

**Oakdale Centre CIC - G88921571**

**Optimise Health Plan**

**Renewal Terms      01/04/2025**



# The cover

Cost shouldn't be a barrier to good health, and with the Optimise health plan it doesn't have to be. Your employees can get money back towards their medical appointments and treatments. Our plan helps you put your employees first, delivering on your commitment to keep them healthy and happy, both at work and at home. And by helping your team stay mentally and physically fit, you improve business performance.\*

The table shows the full range of benefits available to your employees.

## Literature Links

Employer Handbook  
Table of Cover  
Employee Handbook  
IPID

[Here](#)  
[Here](#)  
[Here](#)  
[Here](#)

\* CIPD/Simplyhealth Report on Health and Wellbeing at Work, April 2022

All benefits are 100% payback	Amount you can claim back each year Covered children will share each annual benefit entitlement					
	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
<b>Healthy eyes and teeth</b>						
<b>Eye care</b> - Covers eye tests (including retina scans), prescription contact lenses and glasses	£60	£75	£100	£125	£175	£250
<b>Dental</b> - Covers check ups with dentists and hygienist appointments, as well as treatments like fillings	£60	£75	£100	£125	£175	£250
<b>Dental accident</b> - You're always covered for dental accidents - wherever you are in the world	£200	£300	£400	£450	£500	£600
<b>Healthy body</b>						
<b>Muscles, bones and joints</b> - Includes physiotherapy, osteopathy, chiropractic and acupuncture	£150	£200	£250	£275	£350	£500
<b>Foot care</b> - Includes chiropody, podiatry or reflexology	£25	£50	£75	£75	£100	£150
<b>Healthy checks</b>						
<b>Diagnostics</b> - Includes consultant appointments, diagnostic tests and scans, plus GP-referred blood tests	£250	£300	£400	£450	£500	£600
<b>Health assessment</b> - Check indicators like blood pressure, cholesterol levels, diabetes risk, BMI and body fat percentage	£50	£100	£250	£300	£350	£500
<b>Private GP / dietitian / vaccination</b> - Includes GP appointments, dietitian consultations and vaccinations	£75	£75	£75	£75	£75	£75
<b>Prescriptions</b> - Claim towards the costs of both NHS and private prescriptions	£15	£20	£25	£30	£30	£35
<b>Healthy extras</b>						
<b>Hospital</b> - A contribution towards expenses from hospital stays (up to 20 days or nights) which can help cover costs like meals for visitors, travel and parking	£20	£20	£20	£20	£20	£20
<b>New child payment (6 month qualifying period)</b> - A contribution towards starting or growing your family, including adoption	£200	£200	£200	£200	£200	£200
<b>24/7 GP*</b> - Speak to a GP 24 hours a day, 7 days a week, through our app or via the telephone	24 hours a day / 7 days a week					
<b>Discounted gym*</b> - Choose from over 2,000 gyms across the UK and save up to 25% on gym membership	✓	✓	✓	✓	✓	✓
<b>24/7 access to counselling and advice helpline*</b> - Access mental health support, financial support and legal assistance with trained specialists at any time	24 hours a day / 7 days a week					
<b>Worldwide cover</b> - Travel with peace of mind that you're covered	✓	✓	✓	✓	✓	✓

\*These services can be accessed via our myWellbeing platform. Additional services are also available.

Please refer to your policy documentation for full details of what is and isn't covered and any geographical restrictions that may apply. The level of cover you select will be on your Membership Certificate.

Up to 4 children under the age of 24 can be covered for free, covered children will share each annual benefit entitlement.

# Optimise Health Plan - with dental

This product meets the needs of a business that wants its employees to benefit from support with everyday healthcare costs each year like routine dental check-ups and treatment; eye examinations and prescription eyewear; physiotherapy treatments; 24/7 access to a GP and counselling services.

## Is this product right for you?

**To ensure this product is suitable for your company's needs, please answer the following questions:**

Do you want to support and encourage your employees to look after their everyday healthcare?

Yes  No

Do you want your employees to be able to claim back the costs of everyday healthcare appointments like dental examinations and treatment; eye examinations and prescription eyewear; physiotherapy treatments?

Yes  No

Do you want your employees to have 24/7 access to speak to a GP or counsellor?

Yes  No

If you have answered 'No' to all or some of these questions, then this product may not be suitable for your needs. Please check the full policy documentation to make sure this product will meet your needs before completing your application. Please note: We cannot provide you with any advice or recommendations.

# Your Health Plan pricing

## What you need to know

Prices quoted are monthly premiums and include Insurance Premium Tax at the prevailing rate where it is chargeable.

Up to four of your children under the age of 24 can be added to the plan for free. Covered children share an annual benefit entitlement.

These premiums are valid for 12 months.

These rates are applicable for plans with telephone and face to face counselling.

Level of cover	Monthly price, per person
Optimise Level 1 Employee Only	£8.84

# Employee Upgrades

Your employees can upgrade their cover through payroll deduction.

Here's how much it would cost for your employees to upgrade their cover.

Employees' partners can also be added to the plan so they can also benefit from the same cover as employees. Costs for adding partners are shown here.

Employers cost (employee or partner)	Level 1
	£8.84

Employee upgrade costs when company is funding the following levels:	Funded Level 1
To upgrade to Level 2	£11.10
To upgrade to Level 3	£20.23
To upgrade to Level 4	£26.12
To upgrade to Level 5	£32.76
To upgrade to Level 6	£46.77

Employee cost to add partner through payroll	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
	£12.23	£19.94	£29.07	£34.96	£41.60	£55.61

As part of the eligibility criteria set by you/the client, you have the option to allow members to upgrade or downgrade their policy during the policy year, however, we recommend that type of amendment is only permitted at the time of renewal as changes to cover level mid-term may negatively impact the claims performance seen on your scheme and impact the renewal pricing that is offered.

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