Health cash plan

the most useful budgeting tool for family healthcare bills you’ve never heard of?
You may never have heard of health cash plan but almost 4 million people in the UK are glad that they have. Here we explain what a health cash plan is and how it could help you budget for everyday health and wellbeing costs that are not covered by the NHS, such as the costs of visits to the dentist, new glasses, or courses of ongoing complementary therapies such as osteopathy or chiropody. A health cash plan will mean that you won’t have the excuse of cost for not doing what you know you ought to – looking after your health and wellbeing.

What is a health cash plan?
A health cash plan is a type of health insurance, but it should not be confused with private medical insurance. A private medical insurance scheme is a relatively high cost plan that covers you for the cost of private treatment by a specialist as well as any necessary tests, investigations and the cost of a private hospital. These treatments can be highly costly, which is reflected in the premiums charged for private medical insurance.

Even the most affordable private medical insurance scheme will cost several hundred pounds a year, a health cash plan is something very different and will cost a fraction of a traditional private medical insurance scheme, starting from as little as just £3 or £4 a week.

Health cash plans - Affordable cover for your everyday healthcare needs
Although it is technically an insurance product, a health cash plan is very different...
from most types of insurance. Take, for example, a typical insurance policy, something like your home insurance policy. You will pay a regular small sum to give you peace of mind that in the event of an unexpected occurrence, a catastrophe like your house burning down, you won’t be liable for the major costs or rebuilding your home. You have the peace of mind of insurance.

Health cash plans are very different. They are not designed to be used once in a blue moon but should be used often to meet everyday healthcare costs.

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The NHS does not meet all healthcare costs for everyone; you are likely to have to pay for the costs of regular treatment such as visiting the dentist and optician or an osteopath. A health cash plan will help you to budget for these costs and promotes the right behaviour of regular visits to health professionals. With a health cash plan in your pocket the expense of treatment is not a valid excuse for avoiding treatment.

Typical treatment costs

Dental

Even if you’re fortunate enough to have a dentist who is willing to provide treatment on the NHS, these charges can quickly add up:

NHS dental costs

Band 1 treatments – Diagnosis and investigation £18.50

Band 2 treatments – treatments for fillings and extractions £50.50

Band 3 treatments – treatments for more complex work like crowns and bridges £219

Private dental costs are much higher and will vary between practices, make sure you ask for an estimate of treatment before agreeing to a treatment plan.

Typical private dental costs

You can expect to pay up to £50 for an initial examination

Up to £100 for a filling

Up to £400 for a crown

Optical costs

You can expect to pay £30 for an eye test and contact lenses cost from £50 upwards depending on what is required, for example bi-focals or any reflective coatings will add to the cost. When it comes to spectacle frame costs they range from £30 to the sky’s the limit for designer frames. Contact lenses will typically cost £200 a year for daily disposables and £60 a year for monthly disposables.

Complementary therapy costs

Joint and back problems are all too common and a visit to a practitioner can play an important role in managing the problem. A session with an osteopath typically lasts between 30 and 40 minutes and will cost in the range £35 to £50, chiropractor charges are slightly less at £25 to £35 a session.

Consultation costs

Many cash plans pay to reward the cost of a private consultation with a specialist, on your GP’s recommendation. This can be very reassuring if you want to see a consultant promptly to discuss your condition. A private
consultation will typically cost between £150 and £200.

**What’s covered by a health cash plan?**

Dental and optical benefits are at the core of a health cash plan, there will also be a range of benefits for therapies such as osteopathy and some cover or out of pocket expenses if you need to go to hospital.

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The easiest way to describe what is covered under a cash plan is to take an example. These are the benefits covered under Simplyhealth’s most popular level 2 health cash plan.

The cover costs £16.25 a month. All benefits are applicable to a benefit year, e.g. if you join in January but use up all of your dental benefit by June, you will not be able to claim for more dental benefits until next January.

**Dental costs** 100% cash back up to £115

**Optical costs** 100% cash back up to £115

**Physiotherapy, chiropractic, osteopathy, homoeopathy, acupuncture treatment**
100% cash back up to £100

**Chiropody treatment** 75% cash back up to £50

**New child benefits** - £100 following the birth of a child

**Consultations** 75% cash back up to £200

**Hospital cash benefit for inpatient**
£10 a night

3 or 4 days meaning you won’t be out of pocket for long.

**Why you should consider a health cash plan**

If you are a regular attendee, or intend to be, at the dentist or optician then a health cash plan makes a lot of sense. If you think you could benefit from therapies to manage common conditions like aches, pains and back strain then a health cash plan becomes even more compelling. It can be a great way to help manage family finances and ensure that part of the budget is regularly put away to support your healthcare, which should be the number one priority for us all.

**How does a health cash plan work?**

It’s very simple to join and use. Unlike many private medical insurance plans there is no complicated form to fill in asking questions about your medical history. Moreover you can start claiming benefits for most categories straight away. There are a few understandable exceptions, for example you may not be able to make a claim for new child benefits until you have been a member on the plan for at least 12 months.

Making a claim is very simple. All you will need to do is pay for your treatment and ask for a receipt. You post your receipt along with a completed claim form to your insurer. They will check that the claim is valid and pay the allowable amount owed. This will usually take only
Are you worried about your healthcare costs?

Take control and start claiming cash back today

The Simply Cash Plan is a health cash plan which could help you budget for the cost of visiting the dentist, optician, chiropractor and a number of practitioners.

Attend your appointment, get a receipt and send it to us along with your completed claim form. We will transfer the money into your account usually within a few days.

Three great reasons why you should choose the Simply Cash Plan today:

1. 100% cash back on dental and optical bills up to annual limits

2. Cash back towards a range of recognised therapies, including physiotherapy and chiropractic up to annual limits

3. Claim immediately for most benefits

To find out more call FREE on 0800 294 5655 or visit www.simplyhealth.co.uk/cashplan using offer code 4442

Lines are open 8am-8pm weekdays and 9am-5pm Saturday