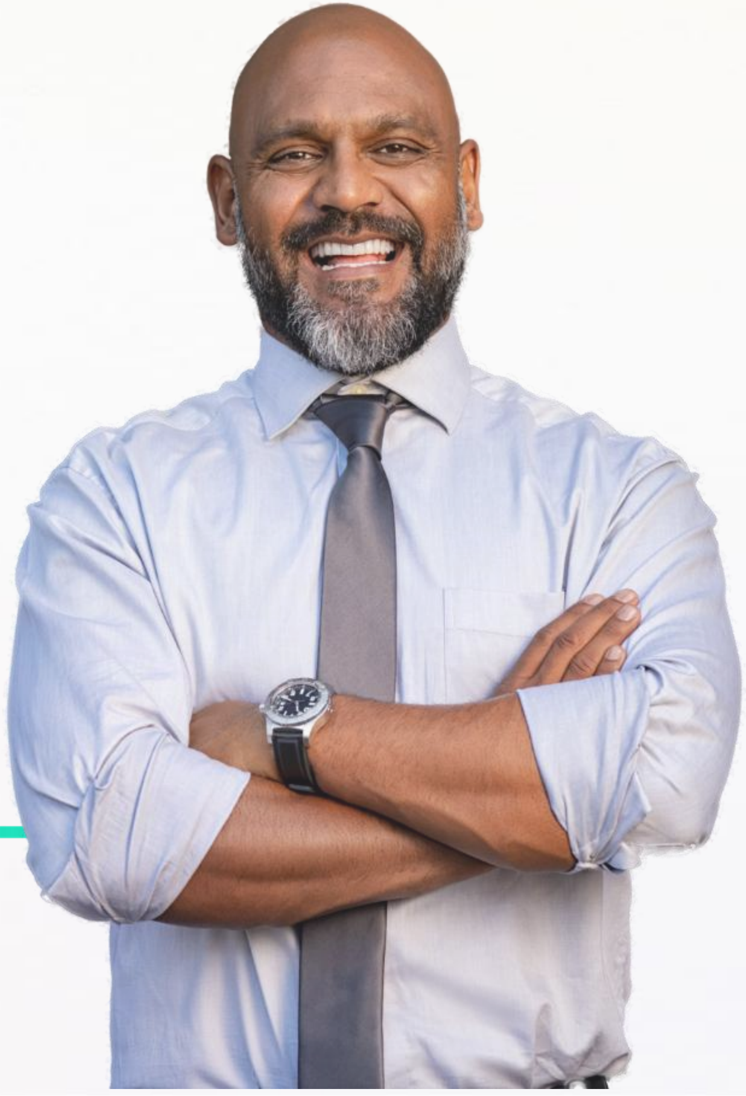
Simplyhealth

Oakdale Centre CIC - G88921571

Optimise Health Plan

Renewal Terms 01/04/2026



The cover

Cost shouldn't be a barrier to good health, and with the Optimise health plan it doesn't have to be. Your employees can get money back towards their medical appointments and treatments.

Our plan helps you put your employees first, delivering on your commitment to keep them healthy and happy, both at work and at home. And by helping your team stay mentally and physically fit, you improve business performance.*

The table shows the full range of benefits available to your employees.

Literature Links

Employer Handbook	Here
Table of Cover	Here
Employee Handbook	Here
IPID	Here

** CIPD/Simplyhealth Report on Health and Wellbeing at Work, April 2022*

	Amount you can claim back each year Covered children will share each annual benefit entitlement					
All benefits are 100% payback up to the annual limit	**Level 1**	**Level 2**	**Level 3**	**Level 4**	**Level 5**	**Level 6**
Healthy eyes and teeth						
Sight tests, glasses and contact lenses	£60	£75	£100	£125	£175	£250
Everyday dental treatment – hygienist's fees, fillings and more	£60	£75	£100	£125	£175	£250
Dental treatment needed as a result of an accident	£200	£300	£400	£450	£500	£600
Healthy body						
Seeing a Chiropractor, Osteopath, Physiotherapist or Acupuncturist	£150	£200	£250	£275	£350	£500
Seeing a Chiropodist, Podiatrist or Reflexologist	£25	£50	£75	£75	£100	£150
Discounted gym membership*	✓	✓	✓	✓	✓	✓
Healthy mind						
24/7 helpline service, including mental health support*	Up to 6 sessions, per issue, per year, if deemed clinically necessary					
Healthy checks						
Finding out what's wrong – appointments with a clinician, plus referred tests and scans	£250	£300	£400	£450	£500	£600
A health assessment that includes: • BMI • blood pressure reading • cholesterol or diabetes check	£50	£100	£250	£300	£350	£500
Seeing a GP, a dietitian for a consultation, or having an inoculation/vaccination	£75	£75	£75	£75	£75	£75
Prescription charges	£15	£20	£25	£30	£30	£35
Speak to a GP 24 hours a day, 7 days a week, through our app or via the telephone*	24 hours a day/7 days a week					
Access to a private prescription service when prescribed through our GP service. (Charges apply)*	✓	✓	✓	✓	✓	✓
Healthy extras						
Cash amount when you are admitted to hospital, paid per night (or day) dependent on your admission circumstances (max 20 nights/days each year)	£20	£20	£20	£20	£20	£20
Single cash amount if you have a baby or adopt a child (6 month qualifying period)	£200	£200	£200	£200	£200	£200
Worldwide cover – you'll be covered wherever you are in the world	✓	✓	✓	✓	✓	✓

*Information on how to access these services is available via your online account or the SimplyPlan app.

Please refer to the policy documentation for full details of what is and isn't covered and any geographical restrictions that may apply. Mental health support services not available for children under the age of 16. Up to 4 of your children under the age of 24 can be covered for free and will share each annual benefit entitlement. Your level of cover will be on your Membership Certificate.

You can find full details about the policy in your policy documentation.

Optimise Health Plan

This product meets the needs of a business that wants its employees to benefit from support with everyday healthcare costs each year like routine eye examinations and prescription eyewear; physiotherapy treatments; 24/7 access to a GP and counselling services.

Is this product right for you?

To ensure this product is suitable for your company's needs, please answer the following questions:

Do you want to support and encourage your employees to look after their everyday healthcare?

☐ Yes ☐ No

Do you want your employees to be able to claim back the costs of everyday healthcare appointments like eye examinations and prescription eyewear; physiotherapy treatments?

☐ Yes ☐ No

Do you want your employees to have 24/7 access to speak to a GP or counsellor?

☐ Yes ☐ No

If you have answered 'No' to all or some of these questions, then this product may not be suitable for your needs. Please check the full policy documentation to make sure this product will meet your needs before completing your application. Please note: We cannot provide you with any advice or recommendations.

Your Health Plan pricing

What you need to know

Prices quoted are monthly premiums and include Insurance Premium Tax at the prevailing rate where it is chargeable.

Children under the age of 24 can be added to the plan for free. Covered children must on the same level of cover as the employee and share an annual benefit entitlement.

These premiums are valid for 12 months.

Level of cover	Monthly price, per person
Optimise Level 1 Employee Only	£13.26

Employee Upgrades

Your employees can upgrade their cover through payroll deduction.

Employers cost (employee or partner)	Level 1
	£13.26

Here's how much it would cost for your employees to upgrade their cover.

Employee upgrade costs when company is funding the following levels:	Funded Level 1
To upgrade to Level 2	£16.66
To upgrade to Level 3	£30.35
To upgrade to Level 4	£39.18
To upgrade to Level 5	£49.14
To upgrade to Level 6	£70.16

Employees' partners can also be added to the plan so they can also benefit from the same cover as employees. Costs for adding partners are shown here.

Employee cost to add partner through payroll	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
	£18.34	£29.92	£43.61	£52.44	£62.40	£83.42

As part of the eligibility criteria set by you/the client, you have the option to allow members to upgrade or downgrade their policy during the policy year, however, we recommend that type of amendment is only permitted at the time of renewal as changes to cover level mid-term may negatively impact the claims performance seen on your scheme and impact the renewal pricing that is offered.