

Product guide



Insured benefits to claim

Per policy period*

		Level 1	Level 2	Level 3
Routine dental treatment	Everyday dental care and consumables bought at the time of treatment.	£70	£125	£200
Worldwide accident and emergency dental treatment	Treatment for restoring oral health after accident/injury, anywhere worldwide.	£250	£400	£600
Optical and hearing	Eye tests, prescription lenses, hearing tests, hearing aids and consumables bought at the time of treatment.	£70	£125	£200
Chiropody and podiatry	To treat conditions of the lower legs and feet.	£50	£75	£100
Specialist consultations and diagnostics	Appointments, tests and scans for first diagnosis of a health condition; at-home cancer tests bought via the Help@hand cancer screening assessment; and Private Medical Insurance (PMI) excess if there's no separate PMI excess cover.	£200	£350	£500
Hospital stays (Including parental stays)	Benefit per eligible date spent in a UK hospital as an inpatient, day patient or outpatient having cancer treatment, or parental stays with an eligible child admitted as an inpatient.	£15 per date, up to 25 dates per year		
NHS and private prescriptions, vaccinations and GP referral letters	Covers UK doctor/dentist prescriptions, vaccinations and referral letters from UK GPs.	£20	£30	£40
Physiotherapy support Choose A or B				
A Unique physiotherapy and complementary therapy service	Six sessions of physiotherapy, osteopathy, chiropractic care, or acupuncture, booked through the Help@hand app, from approved clinicians without upfront payments or claims.	6 sessions		
B Alternative insured option	Employees to select a practitioner for physiotherapy, osteopathy, chiropractic care, or acupuncture.	£160	£250	£400

Health and wellbeing services

Per policy period*

	All levels
Cancer screening assessment	Included
Health assessment / MOT	Included
Nutritionist consultations	3 per year
Personalised mental health support sessions	6 per year
Unlimited remote GP	Included
Healthcare navigator sessions (including second medical opinion)	2 per year
Retail discounts and savings (including gym discounts)	Included
24/7 helpline and wellbeing resources (including Unum's wellbeing calendar)	Included

Eligible partner/children information

Partners can be added to cover for an additional cost | Up to eight children may also be included at no additional cost | Children included up to 24 years of age | Children share each benefit entitlement (except for hospital stays). Exclusions apply.

Benefits to enhance your clients cover

Unlock the full potential of Health Plan 360 by customising your quote with our selection of optional additional benefits.

Optional additional benefits

Per policy period*

Private Medical Insurance (PMI) excess cover

Helps reimburse the costs of excess payments made under a PMI policy

Level 1

Level 2

Level 3

Choose from the following PMI excess benefit amounts:

£100, £200 or £300

Critical Illness cover

A lump sum on first diagnosis of cancer, heart attack or stroke of a specific severity after the relevant qualifying period

£5000 for one claim paid in the lifetime of cover under the policy

Personal trainer

Choose from qualified personal trainers who specialise in strength and conditioning, endurance exercise, post-natal exercise and more. Available via the app

3 per year

New child cover

A lump sum on birth or adoption of a child after the relevant qualifying period

£100



Connected health services, all accessed in one place

Benefits with wellbeing in mind

With Help@hand from Unum, the award-winning health and wellbeing app, your clients' employees can access Health Plan 360's proactive health and wellbeing services in one place.

Claim through the app

The app is the most convenient and fastest way to make a claim. Just follow the simple steps and the claim will be processed quickly.



Cancer screening assessment

Employees complete the online questionnaires to assess cancer risk.

High-risk individuals can claim reimbursement for at-home screening kits. The Help@hand app streamlines this process for early detection and better outcomes.

Health assessment / MOT

Keep employee health on track with digital assessments and option to buy an at-home test.

Nutritionist support

Expert advice from a nutritionist to help improve diet and maintain a healthy, balanced life.

Personalised mental health support

Tailored consultations with a qualified mental healthcare professional.¹ The clinicians can also refer employees for support such as online cognitive behavioural therapy.

Unlimited remote GP

Unlimited remote GP appointments with a UK GP at any time.

Healthcare navigator

Connecting employees' health journeys from app to other available external healthcare.

Second medical opinion

Access to reassurance, diagnosis review or treatment plan consideration.

Retail savings and discounts

Use the app to find discounts and deals for everyday costs, from groceries to entertainment.

Physiotherapy¹ and complementary therapies

Sessions of physiotherapy, osteopathy, chiropractic care or acupuncture with an approved clinician available via Help@hand (not available if insured treatment option is selected).

24/7 helpline and wellbeing resources

A 24/7 helpline available to employees, plus access to regular events like webinars and podcasts featuring experts and guest speakers on lifestyle, physical, emotional, and financial topics.

1. For mild to moderate issues. Subject to clinical appropriateness.

Go digital and simplify your policy management

Experience a seamless, end-to-end digital journey and effortlessly handle all aspects of the policy online.

From uploading data to viewing invoices and obtaining up-to-date member reports and insights.

Company funded and flex upgrade options

A choice of funding options, plus you can customise the plan's benefits and coverage amounts when getting a quote online (a minimum number of employees applies).



1

Get a quote

Go online, enter your client's information, customise the plan to fit their workforce needs, and receive an instant quote.

2

Purchase the policy

Once your client is satisfied, buy the policy online and use our digital drag-and-drop tool to upload employee data.

3

Policy activation

We will then notify employees of the benefits and services available to them from the start of the policy.