

Foresight Health Plan

Changes to the plan (effective from a company's renewal date):

All copy highlighted in green are positive changes including new benefits and increases to benefit allowances (existing benefit allowances are shown in brackets).

All copy highlighted in red is where we have removed benefits or reduced benefit allowances (existing benefit allowances are shown in brackets).

Level		Level 1	Level 2	Level 3	Level 4
Money back on everyday health plus fitness and retail discounts					
Optical For the policyholder. INCREASED on all levels	100 1yr	Up to £65 (Up to £55)	Up to £115 (Up to £105)	Up to £190 (Up to £180)	Up to £230 (Up to £220)
Optical Shared between dependent children. NEW	100 1yr	Up to £32.50	Up to £57.50	Up to £95	Up to £115
Dental For the policyholder. INCREASED on Level 1 to match the NHS Band 2	100 1yr	Up to £60 (Up to £55)	Up to £105	Up to £180	Up to £220
Dental Shared between dependent children. NEW	100 1yr	Up to £30	Up to £52.50	Up to £90	Up to £110
Dental Accident For the policyholder. INCREASED on all levels	100 1yr	Up to £200 (Up to £110)	Up to £350 (Up to £210)	Up to £500 (Up to £360)	Up to £750 (Up to £440)
Dental Accident Shared between dependent children. NEW	100 1yr	Up to £100	Up to £175	Up to £250	Up to £375
Chiropody For the policyholder.	100 1yr	Up to £25	Up to £50	Up to £75	Up to £100
Chiropody Shared between dependent children. NEW	100 1yr	Up to £12.50	Up to £25	Up to £37.50	Up to £50
Therapy Treatments For the policyholder. Physiotherapy, Acupuncture, Chiropractic, Osteopathy, Homeopathy. Rebalanced the steps between Level 2 and 3 to release value towards increased optical and dental benefit allowances	100 1yr	Up to £150	Up to £250	Up to £400 (Up to £500)	Up to £650
Therapy Treatments Shared between dependent children. NEW Physiotherapy, Acupuncture, Chiropractic, Osteopathy, Homeopathy.	100 1yr	Up to £75	Up to £125	Up to £200	Up to £325
Health Club Concession For the policyholder. Now included in the core plan		✓	✓	✓	✓
Westfield Rewards For the policyholder.		✓	✓	✓	✓
Fast access to diagnosis and treatment for body and mind					
DoctorLine™ For the policyholder and their family. Now included in the core plan		✓	✓	✓	✓
Consultation For the policyholder. Rebalanced the steps between Level 2 and 3 to release value towards increased optical and dental benefit allowances	100 1yr	Up to £200	Up to £300 (Up to £400)	Up to £500 (Up to £600)	Up to £700
Consultation Shared between dependent children. NEW	100 1yr	Up to £100	Up to £150	Up to £250	Up to £350
Scanning Service - MRI, CT & PET scans For the policyholder. Add on module available on a corporate paid basis. Removed from Level 1 to release value towards increased optical and dental benefit allowances.		Removed	✓	✓	✓
Best Doctors® For the policyholder and their family. Removed from Level 1 to release value towards increased optical and dental benefit allowances.		Removed	✓	✓	✓
24 Hour Advice and Information Line For the policyholder and their family. Counselling, legal, health and wellbeing advice. Including up to 6 sessions of face to face counselling/Cognitive Behavioural Therapy (CBT) For the policyholder.		✓	✓	✓	✓
Personal Health Risk Assessment For the policyholder. REMOVED because of low usage		Removed	Removed	Removed	Removed

Employer Services

Company Health Report REMOVED because of low usage

Removed

Removed

Removed

Removed

BusinessCare REMOVED because of low usage

Removed

Removed

Removed

Removed

Key

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1yr
1 year benefit period100
100% money back

From your company's renewal date the Foresight Health Plan premiums will be as follows:

Corporate paid premiums:

Corporate paid premiums		
	Per week	Per month
Level 1	£1.32	£5.70
Level 2	£2.53	£10.95
Level 3	£4.77	£20.65
Level 4	£7.23	£31.35

Add Scanning - all staff

	Per week	Per month
Level 1 only	£0.13	£0.60

Upgrade premiums:**Employee upgrade premiums**

	Per week	Per month
Level 1 to 2	£2.88	£12.50
Level 1 to 3	£6.81	£29.50
Level 1 to 4	£10.98	£47.60
Level 2 to 3	£5.60	£24.25
Level 2 to 4	£9.77	£42.35
Level 3 to 4	£5.78	£25.05

Partner premiums:**Partner cover premiums**

	Per week	Per month
Level 1	£2.18	£9.45
Level 2	£4.30	£18.65
Level 3	£8.12	£35.20
Level 4	£12.30	£53.30