

Employer paid

**MERIT**

# Entry-level health cover

to support your business and your employees

Looking after your employees' health and wellbeing is more affordable than you might think with Merit, our entry-level employer paid health care cash plan.

**Monthly premium per employee** (for a minimum of 10 employees)

**£4.70**

## Merit yearly benefits

		Cover amount	Payback
Help meet DSE obligations and support everyday health and wellbeing	<b>Optical</b> pays towards eye tests and prescribed glasses, safety glasses and contact lenses	<b>£55</b>	<b>100%</b>
	<b>Dental</b> pays towards NHS and private treatment	<b>£55</b>	<b>100%</b>
	<b>Physiotherapy/Osteopathy/Chiropractic/Sports massage</b> including cover for PMI excess	<b>£125</b>	<b>100%</b>
	<b>Chiropody/Podiatry</b>	<b>£40</b>	<b>100%</b>
	<b>Acupuncture/Homeopathy/Reflexology/Earwax removal</b>	<b>£40</b>	<b>100%</b>
Support faster diagnosis	<b>Health screening<sup>1</sup></b>	<b>£105</b>	<b>100%</b>
	<b>Hospital consultant fees and diagnostic tests</b> including cover for PMI excess	<b>£105</b>	<b>100%</b>
	<b>Hospital day case admission</b>	<b>£25 per day</b>	<b>Max 5 days</b>
Help meet your duty of care obligations	<b>Optional add-on: Employee Assistance Programme (EAP)</b> 24/7 phone and online support. Up to 8 in-person, phone and online counselling sessions	<b>£0.50</b> per employee, per month	

## Merit 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 service<sup>2</sup>

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 Perks<sup>2</sup>

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

### Optional cover for another adult

Employees can pay to cover another adult at the special rate of £7.70 per month and give them access to Merit's range of benefits.

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

<sup>1</sup> 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 Merit policy for the cost of this type of health screen once in any two year period.

<sup>2</sup> Terms and conditions apply to all Sovereign Health Care Member Benefits, details of which are available through the secure customer area.

# A healthy workforce is good for business

Merit 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:

- ✓ Helps to meet display screen equipment (DSE) regulations
- ✓ Enhances employee benefits packages to help boost retention and recruitment
- ✓ Dedicated account manager to provide ongoing support
- ✓ If included alongside your Merit scheme, the optional EAP can help to meet duty of care obligations and support managers with workplace challenges

## Good for your employees:

- ✓ Enables employees to proactively arrange routine health treatment
- ✓ Helps to stretch the household budget at a time when the cost of living is a challenge
- ✓ Pre-existing conditions are covered from day one
- ✓ If included, the optional EAP's confidential counselling and online services can support emotional and mental wellbeing

### 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.<sup>2</sup>



### Optional EAP

If included, 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.



### 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.<sup>2</sup>

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](https://sovereignhealthcare.co.uk/business)

Rated **Excellent** on  
 **Trustpilot**  
