

## 10 reasons why Equipsme is different

	The Equipsme way	What others do: PMI and cash plans
1	Simple pricing	<ul style="list-style-type: none"> <li>Other plans can have complex age and underwriting criteria making it more difficult to get a simple price.</li> <li>PMI providers price by postcode and age. Some use age bands.</li> <li>Gets more expensive year by year and more expensive in certain postcodes.</li> </ul>
2	Easy to understand and transparent	<ul style="list-style-type: none"> <li>PMI uses Moratorium underwriting which customers do not fully understand and do not know if they can claim.</li> <li>Cash plans may have a waiting period where you pay a premium but cannot claim.</li> <li>Some cash plans do not cover pre-existing conditions at all.</li> </ul>
3	Easy to use and no personal outlay	<ul style="list-style-type: none"> <li>With cash plans you need to pay first and claim back later. Some may only offer partial refunds on expensive bills like consultation, tests and scans.</li> <li>PMI excess typically applies across all benefits including physio.</li> </ul>
4	Flexible and great value	<ul style="list-style-type: none"> <li>Upgrading is generally not available.</li> <li>Other plans may make you choose the same level of cover for everyone.</li> <li>Some providers require minimum employee numbers on modular plans.</li> <li>Will your team really use and claim £15- £25 back for Acupuncture, Reflexology or Podiatry?</li> </ul>
5	Fast GP access and referral to beat NHS queues	<ul style="list-style-type: none"> <li>Some GP appointments cost £20 for 10 minutes.</li> <li>Many remote GP service providers are not recognised nor authorised to provide referral letters to insurance companies.</li> <li>Some remote GP services require you to delist from your local NHS GP too.</li> </ul>
6	Fast private physio access	<ul style="list-style-type: none"> <li>Physio is available but sometimes you must pay an excess or pay and claim back.</li> <li>Access to NHS physio can take several months.</li> </ul>
7	Faster private consultations and private diagnosis	<ul style="list-style-type: none"> <li>Cash plans have several benefits, but most come with low limits, waiting periods or part-refund.</li> <li>PMI is often out of reach due to complexity and cost.</li> <li>Benenden operate on a "Discretionary" basis, so you can't be certain that a valid private diagnosis claim will be authorised.</li> </ul>
8	Private hospital treatment to rival PMI	<ul style="list-style-type: none"> <li>Cash Plans do not include hospital treatment or are only available as a separate product.</li> <li>Some treatment plans have caps and limits on types of procedures.</li> </ul>
9	Personalised health check from day 1	<ul style="list-style-type: none"> <li>Home health checks are not typically available as part of a cash plan or PMI product. They are sometimes offered as a stand-alone benefit.</li> </ul>
10	Peace of mind including benefits from AXA Health	<ul style="list-style-type: none"> <li>Other plans might give you a long list of hospitals to choose from, but you might not know until it's too late that something isn't covered.</li> </ul>