

Optimise from Simplyhealth

Great news!!

The school is providing you with a health plan from the 1st January 2024. Start claiming money back towards everyday health treatments and access virtual health services.

What is Optimise from Simplyhealth?

The Optimise Health Plan allows you to claim your money back towards everyday health treatments such as eye tests, prescription glasses and contact lenses, dental treatments, body maintenance such as physiotherapy, podiatry and much more, up to the annual limits.

Plus, you get access to SimplyRewards discounts, video GP services 24/7 and physiotherapy assessments, practical advice, and counselling services as part of the Optimise Health Plan.

We have a short YouTube video explaining what a cash plan is here:
<https://simplyhealth.showpad.com/share/J6o3TrR4la0ojYkLxZ91e>

How does it work?

With just 3 simple steps...



Step 1 – Get your treatment

When you need treatment or a check-up, book your appointment, attend, pay, and get an itemised receipt.



Step 2 – Submit your claim

Use the SimplyPlan app. Upload a photo of your itemised receipt, complete a few details and submit your claim.



Step 3 – Wait for your payment

We'll review your claim, and, once approved, we'll pay money back into your assigned bank usually within 3 working days.

Benefit table:

All benefits are 100% payback						
	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Healthy eyes and teeth						
Sight tests, glasses and contact lenses	£60	£75	£100	£125	£175	£250
Everyday dental treatment - hygienist's fees, fillings and more	£60	£75	£100	£125	£175	£250
Dental treatment needed as a result of an accident	£200	£300	£400	£450	£500	£600
Healthy body						
Seeing a Chiropractor, Osteopath, Physiotherapist or Acupuncturist	£150	£200	£250	£275	£350	£500
Seeing a Chiropodist, Podiatrist or Reflexologist	£25	£50	£75	£75	£100	£150
Discounted gym membership*	✓	✓	✓	✓	✓	✓
Healthy mind						
Helpline service, including telephone counselling*	24 hours a day / 7 days a week					
Healthy checks						
Finding out what's wrong – appointments with a consultant, plus tests and scans, including, but not limited to, GP referred blood tests	£250	£300	£400	£450	£500	£600
A health assessment that includes: • BMI and body fat percentage • blood pressure reading • cholesterol or diabetes check	£50	£100	£250	£300	£350	£500
Seeing a GP, a dietitian for a consultation, or having an inoculation/vaccination	£75	£75	£75	£75	£75	£75
Prescription charges	£15	£20	£25	£30	£30	£35
Speak to a GP 24 hours a day, 7 days a week, through our app or via the telephone. Our apps are available to download via the App Store or Google Play Store.*	24 hours a day / 7 days a week					
Access to a private prescription delivery service when prescribed through our GP service. (Charges apply)*	✓	✓	✓	✓	✓	✓
Healthy extras						
Cash amount for each day or night to help towards everyday expenses if you need to stay in hospital (up to 20 days/nights)	£20	£20	£20	£20	£20	£20
Single cash amount if you have a baby or adopt a child (6 month qualifying period)	£200	£200	£200	£200	£200	£200

Who can join the plan?

You can include:

- Your partner, who lives with you can join the plan and receive the same benefits as you at an additional monthly cost.
- You can also upgrade your level of cover at an additional monthly cost.
- Your children. You can add up to four children up to the age of 24 to your plan for free.

Please note: Dependants must be added to the same level of cover as the policyholder.

The monthly cost that will be deducted from payroll to upgrade or add partners are shown below:

	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Employee cost to upgrade level of cover.	Company Paid	£8.47	£14.78	£18.87	£23.51	£33.24
Employee cost to upgrade level & add partner through payroll	£7.63	£21.61	£34.23	£42.41	£51.69	£71.15

Premiums are valid until 31st Dec 2024

Should you wish to add your children, partner, or upgrade your cover, please complete the application and email back to HR by 11th December.

Virtual services and discounts at your disposal!

Unlimited 24/7 online GP access

Speak to an online doctor, face-to-face, today.

- Get medical advice, prescriptions and referrals when you need them.
- GP appointments 24/7, wherever you are.
- Choose the GP that's right for you.

SimplyReward lifestyle discounts

Help relieve the stresses of everyday life with a collection of discounts to benefit your body and refresh your mind, including lifestyle discounts and offers on gym membership and family days out.

Why would you benefit from a Simplyhealth Plan?

- There is no excess to pay when you claim.
- 100% of your receipts are reimbursed up to the annual policy limits. Payment is usually made within 3 working days.
- You can add up to four of your children, up to the age of 24, free
- You don't need to be referred by your GP or check with Simplyhealth before booking your healthcare appointment.
- Pre-existing conditions are covered²
- You can start claiming towards certain treatments from the start date of your policy.

² Please see the main exclusions and limitations section for more information

Main exclusions and limitations

- Pre-existing conditions are not covered for the first 12 months under the hospital benefit.
- New child payment has a six-month qualifying period before you can claim

Find out if this product right for you?

You should answer these questions to help you decide if a Simplyhealth Plan is right for you:

Do you have or plan to have regular eye examinations?	Yes / No
Do you have or expect to purchase prescription eyewear?	Yes / No
Do you have or plan to have regular routine dental check-ups and/or treatment?	Yes / No
Do you have or plan to have treatments such as physiotherapy, chiropractic or osteopathy?	Yes / No
Do you want to have 24/7 access to arrange to speak to a GP or counsellor?	Yes / No

If you have answered 'No' to all of these questions above 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. We do not provide advice or recommendations.

FAQ

Where can I find the table of cover and policy handbook?

All the information that you need can be found N:\HR and Cover\Health Cash Plan

When can I claim?

You can start claiming straight away, for treatment received on or after your start date. This is subject to any relevant qualifying periods or exclusions which can be found in your policy handbook.

Do I need to register anywhere before I start claiming?

Yes. To register your plan grab your policy number from your welcome pack and visit www.simplyhealth.co.uk/register.

How do I access my online account?

Access your online account by visiting: www.simplyhealth.co.uk/login

How can I see how much I have left to claim?

You can view this information at any time for yourself or anyone covered on your policy by logging into your online account. The amounts shown will reflect any claims that you have already submitted. You can also use the SimplyPlan app to streamline the admin for your health plan into one place. You can access your policy documents and benefit entitlements, manage your account, and update your contact information

Is this private medical insurance?

No, the Optimise Health Plan offers money back towards everyday healthcare costs, like optical bills up to annual limits. We let you choose your own treatment providers – as long as they're a registered practitioner recognised by Simplyhealth.

When do my benefits reset?

Your entitlements begin on your policy start date (1st January), then reset again on your renewal date.

Will this benefit cost me Tax?

Employees receiving company paid healthcare cover will pay Income Tax on the Benefits in Kind (BIK) value, which is the total cost to the employer less any amounts repaid by the employee. Tax is charged at the employee's highest marginal tax rate (i.e. 20%, 40% or 45%), which is determined by total earnings including benefits.

If you wish to opt out of this benefit, please inform HR by email staff-HR@brentford.houslow.sch.uk by 11th December 2023.

What happens if I leave the company?

You will be removed from the school's scheme should you wish to continue with Simplyhealth contact them on 0330 102 5356 (Monday to Friday: 9am - 6pm)