

Health Plan

Insurance Product Information Document

Insurer: Simplyhealth Access, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register number 202183. Simplyhealth is registered and incorporated in England and Wales.

Product: ASDA Health Plan

This document provides a summary of the key information relating to this policy but it is not personalised to you. The other documents you receive from us, before and after the policy starts, will tell you what you need to know about the policy.

What is this type of insurance?

This policy is a health plan. It gives you money back towards a selection of health benefits that you pay for and claim back from us, up to an annual limit. This health plan has four levels of cover. Depending on the level you select each benefit has an annual limit we will pay up to. The table of cover will provide you with more information.



What is insured?

- **GP, nurse and general health support services** – speak to a GP or nurse 24/7 (excluding Christmas Day) through our SimplyPlan app. This also provides information on how to access 24/7 mental health support, and a digital muscle and joint pain triage service.
- **Dental** - the annual limits payable for this benefit range from £45 for the basic level to £160 for level three. We pay 100% of your receipt up to the annual limit.
- **Optical** - the annual limits payable for this benefit range from £45 for the basic level to £160 for level three. We pay 100% of your receipt up to the annual limit.
- **Physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy & reflexology** - the annual limits payable for this benefit range from £50 for the basic level to £400 for level three. We pay 75% of your receipt up to the annual limit.
- **Diagnostic consultation** - the annual limits payable for this benefit range from £100 for the basic level to £250 for level three. We pay 75% of your receipt up to the annual limit.
- **Prescriptions** - the annual limits payable for this benefit range from £10 for the basic level up to £40 for level three. We pay 100% of your receipt up to the annual limit.
- **Hospital** - we pay for each night or day you are admitted as a day patient or an inpatient, up to a maximum of 30 nights/days each policy year. The amounts payable for this benefit range from £10 for the basic level to £40 for level three.
- **New child payment** - paid once for each child, the benefit ranges from £100 for the basic level up to £400 for level three. It is not payable for the first 6 months of cover.

Insured on levels two and three only

- **Dental accident** - the annual limits payable for this benefit range from £500 for level two up to £600 for level three. We pay 100% of your receipt up to the annual limit. It is not payable for the first three months of cover.

Insured on levels one, two and three only

- **Chiropody / podiatry** - the annual limits payable for this benefit range from £50 for level one up to £120 for level three. We pay 75% of your receipt up to the annual limit.



What is not insured?

- People who are not residents of the United Kingdom or UK Territories.



Are there any restrictions on cover?

- There is an annual limit for each benefit on this policy.
- For some benefits, we only pay part of each receipt that you claim for, for example 75%.
- Each benefit has a number of exclusions, please read the full policy documentation to find out what these are.
- A partner covered on this policy must live with the employee and be on the same level of cover as the employee.
- A child covered by this policy must be under 24 years old and be on the same level of cover as the employee.



Where am I covered?

Treatment and services are covered worldwide, although there are some geographical restrictions for some of the services. Please refer to the full terms and conditions for information.



What are my obligations:

- **At the start of the contract?** Give us honest, accurate and complete information when buying the policy, check your policy documentation when you receive it to make sure you have the cover you need and expect.
- **During the term of the contract?** Pay the premium on time, let us know of changes to your address.
- **When making a claim?** Give us the information that we need to assess the claim properly.



When and how do I pay?

- We accept payment of the premium directly from employee salaries.



When does the cover start and end?

The cover starts from the date we include you on the policy and continues from one month to the next until either we or the policyholder cancel it. If you buy this product, the policy documentation will show these dates.



How do I cancel the contract?

- A company can cancel the policy on the next renewal date by giving us two months' notice by writing to us or calling us.
- Employees can cancel their policy in accordance with their employer's eligibility rules. Requests to cancel cover must be submitted via the employer.