

Benefit Rules

Full details of the benefits provided by the **engage** Health Cash Plan are listed on the following pages.

You will need to refer to the benefits table to find out the level of benefit included in your cover.

1. Optical

We will pay up to 100% of the amount you have paid, up to the maximum benefit for your plan level. Your maximum benefit is payable over a **two year** benefit period, except in the case of a child where a **one year** benefit period applies.

We cover:

- Eye tests performed by a member of the General Optical Council
- Prescribed spectacles and contact lenses
- Payments for continuing supply schemes covering contact lenses only

We do not cover:

- Laser eye surgery
- Frames only
- Non-prescription glasses
- optical sundry items such as cleaning fluids, cases, chains/cords

We will also accept claims for continuing supply scheme payments covering contact lenses only, where receipted claims must be received within 6 months of the prescription date.

2. Dental

We will pay up to 100% of the amount you have paid to a private or NHS dentist, up to the maximum benefit for your plan level. Your maximum benefit is payable over a **one year** benefit period.

We cover:

- Dental check-ups
- Dental treatment
- Dentures
- Denture repair
- Bridges
- Fillings and crowns
- Root canal work
- Dental hygienist fees

We do not cover:

- Cosmetic treatments
- Dental care membership of contract schemes
- Cancelled or missed appointments
- Teeth whitening
- Prescriptions charges or sundry items

All dental treatment must be carried out by a Qualified Dentist.

3. Hospital In-patient

For each night you are in hospital, we will pay you the rate per night under your chosen premium level. Your maximum benefit is 20 nights payable over a **one year** benefit period.

We cover:

- When you are admitted as an in-patient to an NHS or private hospital
- Maternity payment is paid from the 10th night

We do not cover:

- The first night of each claim
- Cosmetic treatments
- Psychiatric care or drug abuse
- Professional sports or hazardous pursuits
- Self inflicted injuries
- Permanent stay cases
- Respite care
- Leave periods during treatment
- Accommodation arranged wholly or partly for domestic reasons including hospitalisation in a rehabilitation ward or unit

The maximum number of nights for chronic, elderly or psychiatric cases shall be 140 over the whole contract period, though other non-related conditions can be claimed for.

4. Day Surgery

We will pay the benefit stated under your chosen premium level for each day case admission for surgical treatment. Your maximum benefit is 5 days over a **one year** benefit period.

We cover:

- Admission for a day in a ward or unit for treatment, diagnosis or investigations
- Minor operations carried out in a NHS or Private Hospital

We do not cover:

- The period immediately before or after an overnight stay
- Professional sports or hazardous pursuits
- Outpatient attendance
- Surgical procedures at a GP practice
- Maternity, psychiatric, elderly, hospice or respite care
- Attendance at an accident and emergency unit

5. Maternity, Paternity and Adoption

We will pay the benefits stated up to the maximum under your premium level if you or your partner have a baby or adopt a child under the age of 3 years, providing you supply us with a full birth certificate or adoption papers with your claim form. Claims may not be made within the first 12 months of the policy.

We cover:

- The birth of a child
- Adoption of a child under the age of 3 years
- Male or female members may claim this benefit
- Both contributing parents may claim this benefit

We do not cover:

- A miscarriage or termination
- Adoption over the age of 3 years

6. Health Screening

Following a GP referral we will pay 100% of the amount you have paid to a qualified practitioner up to the maximum amount in your plan, in a **one year** benefit period.

We cover:

- Mammography
- Osteoporosis
- Heart disease
- Bowel, Prostate and Testicular cancer screening only

We do not cover:

- Examinations for legal, insurance and employment purposes

7. Complementary therapies: Acupuncture, Chiropractic, Osteopathy, Physiotherapy

We will pay 100% of the amount you have paid to a qualified practitioner up to the maximum amount in your plan, in a **one year** benefit period. Cover is for a maximum of 8 treatment visits within the benefit period.

We cover:

- Acupuncture, osteopathy, chiropractic and physiotherapy treatments performed by a qualified practitioner for pain or injury

We do not cover:

- Charges for missed appointments
- Costs of products or equipment
- Professional sports or hazardous pursuits
- Maintenance treatments to prevent the onset of a recurring condition

8. Personal Accident Cover

We will pay a maximum of £10,000 for personal accident injuries. Cover is provided 24 hours a day, anywhere in the world. Exact cover details are outlined in the Terms and Conditions. Claims must be made within 13 weeks of the date of the accident.

We cover:

- Accidents that occur anywhere in the world
- Cover up to £10,000
- Where more than one injury is received in the accident we will add the benefits for each injury together to the maximum stated

We do not cover:

- Claims resulting from war, self inflicted injury, suicide or flying
- Professional sports or hazardous pursuits

9. Emergency European Community Cover

The benefits listed are still available for treatments or accidents incurred anywhere within the European Community when you are travelling for up to 28 days for business or pleasure purposes. This benefit is not available for children.

10. Counselling Services

The 24 hour counselling line provides round the clock access for **you** and **your** immediate family normally resident with **you**, to specialist teams of experienced counsellors who are able to provide support and assistance across a wide range of issues including stress, bereavement and relationship difficulties. This service is fully confidential, no information relating to your call is released to any other person, and you can remain anonymous when using the service.

Each telephone session can last up to 50 minutes and, if you wish, you can continue to work with the same counsellor by arranging convenient appointments for future sessions.

To contact the helpline you will be supplied with a telephone number in the policyholder's Welcome Pack along with a scheme number that you will be asked to quote. This number confirms your eligibility to use the service and does not in any way identify you as an individual.

The 24 hour counselling line is provided on behalf of **engage** Mutual Insurance Limited by FirstAssist Services Limited.