

# UNISON Plus Healthcare Cashplan

## Everyday health cover



### What if I do have to claim?

Claims are handled directly by the insurer who has been providing affordable cover for over 130 years. All you have to do is call the claims helpline and they will authorise your claim and arrange for payment where possible.

Level	Starter	Mini	Midi	Max
Monthly premium Per adult	£13.45	£20.45	£33.85	£37.50
100% bill payment to the maximums shown below				
Optical	£80	£100	£150	£200
Dental - general routine treatments	£100	£100	£150	£200
Dental - accidental damage treatments	£160	£160	£240	£320
Specialist Consultations / Tests	£250	£250	£600	£600
Therapies	£150	£150	£300	£300
Hospital cash - In-patient*	£20 x 50 nights	£20 x 50 nights	£25 x 50 nights	£25 x 50 nights
Hospital cash -Day-patient*	£20 x 10 days	£20 x 10 days	£25 x 10 days	£25 x 10 days
Recuperation (after 14 nights in hospital)*^	£100	£100	£125	£125
Home help*^	£300	£300	£400	£400
Maternity / paternity / adoption^	£200	£200	£300	£300
Hearing aids and repairs	£100	£100	£150	£150
Surgical appliances	£100	£100	£150	£150
Accident cover^	£5,000	£8,000	£10,000	£10,000
Accidental death^	£5,000	£8,000	£10,000	£10,000
Helpline	24hr / 7days	24hr / 7days	24hr / 7days	24hr / 7days
Period of cover per benefit	24 mths	12 mths	12 mths	12 mths
Policy codes	ITSG1	ITSG2	ITSG3	ITSG4

Pre-existing medical conditions are covered for Specialist Consultations / Tests and Therapies  
 Child benefit levels are 100% of adult levels when both parents are covered and 50% if one parent is covered,  
 with claims paid at 100% of bill. \* This Benefit is applicable for new conditions after joining. ^ Benefit not applicable to children.



**For more information or to  
 join the scheme today:  
 Call freephone 0800 037 0753**

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## Affordable Health Cover



### Healthcare Cashplan

The UNISON Plus healthcare cashplan saves you and your family money on expenses we all face such as trips to the dentist and optician.

It's a low-cost alternative to private medical insurance, so whilst it won't pay for operations, it will cover those everyday costs that you and your family already meet, plus much more.

As a UNISON Plus member you can take advantage of these specially negotiated health plans with unique features and benefits such as:

All claims are paid at 100% (not just your optical and dental benefits)

All pre-existing conditions are covered for specialist consultations and therapy treatments.

Plus up to 5 children included at no additional cost.



This health plan includes:

- Optical
- Dental treatment
- Specialist consultations/tests
- Therapy treatments
- Hospital cash
- Maternity/paternity cash
- Personal accidents/accidental death cover



NEW FOR  
**2008**

# Healthcare Cashplan

## Health and Wellbeing Everyday health cover

**Joining is easy - here's what to do next.**  
If you wish to join the healthcare cashplan or would like further information, please call Freephone 0800 037 0753



### Providing healthcare and medical cover for you and your family

For only a few pounds a week you can take out the UNISON Plus healthcare cashplan and receive the highest levels of value-for-money medical cover.

The UNISON Plus range of plans differs from other providers because it pays all claims at 100%, not just optical and dental, which means it won't cost you a penny when you need to claim (up to your maximum allowance).

Claiming is simple too. The insurer's UK based telephone claims team will aim to pay your bills directly so you won't have to lay out any cash where possible.

This unique range of plans provides you and your family with cover for:

- Day-to-day healthcare bills, for example, trips to the dentist and optician.
- Other health insurance benefits like physiotherapy treatments, complementary, holistic or alternative therapies, even if your condition existed before you took out the plan.
- Plus, if a more serious medical problem threatens, you can be referred to a specialist for consultations and tests – even for a pre-existing condition.
- This plan will also pay you cash for new conditions from time of joining for each day or night you spend in hospital.

The UNISON Plus range of plans has over 15 health benefits included.

### Who can apply?

All UNISON Plus members and their families aged between 16 and 65 can apply to join this plan. Don't worry about your medical history, it will not exclude you or add to the cost.

### What am I covered for?

The premium and benefits table overleaf explains the cover in more detail but we can tell you:

- Optical Cash pays for eye tests, glasses and contact lenses from any optician of your choice. Even laser eye treatment is covered.
- High levels of routine dental and accidental damage cover are included.
- The plan will cover up to five dependent children at no extra cost.
- Specialist consultations/tests are covered on referral from your G.P. – even if the condition existed before you took out the plan.
- Therapy treatments include physiotherapy, osteopathy, chiropractic, acupuncture, chiropody and other complementary therapies.
- If you have to spend time in hospital you will receive cash payments to spend on anything you want.\*
- More than 14 days in hospital will also mean you'll receive a recuperation benefit as well.\* \*\*
- If you need convalescence at home after a hospital stay, we will help you to fund a home help.\* \*\*

- There is a cash payment on the birth or adoption of a child.
- We provide a 24/7 help line, to advise on any legal, medical and financial issues, including identify theft, and counselling.

**Looking for over-65's health cover?**  
For further information contact  
Freephone 0800 037 0753



\* Benefit applicable for new medical conditions after joining.

\*\* Not applicable to children.

