

10 reasons why Equipsme is different

This document must be read in conjunction with the relevant Summary of Cover for details of the main benefits and exclusions under the chosen Plan.

	The Equipsme way	What others do: PMI and cash plans
1 Simple pricing	<ul style="list-style-type: none"> ✓ The price is the same for all employees, ages 16-69. ✓ Same price for all ages 16-59 on our self-employed plans. ✓ For upgrades, the employee pays the difference. ✓ For partners, the price is the same. ✓ Up to 6 children aged up to 25 can be added for just half the monthly adult price. 	<ul style="list-style-type: none"> • Other plans can have complex age and underwriting criteria making it more difficult to get a simple price. • PMI providers price by postcode and age. Some use age bands. • Gets more expensive year by year and more expensive in certain postcodes.
2 Easy to understand and transparent	<ul style="list-style-type: none"> ✓ There are no medical questions on application. ✓ Pre-existing conditions in the three years before the plan starts are excluded. ✓ We communicate in plain English minimising confusing medical language. 	<ul style="list-style-type: none"> • PMI uses Moratorium underwriting which customers do not fully understand and do not know if they can claim. • Cash plans may have a waiting period where you pay a premium but cannot claim. • Some cash plans do not cover pre-existing conditions at all.
3 Easy to use and no personal outlay	<ul style="list-style-type: none"> ✓ No personal outlay or excess to pay on physio. ✓ We only have one £150 excess on our Level 2 (Employee Plan) and on Solo Plus (Self-employed Plan). ✓ All authorised diagnosis and treatment bills are settled directly by AXA Health. 	<ul style="list-style-type: none"> • 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. • PMI excess typically applies across all benefits including physio.
4 Flexible and great value	<ul style="list-style-type: none"> ✓ Choose a mixture of plans to suit your business and budget. ✓ Employees can upgrade and add family if they want. ✓ If you add Stress Support and/or Dental & Optical for all employees, these benefits extend to family members that are added at no extra cost to your employee. 	<ul style="list-style-type: none"> • Upgrading is generally not available. • Other plans may make you choose the same level of cover for everyone. • Some providers require minimum employee numbers on modular plans. • Will your team really use and claim £15- £25 back for Acupuncture, Reflexology or Podiatry?
5 Fast GP access and referral to beat NHS queues	<ul style="list-style-type: none"> ✓ Unlimited remote GP appointments by phone or video and a prescription delivery service. ✓ Our GP service can provide an open referral that is recognised by AXA Health to enable diagnosis, avoiding you having to go back to your NHS GP. ✓ Applies to both our Employee and Self-employed plans. 	<ul style="list-style-type: none"> • Some GP appointments cost £20 for 10 minutes. • Many remote GP service providers are not recognised nor authorised to provide referral letters to insurance companies. • Some remote GP services require you to delist from your local NHS GP too.
6 Fast private physio access	<ul style="list-style-type: none"> ✓ Musculoskeletal issues are one of the main reasons why people are off work. ✓ Fast access to physio advice by phone and face-to-face sessions if needed helps get you back to work quickly. 	<ul style="list-style-type: none"> • Physio is available but sometimes you must pay an excess or pay and claim back. • Access to NHS physio can take several months.
7 Faster private consultations and private diagnosis	<ul style="list-style-type: none"> ✓ A plan that includes diagnosis gives you unlimited cover for consultations, tests, scans arranged through AXA Health's network of experts. ✓ Fast diagnosis for cancer is the key to getting the treatment you need quickly. Once diagnosed, dedicated nurse support can provide help and guidance (to you and your family) even after you're back in the NHS for treatment. 	<ul style="list-style-type: none"> • Cash plans have several benefits, but most come with low limits, waiting periods or part-refund. • PMI is often out of reach due to complexity and cost. • Check if your provider operates on a discretionary basis.
8 Private hospital treatment to rival PMI	<ul style="list-style-type: none"> ✓ A plan that includes treatment provides cover for hospital bills that could run into thousands of pounds. ✓ You're tapping into AXA Health's network of specialists and hospitals for private treatment. 	<ul style="list-style-type: none"> • Cash Plans do not include hospital treatment or are only available as a separate product. • Some treatment plans have caps and limits on types of procedures.
9 Personalised health check from day 1	<ul style="list-style-type: none"> ✓ Everyone gets a health check as part of their chosen plan. The level of the health check ranges from an online health questionnaire to a home test kit for vitamin D, cholesterol and diabetes. 	<ul style="list-style-type: none"> • 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.
10 Peace of mind including benefits from AXA Health	<ul style="list-style-type: none"> ✓ Feel confident that if your claim for physio, diagnosis or hospital treatment is authorised and booked in by AXA Health, then it'll be settled in full. 	<ul style="list-style-type: none"> • 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.