

# Your Equipsme Health Insurance Plan



Please see your welcome email from Equipsme and follow the instructions about setting up your account, upgrading and covering your family. For full details of what is and is not covered please read your Equipsme Plan documentation (Membership Certificate, Members Handbook and How To Use your Plan).

## Your Equipsme plan year benefits - Level 2

### Practical day to day health support

<b>24/7 GP service</b>	<ul style="list-style-type: none"> <li>Unlimited GP appointments - book via the Equipsme App</li> <li>24/7, 365 days a year - by phone or online</li> <li>Private prescription delivery service, private fit notes and open referral letters</li> </ul>
<b>Nurse helpline</b>	<ul style="list-style-type: none"> <li>24/7 support line</li> <li>Talk to trained nurses, midwives and pharmacists</li> </ul>
<b>Cancer and heart support</b>	<ul style="list-style-type: none"> <li>Dedicated cancer &amp; heart specialist nurse for guidance and support – for members and their families</li> </ul>
<b>Male and female health</b>	<ul style="list-style-type: none"> <li>Request to speak to a male or female GP</li> <li>Health guides including menopause, breast, prostate and testicular cancer</li> </ul>
<b>Health and wellbeing perks</b>	<ul style="list-style-type: none"> <li>40% off Nuffield and Huggle gym membership</li> <li>30% off Vision Express glasses/free eye test (with £50 spend)</li> <li>25% off Nuffield in person health check</li> </ul>
<b>Elder care support</b>	<ul style="list-style-type: none"> <li>Discounts off personal alarms and support services</li> <li>Free practical information</li> </ul>
<b>Personalised health checks from Thriva</b>	<ul style="list-style-type: none"> <li>Online health profile to track health</li> <li>One free home blood test from a choice of tests</li> <li>20% off any additional Thriva health check</li> </ul>

### Health insurance benefits provided by AXA Health

<b>Physiotherapy (MSK), muscles, joints, and bones support</b>	<ul style="list-style-type: none"> <li>No need for GP referral</li> <li>Phone assessment with self-help support for pre-existing conditions</li> <li>In-person physio sessions (plus Osteo and Chiro)</li> </ul>	<ul style="list-style-type: none"> <li>Up to 8 sessions per plan year</li> <li>No excess</li> </ul>
<b>Cancer diagnosis pathways</b>	<ul style="list-style-type: none"> <li>No need for GP referral</li> <li>AXA health and Check4Cancer support members with a quicker health journey when concerned about cancer</li> <li>Pathways include; Breast, Skin and Prostate</li> </ul>	£150 total excess payable once per person per plan year across Consultations, Diagnosis and Hospital Treatment
<b>Diagnosis - Private specialist consultations and tests and scans</b>	<ul style="list-style-type: none"> <li>No yearly limit on specialist consultations and specialist referred diagnostic tests, MRI scans, Xrays and CT scans including up to cancer diagnosis</li> <li>Second opinion service with a second consultant</li> <li>Private specialist pathways available for Digestive, Dermatology, Urology, Neurology and Cardiology</li> </ul>	
<b>Treatment - Private patient in hospital</b>	<ul style="list-style-type: none"> <li>No yearly limit on hospital treatment includes specialists, surgeons, room, dressings and drugs</li> <li>No cancer treatment but covered up until cancer diagnosed</li> </ul>	

Members must receive treatment in the UK and use an approved medical network. They must contact AXA Health first to confirm whether the claim is covered, and then to arrange physiotherapy, diagnosis or treatment because if the person or clinic seen is not recognised by AXA Health the bills will not be covered. Equipsme only covers new conditions. Any conditions that have been identified or treated in the last three years are excluded from cover.

Visit our website at [www.equipsme.com](http://www.equipsme.com) or call us on 020 3965 6410

### Upgrade your benefits

Each plan year you can choose to pay to **upgrade your benefits to a higher level of cover** during the **21 days prior to renewal**.

We will email you to advise when the 21 day upgrade period will start.

### Add your partner and children

During the plan year you can choose to pay to add your partner and children.

<b>Add Partner</b>	<b>Full cost of chosen level</b>
<b>Add Child 1</b>	<b>Half the adult cost</b>
<b>Add Child 2-6</b>	<b>FREE</b>

(Child: must be under 25 years old)



## Equipsme health insurance plan

### Plan overview for Diagnosis & Treatment - Plan Level 2

#### Key features of the Plan

- The price is the same for all employees aged 16-69 years based on their plan start date (cover continues beyond age 70 once on cover) and all applicable taxes are included.
- Cover available for residents of England, Wales, Scotland and Northern Ireland only - Channel Islands, Isle of Man and Jersey are excluded.
- Members must receive treatment in the UK and use an approved medical network. They must contact AXA Health first to arrange physiotherapy, consultations, diagnosis and treatment because if the person or clinic seen is not recognised by AXA Health the bills will not be covered. Bills will be settled by AXA Health as long as medically necessary, not a pre-existing condition and authorised by AXA Health.

#### What's NOT included in the Equipsme health insurance plan?

The Equipsme health insurance plan is about protecting you if the unexpected happens, and to help put things right. Brand new medical conditions are covered as long as they continue to respond to treatment but the plan won't cover the Physiotherapy, Diagnosis or Treatment cost of any health problem that anyone included under the plan already had symptoms of in the last three years – what we call “pre-existing conditions”. A pre-existing condition is any disease, illness or injury that members:

- have received medication, advice or treatment for in the three years before the start of cover, or
- have experienced symptoms of in the three years before the start of cover; whether or not the condition was diagnosed.

Members may need to provide more information to make sure the condition isn't pre-existing. A medical information form may need to be completed and if a member's NHS GP needs to send details about the medical condition, the member may need to give consent for access to their medical records.

Other important exclusions to be aware of include:

- **Treatment of Cancer** – the plan does not cover the treatment of cancer. However, members have cover up to the point at which cancer has been diagnosed so we can help find out what's wrong fast.
- **Pregnancy and childbirth** – but the plan will pay to treat certain medical conditions that arise during pregnancy (depending on cover Level including Treatment). We do not cover investigation or treatment of infertility and assisted reproduction or treatment designed to increase fertility.
- Ongoing, recurrent and long-term conditions – we call these “**chronic conditions**”.
- **Treatment received outside the UK.**
- **Mental health conditions** – the plan does not cover the treatment of these conditions.
- The plan does not cover any treatment, investigations, assessment or grading to do with learning and development disorders or **neurodivergent diagnosis**.
- **Gender re-assignment** or gender conformation or any connected treatments are not covered under this plan.

We've listed the most significant things here. Full contractual information regarding the insurance cover and non-insurance services is provided in more detail in the following documents:

- The Membership Handbook and the Membership Certificate.

#### Customer care and complaints

- If at any time you wish to complain about the insurance cover you should contact the insurer either in writing or by phone at: AXA Health, International House, Forest Road, Tunbridge Wells, Kent TN2 5FE. Tel: 0800 917 9472.
- If your complaint about the insurance cover is not settled to your satisfaction, you may be entitled to refer it to the Financial Ombudsman Service. You can find more information on their website [financial-ombudsman.org.uk](https://financial-ombudsman.org.uk) or by calling 0800 0234567.
- If at any time you have a complaint relating to the non-insurance benefits under your plan you may contact us either in writing or by phone at: Equipsme, Third Floor, 1 New Fetter Lane, London EC4A 1AN. Tel: 020 3965 6410.

#### About Equipsme plans

The Equipsme health insurance plan contains two types of benefits. The first is non-insurance services which include, GP consultations and health checks. The second is insurance cover for physiotherapy, diagnosis and treatment of health conditions and treatment by a dentist or an optician.

Your non-insurance services are provided by Equipsme Insurance Services Ltd which is registered in England and Wales. Our registered office is: Third Floor, 1 New Fetter Lane, London, EC4A 1AN.

AXA PPP healthcare limited are the insurers for the insurance cover part of this plan. AXA Health is a trading name of AXA PPP healthcare Limited, registered in England and Wales No. 3148119. Registered office: 20 Gracechurch Street, London, EC3V 0BG. AXA PPP healthcare Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. Equipsme is an insurance intermediary who act as an agent of AXA PPP healthcare when administering your insurance cover and Equipsme Insurance Services Ltd is regulated by the Financial Conduct Authority.