

Employer paid health cover



Insurance Product Information Document

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: Handy Health Cover

This document provides a summary of cover only and does not contain the full terms and conditions of cover. Complete information on the product is provided in the full policy terms and conditions.

What is this type of insurance?

This employer paid health cover, which is also known as a health care cash plan, reimburses policyholders for the everyday health costs listed below up to their cover level limit.



What is insured?

The following health costs are covered:

- ✓ Dental
- ✓ Optical
- ✓ Physiotherapy/Osteopathy/Chiropractic/Sports massage (including cover for PMI excess)
- ✓ Chiropody/Podiatry
- ✓ Prescription charges, inoculations and vaccinations
- ✓ Acupuncture/Homeopathy/Reflexology/ Earwax removal
- ✓ Health screening
- ✓ Hospital consultant fees and diagnostic tests (including cover for PMI excess)
- ✓ Hospital day case admission
- ✓ Up to four dependent children, aged under 18, are covered for dental, optical, physiotherapy/osteopathy/chiropractic/sports massage, and hospital consultant fees and diagnostic tests benefits

Other benefits:

- ✓ GP24
- ✓ Sovereign Perks



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
- ✗ Treatment provided by a family member or employer
- ✗ Missed appointment charges
- ✗ Premiums policyholders may pay for other types of insurance
- ✗ Postage, packing, delivery or travel costs



Are there any restrictions on cover?

- ! If an employee applies to cover another adult, the person must be under the age of 75
- ! The policy is only available to people who, for UK tax purposes, are resident and have a permanent home in the UK
- ! If an employer provides employees with direct access to a health screen through a third party practitioner, they will only be entitled to claim for the cost of this once in any two year period
- ! Up to four dependent children, aged under 18, are covered on an employee's policy only
- ! Maximum benefit entitlements vary by benefit type and level of cover



Where am I covered?

- ✓ Worldwide



What are my obligations?

- Employees who pay to upgrade their level of cover and/or cover another adult are responsible for making sure that premiums are deducted from their salary correctly
- 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?

The employer pays monthly for employees at the specified level of cover. If an employer allows, employees can pay to upgrade their level of cover and/or cover another adult by having the premiums deducted from their salary and paid to Sovereign Health Care monthly by their employer.



When does the cover start and end?

Cover starts on the date shown on your policy certificate and continues until it is cancelled or an employee leaves their employer.



How do I cancel the contract?

If an employee does not want to be covered or they want to cancel cover for another adult, they should tell their employer.