

Health Cash Plan

Terms and conditions

Everyday - Deluxe - Superior



The Health Cash Plan

Looking after your health is important, but everyday health treatments can add up. The Health Cash Plan from The Exeter is a straightforward, affordable plan that helps you manage the cost of health treatments.

Getting started

Choose the level of cover that suits you and you'll get money back on a range of common medical costs, including new spectacles and contact lenses, dental check ups and physiotherapy treatments. Benefits limits and periods apply. It's easy to apply and easy to claim and rather than charge you for benefits you may never use, we offer real-life benefits that make a difference to you.

- Claim money back on dental, optical and physiotherapy costs
- Guaranteed acceptance without a medical if you're 17-65 and living in the UK
- Personal accident cover also included with your plan
- Additional benefits for children
- Cover your partner with their own separate benefits.

How does the Health Cash Plan work?

Our affordable Health Cash Plan comes with three levels of cover – everyday, deluxe and superior – so you can pick one that meets your individual needs. The amount of money back you receive depends on what level of cover you choose.

If you need to make a claim, it's simple. Just ask for a receipt from your practitioner after you have received and paid for your treatment. Fill in a claim form and send it to us together with your receipt and any other required supporting information (see [page 4](#) for how to claim).

Health Cash Plan in a little more detail

Historical data from healthcare experts Laing & Buisson shows that the majority of claims made on health cash plans are for dental and optical treatments alone. Our Health Cash Plan provides money back on these everyday healthcare costs, rather than a long list of other treatments. It's a simple, straightforward plan designed to cover the health costs that come with normal life.

By paying a regular premium, you could get money back on a range of medical costs whether you're a private customer or an NHS patient. Take a look at the examples over the page to see which level of cover suits you best and to find out how much money back you could receive.

► At a glance – benefit levels

Treatment covered	Everyday (£14.50 a month)	Deluxe (£22.00 a month)	Superior (£28.00 a month)
Optical (per benefit period)	Claim back up to £80 Could cover the cost of an eye test, 3D optical scan and a pair of standard glasses ¹	Claim back up to £120 Could cover the cost of an eye test, 3D optical scan and pair of mid-range glasses ¹	Claim back up to £160 Could contribute towards an eye test, 3D optical scan and a pair of designer glasses or 6 months' prescription of disposable contact lenses ¹
Dental (per benefit period)	Claim back up to £120 Could cover the cost of one NHS Band 2 treatment and two NHS Band 1 treatments ²	Claim back up to £180 Could cover the cost of two NHS Band 2 treatments and two NHS Band 1 treatments ²	Claim back up to £240 Could cover the cost of three NHS Band 2 treatments and two NHS Band 1 treatments ²
Complementary Therapies (per benefit period)	Claim back up to £300 Could cover the cost of up to 6 individual sessions of Physiotherapy treatment sourced privately ³	Claim back up to £450 Could cover the cost of up to 8 individual sessions of Osteopath treatment sourced privately ³	Claim back up to £600 Could cover the cost of up to 11 individual sessions of Chiropractic treatment sourced privately ³
Personal Accident	Personal Accident cover is also included with your plan. If you were to have an accident and break a major arm bone (Radius, Ulna, or Humerus) you could claim £150 on all plan levels.		

The benefit period runs for one year from the Policy Anniversary Date and annually thereafter. This date will be shown on your Plan Schedule. For full details of the benefit period and exclusions of the cover provided, please see our Health Cash Plan Terms and conditions from [page 6](#).

Source 1 – Specsavers Aug 2019

Source 2 – NHS April 2019

Source 3 – Based on approximate costs Aug 2019

▶ Do I need a medical?

If you're aged 17-65 and living in the UK, you'll be accepted for our Health Cash Plan without a medical. There's no hassle, no fuss, and we won't ask you any intrusive health questions. You won't be covered for any pre-existing conditions, but that doesn't include dental or optical benefits, which are both covered by our Health Cash Plan. Professional sports, hazardous pursuits and self-inflicted injuries are not covered by the plan. For more details, please see our product Terms and conditions from [page 6](#).

▶ What are the differences between the Health Cash Plan from The Exeter and Private Medical Insurance?

Private Medical Insurance (PMI) is designed to give you a greater choice of when and where you have your treatment. It pays out on the costs associated with a hospital stay, various medical treatments and procedures as well as therapies. A health cash plan on the other hand, provides money back on everyday health treatments – including dentists' and opticians' costs – regardless of whether they're provided privately or by the NHS. It isn't intended to fund the full cost of treatment, just to help you out with everyday healthcare bills. The two types of cover can easily complement each other – they're not the same thing at all.

▶ How do I make a claim?

If you need to make a claim on your Health Cash Plan, you can rely on us to act quickly. Our friendly team are always on hand to help and there are no complicated forms to wrestle with.

Claims are submitted using our simple claims form. You can download one from our website, www.the-exeter.com or request one by calling us on **0300 123 3256** or emailing cashplan@the-exeter.com. When everything's sorted, we normally pay your claim directly into your bank account.

All claims, with the exception of personal accident cover, must be submitted within 13 weeks of the date on the receipt. Your original receipt must show your full name and address details. Photocopies, faxes, credit card vouchers and till receipts are not accepted.

Claims for personal accident cover must be submitted within 3 months of the incident. If there's anything else you need, please call our Customer Services team on **0300 123 3256** or email cashplan@the-exeter.com, who'll be happy to help.

Benefits and premiums

Choosing the right level of Health Cash Plan cover is really easy. The table below shows you how much cover each of our plan options provides – just choose the one that suits you best. You should be aware that you may pay more in premiums than you could receive back in benefits.

If you have children, they're covered for dental and optical treatments by your plan at no extra cost. Dependant child cover is split between all eligible children and is not per child.

The values shown are the maximum amounts paid in a benefit period.

► Benefit table

Treatment covered	Cash back per benefit period	Everyday £14.50 a month (£174 a year)	Deluxe £22.00 a month (£264 a year)	Superior £28.00 a month (£336 a year)
Optical cover*	100%	Up to £80	Up to £120	Up to £160
Dental cover*	100%	Up to £120	Up to £180	Up to £240
Complementary therapies*	100%	Up to £300	Up to £450	Up to £600
Personal accident cover (worldwide)		Up to £10,000	Up to £15,000	Up to £20,000

Also included as part of your personal accident cover:

Accidental death cover (worldwide)	Lump sum	£10,000	£15,000	£20,000

You can cover your partner at the same level and they will have their own set of benefits.

► Free dependant child cover

Benefits	Cash back per benefit period	Dependant child cover with a single adult plan
Optical cover	100%	Up to £50
Dental cover	100%	Up to £50

Dependant child cover is to be split between all eligible children and is not per child.

* All benefits are available for treatments incurred anywhere within the European Community when travelling for business/pleasure purposes up to 28 days.

The Personal Accident benefits depend on the level of cover that you choose. Please see the Personal Accident Cover table on [page 10](#) for full details.

Terms and conditions

These Terms and conditions, along with benefit rules and application form, make up the policy agreement between the policyholder and The Exeter.

Member information

1. Joining and Upgrading

1.1 Apply to join via the web at www.the-exeter.com

1.2 To be eligible for this policy you must:

- Reside within the United Kingdom for the duration of the policy
- Be 17-65 years attained at the time of application.

1.3 You do not need a medical to apply for cover.

1.4 Partners are eligible to join under the same eligibility criteria.

1.5 Dependant children of the adult member can receive their own limited cover for free.

1.6 The maximum child benefit is shared between all dependant children.

1.7 A dependant child is eligible for free child cover between the ages of 0-16 years attained.

1.8 Children must take out their own plan on reaching the age of 17.

1.9 Renewals are automatic and binding and no renewal notices or documentation are issued.

1.10 All information supplied must be completely true and accurate.

1.11 Any amendments should be notified in writing as soon as possible.

1.12 Upgrades in membership are subject to the applicable qualifying periods during which time benefit will be paid at the lower level. Upgrades are only permitted on an anniversary of your Policy Anniversary Date.

1.13 We reserve the right to decline an application for cover or to upgrade the policy when we believe this would be detrimental to the scheme and/or a significant number of our policyholders.

1.14 You can only hold one Health Cash Plan from The Exeter at any one time.

1.15 You must satisfy yourself that this plan and the level of cover you decide to apply for are right for you. The Exeter will not provide any advice in this regard but you are free to seek information or advice from a professional adviser.

1.16 We will accept applications under Power of Attorney.

2. Premiums

2.1 Premiums can only be paid by Direct Debit.

2.2 The adult plan is available on three levels. The level of premium paid determines the level of benefits available to the adult.

2.3 The additional child benefit is available in addition to the adult benefits, as part of the adult policy. The child benefit amounts are not affected by the level of cover chosen by the adult.

2.4 All premiums include Insurance Premium Tax (IPT). Changes in the rate of IPT may affect premium amounts.

2.5 If no premiums are paid for 3 consecutive months the plan will cease due to non-payment. The plan may be re-instated providing all arrears are repaid but the qualifying periods will be re-applied.

2.6 Where a benefit under the plan is underwritten by another insurer, our agency agreements with insurers allow us to hold the premiums you pay in respect of these elements as an agent of the insurer and therefore payment to us means the same as if you have paid that insurer direct.

3. Qualifying periods

3.1 There is no qualifying period for Personal Accident Cover.

3.2 For all other benefits there is a one month qualifying period.

4. Benefit period

4.1 The benefit period is the period of time over which each benefit can be claimed.

4.2 The benefit period runs for one year from the Policy Anniversary Date and annually thereafter. This date will be shown on your Plan Schedule.

4.3 Any monetary benefit still available at the end of the benefit period will be lost and will not roll over into the forthcoming benefit period.

4.4 All benefits operate a one year benefit period.

4.5 The benefit period will not be affected by any change in plan level.

4.6 Any changes in plan levels will not affect the benefit period. Any benefits paid at the old level will count towards the benefit limits available to claim on the new plan.

5. Claiming

5.1 Claim forms are supplied by The Exeter and are available by telephoning **0300 123 3256** or emailing cashplan@the-exeter.com, or can be downloaded from the website www.the-exeter.com

5.2 Claims must be submitted using one of our claim forms.

5.3 All claims must be submitted within 13 weeks of the date of receipt.

5.4 Claims must be submitted with the original bill/receipt showing full name and address details. Photocopies, faxes, credit card vouchers and till receipts are not accepted.

5.5 Original receipts must be provided with the claim form and will be retained by The Exeter.

5.6 Receipts that have been altered will be rejected.

5.7 Fraudulent claims will result in immediate withdrawal of membership.

5.8 Claims will not be paid:

- For any treatment required as a result of taking part in any professional sport, or for self inflicted injuries
- For any claim as a result of activities outlined within section 6.4

- For any illness, injury or condition that existed prior to the Policy Start Date or upgrade, with the exception of optical and dental claims
- For any treatment carried out during the qualifying period
- Any charges made by a hospital, practitioner or other for filling in a claim form or for providing information we request relating to a claim.

5.9 Where the most recent premium due has not been received, the claim will still be paid providing the month that the treatment/injury occurred in has been paid for. Otherwise, claims will not be paid if premiums are overdue.

5.10 Additional medical clarification may be required.

5.11 Fees incurred for doctor's referral or for medical information to support a claim are the responsibility of the claimant.

5.12 Claims payments are paid to the policyholders direct to their nominated bank account.

6. Personal accident cover

6.1 Cover is not available for children.

6.2 If more than one injury results from one accident the benefits for each injury will be added together, but will be limited to the total plan level.

6.3 There will be no cover for any claim resulting from:

a) An insured person engaging in active service in the armed forces for any nation

b) An insured person committing or attempting to commit suicide or intentionally inflicting self injury

c) An insured person engaging in flying other aerial activity other than as a passenger

d) Injuries resulting from Osteoporosis disease

e) Deliberate exposure to exceptional danger (except in an attempt to save human life) the insured person's own criminal act or an insured person engaging or taking part in civil commotion or riots of any kind

f) An insured person suffering from a psychiatric mental, nervous or stress related disorder or anxiety state

g) An insured person engaging in or taking part in a rock climbing or mountaineering normally involving ropes or guides, hang gliding, parachuting or driving or riding in any kind of race

h) War within the insured persons country of permanent residence

i) An insured person participating in any sport as a professional

j) Radioactive contamination

k) Pregnancy or childbirth.

6.4 Personal accident cover will cease if contributions are not up to date.

6.5 Claims must be submitted within 3 months of the date of the incident.

6.6 United Kingdom law governs all claims for benefit.

6.7 The conditions shown on the next page are only a summary of cover.

Personal accident cover

Level	Everyday	Deluxe	Superior
Annual Claim Limit*	£10,000	£15,000	£20,000
Accidental Death	£10,000	£15,000	£20,000
Permanent and total disablement	£10,000	£15,000	£20,000
Permanent and incurable paralysis of all limbs	£10,000	£15,000	£20,000
Loss of entire sight of both eyes	£10,000	£15,000	£20,000
Permanent loss of use of both hands and both feet	£10,000	£15,000	£20,000
Permanent loss of entire sight in one eye	£5,000	£7,500	£10,000
Loss of use of one hand or foot	£5,000	£7,500	£10,000
Permanent total loss of hearing in both ears	£5,000	£7,500	£10,000
Permanent loss of hearing in one ear	£1,500	£2,250	£3,000
Permanent total loss of use of the lens in one eye	£2,500	£3,750	£5,000
Permanent loss of use of four fingers and thumb in either hand	£4,000	£6,000	£8,000
Permanent total loss of the use of four fingers on either hand	£2,000	£3,000	£4,000
Permanent total loss of use of fingers of either hand:			
a) Three joints	£500	£750	£1,000
b) Two joints	£350	£475	£700
c) One Joint	£200	£300	£400
Permanent loss of either thumb:			
a) Both joints	£2,000	£3,000	£4,000
b) One joint	£1,000	£1,500	£2,000
Permanent total loss of use of toes:			
a) All – one foot	£1,500	£2,250	£3,000
b) Big toe – both joints	£500	£750	£1,000
c) Big toe – one joint	£200	£300	£400
d) Other than big toe (each toe)	£200	£300	£400
Established non-union of fractured leg or knee-cap	£1,000	£1,500	£3,000
Shortening of the leg by at least 5cm	£750	£1,000	£1,500
Dental injury	£500	£500	£500
Break of major arm bone(s) (Radius, Ulna &/or Humerus)	£150	£150	£150
Break of major leg bone(s) (Femur, Tibia &/or Fibula)	£150	£150	£150
Personal Accident Cover is not available for children.			

*The total amount of cover available per benefit period.

7. Cancellation and termination of cover

7.1 All cover and benefits will automatically cease for the named person(s) under that policy if:

- The Policy is cancelled within the cancellation period that applies to a new Policy, or an upgrade to a Policy, by notification in writing, by the policyholder, within 28 days of the Policy Start Date
- The Policy is cancelled by the policyholder, giving notice in writing. Where excess contributions have been paid the maximum refund is limited to 3 months' contributions.

7.2 We reserve the right to cancel a Policy at any time by giving not less than 28 days written notice.

7.3 We reserve the right to cease a policy if:

- The policyholder is not eligible for cover
- The policyholder provides false information or fails to disclose all required information at the time of the application/upgrade
- The policyholder submits a fraudulent claim
- The policyholder fails to comply with these Terms.

8. Data protection and complaints

8.1 For information on how we use and safeguard your personal information, please refer to our Privacy Policy.

To find out more, go to our website <https://www.the-exeter.com/privacypolicy.html> or contact us and we will send you a copy.

8.2 The Exeter Cash Plan is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. The Exeter Cash Plan's Financial Services Register number is 202311.

8.3 Complaints that relate to the arranging of the insurance can be registered by writing to The Exeter, Jewry House, Jewry Street, Winchester, Hampshire, SO23 8RZ or by phoning **0300 123 3256**. If the complaint cannot be settled, it may be referred to the Financial Ombudsman Service. Making a complaint will not affect the right to take legal action.

8.4 The Health Cash Plan is governed by English law and all documents will be provided in English.

9. How The Exeter protects its members

9.1 We reserve the right to amend, suspend, curtail or extend any benefit or premium for any reason we consider necessary or advisable.

9.2 We reserve the right to request medical clarification to determine if a claim is valid.

9.3 We reserve the right to refuse to accept liability for a claim and to take legal action against anyone who makes a dishonest claim.

9.4 We are unable to provide any personal advice in respect of the suitability of the policy or level of cover.

9.5 We are covered by the Financial Services Compensation Scheme (FSCS). A policyholder may be entitled to compensation from the scheme if The Exeter cannot meet its obligations. This depends on the type of business and the circumstances of the claim. For claims in respect of death or incapacity due to injury, sickness or infirmity the level of cover is 100% of the claim and in all other cases the level of cover is 90% of the claim. Further information about the compensation scheme arrangements is available from FSCS.

10. Definitions

Acupuncture, Chiropractic, Osteopathy and Physiotherapy

Treatment given by a practitioner who is qualified, and registered with an approved professional organisation recognised by us in the appropriate field.

Benefit period

The period of time over which each benefit can be claimed.

Child/children

A dependant aged 16 or under.

Cosmetic treatment

Treatment received to change appearance and not to alleviate a medical condition.

Dental injury

Shall mean damage to teeth gingival tissues alveoli or dental prostheses (whilst in situ within the mouth of the Insured Person) or the loss of dental prostheses (whilst in situ within the mouth of the Insured Person) which is caused solely by a force external to the mouth of the Insured Person.

Dentist

A fully qualified dental practitioner who works in a dental practice. The dentist must be a current member of the General Dental Council and must not be you, your partner, or a member of our family.

Dependant child

A child that the member has parental responsibility for. This includes adoptive, step or foster children.

GP

A general practitioner who currently works within a general practice. A GP must be registered with the general medical council and must not be you, your partner, or a member of your family.

Hazardous pursuit

The following exclusions are contained within the definition of hazardous pursuit:

- 1.** An insured person engaging in flying or other aerial activity other than as a fare paying passenger
- 2.** An insured person engaging in or taking part in a rock climbing or mountaineering normally involving ropes or guides, hang gliding, parachuting or driving or riding in any kind of race
- 3.** An insured person deliberately exposing themselves to exceptional danger (except in an attempt to save a human life).

Hospital

An NHS or private institution that provides medical, surgical, or psychiatric care and treatment for the sick or the injured, that is not intended to serve as a hospice, nursing home or care home. The institution must provide facilities for a medical practitioner to diagnose injured or sick people.

Optician

A fully qualified optician. The optician must be a current member of the General Optical Council. The optician must not be you, your partner, or a member of your family.

Our/We

The Exeter is a trading name of The Exeter Cash Plan, which is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority.

Partner

A person you are married to or are in a civil partnership with, or a person you are living with permanently as if you are married or within a civil partnership.

Permanent and Total Disablement

A disablement that it is believed you will never recover from. The disablement will mean you are unable to work on your own or in any occupation for which you are suited by training, education, or experience.

Plan/Policy

The contract of insurance with the Member/Policyholder.

Plan Schedule

The document we issue that includes details of your cover, to be read in conjunction with this document.

Policy Anniversary Date

The date shown on your Plan Schedule.

Policy Start Date

The date on which your policy starts. This date will be shown on your Plan Schedule.

Pre-existing condition/s

Any disease, illness or injury for which you have experienced symptoms, or sought or received medical attention before joining the plan, or upgrading premium cover.

Qualified practitioner

A medically qualified practitioner who specialises in a specific field of medicine.

Qualifying period

The length of time you are required to wait between registering for the plan, or registering for a higher level of the plan, before you can claim your benefits.

Total loss

A complete and irrevocable loss.

UK

The United Kingdom of Great Britain and Northern Ireland.

You/Your

Member/Policyholder.

Benefit rules

To see all the details of your Health Cash Plan, including exclusions and levels of cover, take a look at the tables below.

▶ Optical cover

100% of the amount paid, up to the appropriate maximum, including eye tests carried out by a qualified optician and new spectacles or contact lenses, over 1 year benefit period. Accepted are claims for continuing supply scheme payments covering contact lenses only.

Excluded are claims for eye laser surgery, frames only, non-prescription glasses and optical sundry items such as cleaning materials, chains/cords and spectacle cases.

Optical cover

Adult Health Cash Plan		
Everyday Up to £80	Deluxe Up to £120	Superior Up to £160
Dependant child cover Up to £50		

▶ Dental cover

100% of the amount paid, up to the appropriate maximum, for dentures or dental treatment carried out by a qualified dentist, over a 1 year benefit period. Included are dental check-ups, dental treatment, dentures and denture repair, bridges, fillings and crowns, root canal work and dental hygienist fees.

Excluded are cosmetic treatments, dental care membership or contract schemes, teeth whitening, cancelled or missed appointment charges, prescription charges and ancillary items.

Dental cover

Adult Health Cash Plan		
Everyday Up to £120	Deluxe Up to £180	Superior Up to £240
Dependant child cover Up to £50		

► Complementary therapies

Complementary therapies will pay for Chiropractic treatments, Acupuncture, Osteopathy and Physiotherapy. 100% of the amount paid, to the appropriate maximum, to a qualified practitioner, over a 1 year benefit period.

Excluded are charges for cancelled or non-attended appointments, the cost of any product or equipment supplied by the practitioner and maintenance treatment, such as continuing visits as a means of alleviating or preventing a recurrence of the condition.

This benefit is not available for children.

Complementary therapies

Adult Health Cash Plan		
Everyday Up to £300	Deluxe Up to £450	Superior Up to £600
Dependant child cover Not applicable		

► Personal accident cover

Personal Accident Cover is available, as detailed on pages 9 and 10. Personal Accident Cover is not available for children.

If more than one injury results from one accident the benefits for each injury will be added together, but will be limited to the total claim allowed for that level e.g. Level 1 (£10,000).

There will be no cover for any claim resulting from war, self inflicted injury, suicide or flying, except as a fare paying passenger. Personal Accident Cover will cease if contributions are not up to date.

Claims must be submitted within 3 months of the date of the incident. United Kingdom law governs all claims for benefit.

Contact us

The Exeter, Jewry House, Jewry Street, Winchester, Hampshire, SO23 8RZ

Customers

0300 123 3256

cashplan@the-exeter.com

Financial Advisers

0300 123 3257

cashplan.adviser@the-exeter.com

www.the-exeter.com

Calls may be recorded and monitored.

The Exeter is a trading name of The Exeter Cash Plan, which is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority (Financial Services Register No. 202311). Registered in England, Company No. 00515058 with its registered office at Lakeside House, Emperor Way, Exeter EX1 3FD.