

Good for your employees:

- ✓ The EAP's confidential counselling and online services support emotional and mental wellbeing
- ✓ Enables employees to proactively arrange routine health treatment
- ✓ Up to four dependent children covered for optical and dental benefits at no extra cost¹
- ✓ Helps to stretch the household budget at a time when the cost of living is a challenge
- ✓ Pre-existing conditions are covered from day one⁴

EAP

The EAP's wellbeing and counselling services can help your employees deal with life events and challenges including stress and anxiety, money worries, relationships, bereavement and much more. The services are also available to their spouse, partner and dependent children (aged 16-24, and in full-time education). The EAP is provided by a specialist third party.



24-hour GP service

Giving your employees convenient access to a practising NHS GP at a time that suits them can reduce the need for time out of work to arrange and attend appointments. The services include 24/7 GP telephone consultations, a private prescription service and online webcam GP consultations. Employees can also use the services in relation to dependent children under the age of 18.³



Sovereign Perks

With Sovereign Perks, your employees can access a wide range of online and high street discounts, including gym membership, cinema tickets, mobile phones, car insurance, package holidays, experience days and much more.³

PERKS

Sovereign Resource Hub

Provides engaging and educational topics for you to share with your workforce. It's FREE to use and includes activities and materials to help employees make simple lifestyle changes that could lead to big improvements at home and at work.



We believe better health is for everyone

Get in touch for more information



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sovereignhealthcare.co.uk/business

⁴ Does not apply to Personal Accident cover which has separate terms and conditions.

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