

Elements Health Cash Plan

Elements is designed to meet the healthcare needs of the SME market. With plans starting from £1.85 per employee per week on an employer paid basis.

Elements offers a wide range of competitive benefits for SMEs. It is suited for organisations with 3+ employees who are looking for an affordable Health Cash Plan that is easy to implement and cost-effective.

Healthy and Happy

Keeping employees healthy and happy in the workplace is essential in helping businesses thrive. We've designed a group of core benefits that can help keep employees healthy. The plan provides employees with 100% of their money back on everyday healthcare benefits such as dental and optical up to a maximum of £225*, and physiotherapy up to a maximum of £525*. Employees can also claim their money back on alternative therapies and sports massage plus chiropody and health screening.

Feel Better

Employees receive their money back on key hospital benefits to help them feel better. These include specialist consultation, X-ray, and MRI scans.

Peace of Mind

The plan will provide money back for adults and dependent children to cover dental accident treatment.

My Wellness

Employees have instant access to an online resource hub where they can find tools to help manage their health and wellbeing.

At a Glance

- ✔ Available for 3+ employees up to the maximum of £3,000 company paid annual premium income
- ✔ Employees receive 100% of their money back on healthcare benefits
- ✔ Employer paid
- ✔ Marketing support provided at no extra cost
- ✔ Easy to implement
- ✔ Dependent children up to 18 years old in full time education covered at no additional cost

My Wellness services include:

- **24/7 Counselling and Support Helpline** offering advice and guidance on matters such as family and finance.
- **GP Anytime including Private Prescriptions** enables employees to consult with a GP via phone or webcam and have their own private prescriptions delivered to their door.
- **PERKS**, a reward website which offers exclusive discounts and money back on shopping, travel, entertainment and much more.
- **Online Health Assessments** and personal coaching tools including videos and factsheets.

Marketing Support

The Elements Health Cash Plan is quick and easy to implement and is supported by outstanding customer service. We will help promote the plan to encourage employee take-up and usage. We provide a range of marketing collateral including posters, intranet text, email campaigns and leaflets all at no extra cost.

Additional Services for Employers

Employers can benefit from Active Care plus an Occupational Health Helpline - a stress prevention programme that starts from day one of an employee's absence and influences an earlier return to work. Employers also have access to Commercial Guidance and Support, a 24/7 helpline offering advice on Employment Law, Health and Safety and much more from dedicated experts.



Health Cash Plans can help reduce sickness, improve health & wellbeing and support duty of care.

Price Per Week ▼

Level of cover and costs		Level 1	Level 2	Level 3	Level 4
Employer Weekly Payments (Includes shared benefits for all dependent children)	Level of money back	£1.85	£4.20	£6.85	£10.80
Employer Weekly Payments including Partner (Includes shared benefits for all dependent children)		£3.70	£8.40	£13.70	£21.60

Employee Benefits ▼

Healthy & Happy

Benefit	Per adult	Level 1	Level 2	Level 3	Level 4	
Dental	Per adult	100%	£75	£125	£175	£225
	children - shared maximum	100%	£35	£60	£85	£110
Optical	Per adult	100%	£75	£125	£175	£225
	children - shared maximum	100%	£35	£60	£85	£110
Chiropody	Per adult	100%	£75	£125	£175	£225
	children - shared maximum	100%	£35	£60	£85	£110
Health & Wellbeing	Per adult	100%	£90	£140	£180	£220
	children - shared maximum	100%	£45	£70	£90	£110
Health Screening	Per adult	100%	£130	£150	£170	£220
	children - shared maximum	100%	£65	£85	£95	£110
Combined Physiotherapy	Per adult	100%	£200	£300	£400	£525
	children - shared maximum	100%	£100	£150	£200	£260

Feel Better

Specialist Consultation, ECG, X-ray, Pathology Fees and MRI Scans	Per adult	100%	£230	£280	£340	£460
	Per child	100%	£230	£280	£340	£460

Peace of Mind

Dental Accident	Per adult	100%	£200	£440	£660	£880
	children - shared maximum	100%	£100	£220	£330	£440
Personal Accident Protection	Per adult	A single payment	£5000	£5000	£5000	£5000
	Per child	A single payment	£2500	£2500	£2500	£2500

My Wellness



mywellness provides the employee with online tools and information to help proactively manage their health and wellbeing. Included within your membership plan is access to the following services: GP Anytime including Private Prescriptions, 24/7 Counselling and Support Helpline and Online Health Assessments. You can also access PERKS, our rewards website which offers exclusive discounts and money back on shopping, travel and entertainment and much more. Simply log on at www.healthshield.co.uk/members to find out more.* Services and information available on mywellness can change without notice.

The above benefits and allowances are the maximum levels that apply to your plan. The costs, benefits and the benefit level are subject to an annual review and so may change in the future. *Services may vary.

Employers can include the following additional benefits to the core Elements plan.

Modular Benefits ▼

	Benefit Details	Employer Weekly Payments (all levels)	
Employee assistance programme	Up to 8 face-to-face sessions for all employees.	Add £0.15 per week per employee	
Private medical insurance excess	Cover for private medical insurance excess payments. Employee claims their money back to cover excess via specialist consultation benefit.	Amount of cover	Additional cost
		£100	£0.25
		£150	£0.37
		£200	£0.50
		£250	£0.62
		£300	£0.75
		£350	£0.87
		£400	£1.00
		£450	£1.12
Additional payments are per employee per week up to a maximum of £450 of cover. To include an employee's partner who also has Private Medical Insurance excess, the cost per week as listed above must be doubled.			

Find out more at:

www.healthshield.co.uk

Find us on



*Maximum benefit allowance applicable to level 4 of cover

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