Your Equipsme Health Insurance Plan

UK Power Networks

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Please see your email from Equipsme and follow the instructions about accessing your benefits, upgrading and covering your family. For full details of what is and is not covered please read your Equipsme Plan documentation (Membership Certificate, Members Handbook and How To Use your Plan).

Your Equipsme plan year benefits - Diagnosis and Treatment (Level 2)

Practical day to day health support	
24/7 GP online service	• Unlimited GP appointments - book via the Equipsme App • 24/7 - by phone (or online 8am-10pm, excl BH) • Private prescription delivery service, private fit notes and open referral letters
Health support line	• 24/7 nurse support helpline • Also midwives and pharmacists (not 24 hours)
Cancer and heart support line	• Dedicated cancer and heart specialist nurse helpline for guidance and support – for members and their families
Health and wellbeing perks	• 40% off Nuffield and Hussle gym membership • 30% off Vision Express glasses/free eye test (with £50 spend) • 25% off Nuffield in person health check
Elder care support	• Discounts off personal alarms and support services • Free practical information
Personalised health checks from Thriva	• Online health profile on all levels to track health • One free home blood test from a choice of tests • 20% off any additional Thriva health check

Health insurance benefits provided by AXA Health		
Physiotherapy (MSK), muscles, joints, and bones support.	• No need for GP referral first • Phone assessment with self-help support for pre-existing conditions • In-person physio sessions (plus Osteo and Chiro)	• Up to 8 sessions per plan year • No excess
Cancer diagnosis pathways	• No need for GP referral first • AXA Health and Check4Cancer support members with a quicker health journey when concerned about cancer • Pathways include; Breast, Skin and Prostate	£150 total excess payable once per person per plan year across Consultations, Diagnosis and Hospital Treatment
Diagnosis – Private specialist consultations and tests and scans	• No yearly limit on specialist consultations and specialist referred diagnostic tests, MRI, CT and PET scans including up to cancer diagnosis • Second opinion service with a second consultant • Private specialist pathways available for Digestion and Dermatology	
Treatment - Private patient in hospital	• No yearly limit on hospital treatment includes specialists, surgeons, room, dressings and drugs • No cancer treatment but covered up until cancer diagnosed	

Members must receive treatment in the UK and use an approved medical network. They must contact AXA Health first to confirm whether the claim is covered, and then to arrange physiotherapy, diagnosis or treatment because if the person or clinic seen is not recognised by AXA Health the bills will not be covered. Equipsme only covers new conditions. Any conditions that have been identified or treated in the last three years are excluded from cover.

Visit our website at www.equipsme.com or call us on 020 3965 6410

Upgrade your benefits

Each plan year you can choose to pay to **upgrade your benefits to a higher level of cover** during the **21 days prior to renewal**.

We will email you to advise when the 21 day upgrade period will start.

Add your partner and children

During the plan year you can choose to pay to add your partner and children.

Add Partner	**Full cost of chosen level**
Add Child 1	**Half the adult cost**
Add Child 2-6	**FREE**

(Child: must be under 25 years old)

AXA Health — Health Insurance

HEALTH HERO — 24/7 GP Access

thriva — Health Checks

Equipsme health insurance plan
Plan overview for Diagnosis and Treatment (Level 2)

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Key features of the Plan

- Available if your business is registered on Companies House or with HMRC for self-assessment - the plan will be paid for from a UK business bank account and the business pays the cost per employee and is not recovering any portion from its employees.
- Choose a mixture of cover levels to suit your business needs and budget, for two or more employees. The plan will last for 12 months (unless otherwise agreed) and is subject to annual renewal thereafter.
- The price is the same for all employees aged 16-69 years based on their plan start date (cover continues beyond age 70 once on cover) and all applicable taxes are included.
- Cover available for residents of England, Wales, Scotland and Northern Ireland only - Channel Islands, Isle of Man and Jersey are excluded.
- Members must receive treatment in the UK and use an approved medical network. They must contact AXA Health first to arrange physiotherapy, consultations, diagnosis and treatment because if the person seen or clinic used is not recognised by AXA Health the bills will not be covered. Bills will be settled by AXA Health as long as medically necessary, not a pre-existing condition and authorised by AXA Health.

What's NOT included in the Equipsme health insurance plan?

The Equipsme health insurance plan is about protecting your employees if the unexpected happens, and to help put things right. Brand new medical conditions are covered as long as they continue to respond to treatment but the plan won't cover the Physiotherapy, Diagnosis or Treatment cost of any health problem that anyone included under the plan already had symptoms of in the last three years – what we call "pre-existing conditions". A pre-existing condition is any disease, illness or injury that members:

- have received medication, advice or treatment for in the three years before the start of cover, or
- have experienced symptoms of in the three years before the start of cover; whether or not the condition was diagnosed.

Members may need to provide more information to make sure the condition isn't pre-existing. A medical information form may need to be completed and if a member's NHS GP needs to send details about the medical condition, the member may need to give consent for access to their medical records.

Other important exclusions to be aware of include:

- **Treatment of Cancer** – the plan does not cover the treatment of cancer. However, members on cover Level 1, 2 or 3, have cover up to the point at which cancer has been diagnosed so we can help find out what's wrong fast.
- **Pregnancy and childbirth** – but the plan will pay to treat certain medical conditions that arise during pregnancy (depending on cover level including treatment). We do not cover investigation or treatment of infertility and assisted reproduction or treatment designed to increase fertility.
- Ongoing, recurrent and long-term conditions – we call these "**chronic conditions**".
- **Treatment received outside the UK**.
- **Mental health conditions** – the plan does not cover the treatment of these conditions but if you have included the Stress Support extra cover, we can help with telephone and face-to-face counselling.
- The plan does not cover any treatment, investigations, assessment or grading to do with learning and development disorders or **neurodivergent diagnosis**.
- **Gender re-assignment** or gender conformation or any connected treatments are not covered under this plan.

We've listed the most significant things here. Full contractual information regarding the insurance cover and non-insurance services is provided in more detail in the following documents:

- The Company Guide and Agreement and the Company Schedule (for you as the company buying the plan).
- The Membership Handbook and the Membership Certificate (for employee members you include under your plan).

How can the plan be cancelled?

Employers can cancel the plan without charge during the cooling off period (14 days from the start date in the company schedule or the day on which the plan documentation or renewal documentation is received, whichever the later). After the cooling off period, we will charge the premium due from the start date or renewal date to the cancellation date.

Customer care and complaints

- If at any time you wish to complain about the insurance cover you should contact the insurer either in writing or verbally to: AXA Health, International House, Forest Road, Tunbridge Wells, Kent TN2 5FE. Tel: 0800 917 9472.
- If your complaint about the insurance cover is not settled to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service. You can find more information on their website financial-ombudsman.org.uk or by calling 0800 0234567.
- If at any time you have a complaint relating to the non-insurance benefits under your plan you may contact us either in writing or verbally to: Equipsme, Third Floor, 1 New Fetter Lane, London EC4A 1AN. Tel: 020 3965 6410.

About Equipsme plans

The Equipsme health insurance plan contains two types of benefits. The first is non-insurance services which include, GP consultations, health checks and stress support via an employee assistance programme. The second is insurance cover for physiotherapy, diagnosis and treatment of health conditions and treatment by a dentist or an optician.

Your non-insurance services are provided by Equipsme Insurance Services Ltd which is registered in England and Wales. Our registered office is: Third Floor, 1 New Fetter Lane, London, EC4A 1AN.

AXA PPP healthcare limited are the insurers for the insurance cover part of this plan. AXA Health is a trading name of AXA PPP healthcare Limited, registered in England and Wales No. 3148119. Registered office: 20 Gracechurch Street, London, EC3V 0BG. AXA PPP healthcare Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Equipsme is an insurance intermediary who act as an agent of AXA PPP healthcare when administering your insurance cover and Equipsme Insurance Services Ltd is regulated by the Financial Conduct Authority.