

Employee health cover made easy

| Yearly benefits | | Level 1 | Level 2 | Level 3 | Level 4 | Child cover ¹ |
|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------|-------------|--------------------------|
| Help meet DSE regulations and support everyday health and wellbeing | Optical pays towards eye tests and prescribed glasses, safety glasses and contact lenses | £70 | £100 | £140 | £210 | ✓ |
| | Dental pays towards NHS and private treatment | £70 | £100 | £140 | £210 | ✓ |
| | Prescription charges, inoculations and vaccinations | £12 | £15 | £24 | £36 | — |
| | Physiotherapy/Osteopathy/Chiropractic/Sports massage including cover for PMI excess | £150 | £200 | £300 | £450 | ✓ |
| | Chiropody/Podiatry | £50 | £75 | £100 | £150 | — |
| | Acupuncture/Homeopathy/Reflexology/Earwax removal | £50 | £75 | £100 | £150 | — |
| Support faster diagnosis | Health screening² | £125 | £175 | £250 | £375 | — |
| | Hospital consultant fees and diagnostic tests including cover for PMI excess | £125 | £175 | £250 | £375 | ✓ |
| | Hospital day case admission (max 5 days) | £15 per day | £20 per day | £30 per day | £45 per day | — |
| Help meet your duty of care obligations | Optional add-on: Employee Assistance Programme (EAP) For a small additional cost, give your employees access to 24/7 telephone and online support. Including up to 8 in-person, telephone or online counselling sessions where clinically appropriate. The EAP is provided by a specialist third party. | | | | | |

Handy Health Cover also includes...

GP24 service

Fast, easy access to a GP. Your employees can speak with a GP at a time that suits them. Includes 24/7 telephone consultations, a private prescription service, online consultations and medically approved health information.

Sovereign Perks

Online access to a wide range of discounts including gym membership, cinema tickets, attractions, hotels and much more. Also includes access to a 24-hour confidential telephone helpline and digital services to support employee wellbeing.

Online service

Employees can register for the online customer area to claim online, view claims history, policy documents and access the GP24 service and Sovereign Perks.

Please see the **Handy Health Cover terms and conditions** for full details.

¹ Up to four dependent children, aged under 18, can be included at no extra cost as part of an employee's Handy Health Cover only. Dependent children are covered for specified benefits as shown in the table above. Cover provides separate yearly maximum amounts for the employee and each of their covered dependent children. Where an employee covers another adult, the additional adult policy does not include cover for 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 policy for the cost of this type of health screen once in any two year period.

Why Handy Health Cover?

Employers today are expected to do more with less, all while managing rising costs, attracting and retaining talent, and supporting the health and wellbeing of their employees. Isn't it time for a helping hand?



Handy for your business:

- ✓ Helps to meet display screen equipment (DSE) regulations
- ✓ Enhances employee benefits packages to help attract and retain top talent
- ✓ Dedicated account manager to provide ongoing support
- ✓ If included, the optional EAP can help to meet duty of care obligations and support managers with workplace challenges

Handy for your employees:

- ✓ Enables employees to proactively arrange routine health treatment
- ✓ Helps family budgets go further when the cost of living remains 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 employees access to an NHS GP anytime, anywhere can reduce the need for time off work for appointments. Includes 24/7 telephone consultations, private prescriptions and online GP consultations - the services are also available for covered dependent children.¹



Optional EAP

If included, employees can access 24/7 telephone and online support, and up to 8 in-person, telephone or online counselling sessions where clinically appropriate. Services also extend to their spouse, partner and dependent children aged 16-24 in full-time education.

Sovereign Perks

Giving employees access to online, high street and gym discounts can help household budgets go further.

Plus, receive free access to podcasts, webinars, and health and wellbeing resources to use within your business via the Sovereign Resource Hub.



Put your employees' health and wellbeing in good hands. Get in touch today!

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