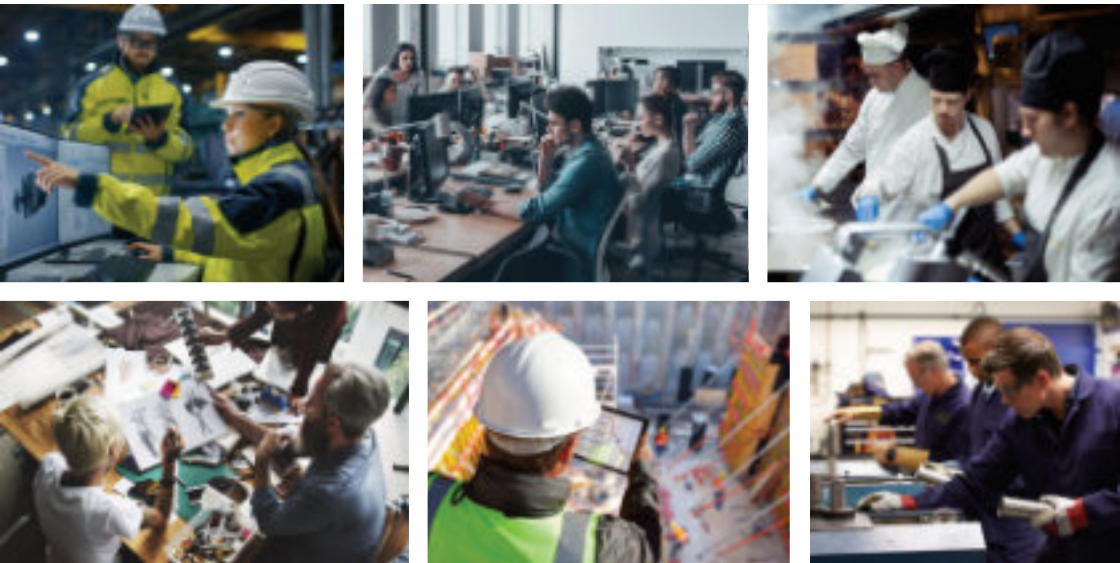


Health and Wellbeing Support



The smart way to a healthy business

 **equipsme**®



16
69

£



Health and Wellbeing Support

WHY HEALTH AND WELLBEING?

Health and Wellbeing is rising on the agenda of forward thinking employers. 45% of organisations have a defined wellbeing strategy in place and 70% of those without a plan are planning to introduce something within the next few years. (www.reba.global)

Health and Wellbeing support helps to attract and retain the best people, with employee benefits becoming more expected by staff.

Our health and wellbeing plans help equip employers with a practical, flexible and cost-effective way to meet the needs and expectations of their employees.

Faster access to health support makes business sense too. Easing the frustration and anxiety that your employees might experience when waiting for health diagnosis and treatment boosts morale and reduces negative distractions.



16
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KEY FEATURES

- Available to businesses with 2–249 employees aged between 16–69. Please contact Equipsme if you have an opportunity for more than 249 employees.
- The cost is the same regardless of age or location – £7, £17, £29 or £37 per employee per month.
- The Business Owner selects a level or combination of cover and then adds optional extras (Stress Support or Dental & Optical) for all employees and pays via the business bank account on monthly direct debit.
- Employees can then upgrade to a higher level of cover if they wish and pay the difference themselves via monthly direct debit. For instance, upgrade from Level 2 at £29 to Level 1 at £37 and pay £8 monthly.
- The Employee can also add Spouse/Partner (at the same price £7, £17, £29 or £37) and pay via their own monthly direct debit. Children can also be added, the cost for children is half the price shown (£3.50, £8.50, £14.50 or £18.50) per month. This covers up to 6 children (single monthly cost, not per child) and covers from birth to 25 years.
- Any optional extras (Stress Support or Dental & Optical) purchased by the employer is automatically extended to partners and children if added, at no extra cost to the employee.
- 12-month plan paid for via monthly direct debit. Separate payments for the Business and Employees.
- There is a simple exclusion of any pre-existing medical conditions or symptoms in the three years prior to the start date of the plan. Anything pre-existing from this time window is permanently excluded. Brand new conditions can be submitted from Day 1, subject to the terms and conditions of the Plan.
- Download our App or log on to our portal to use our product.

ACROSS ALL LEVELS: GP ACCESS 24/7

GP ACCESS 24/7

Sickness absence days are at their lowest levels since records began 23 years ago. This doesn't mean that we are healthier than ever: our experience and the statistics suggests that people are coming into work when they are ill.



The average wait for a GP appointment is around 13 days. A survey of 830 GPs revealed that the average waiting time is up from ten days in 2015. It also reveals that more than 40% of patients are having to wait longer than 14 days for a routine appointment. (source: pulsetoday.co.uk)

Long patient waits and unsafe, rushed appointments are unlikely to end any time soon as vacancies have risen from 9.1 per cent to 15.3 per cent since the government pledged 5,000 more doctors. (Independent 6th July 2018)

No company can reach its potential with a sickly workforce. We think more could be done, and cost effectively, by employers to support their people to stay in good health and support a speedy recovery when they do become unwell.

WHAT'S INCLUDED

- Employees and their family members (if added) can access the Equipsme GP service.
- Unlimited telephone consultations across all levels.
- 24/7 booking service for consultations at a time to suit you.
- Speak to an NHS qualified, UK based doctor for as long as necessary with no appointment time limit.
- E-consultations – available via an online webcam where you can speak to a doctor face to face for as long as necessary.
- Where necessary, the doctor can provide an open referral letter that can be used to refer directly to the claims line to help assess the need for physiotherapy, diagnosis and/or treatment (depending on your level of benefits)
- Private prescription delivery service available with delivery to home or work address. There will be a separate charge – you will be quoted an exact cost before any order commitment is made but average costs are £10 per delivery.
- Choose to use your own NHS GP or Equipsme remote GP service for complete flexibility.
- Access Equipsme remote GP service abroad by dialling a UK phone number
- Private Fit Notes available.

PHYSIO

Over 500,000 workers suffer with a work-related musculoskeletal disorder and an estimated 8.9 million working days were lost in 2015/16. That's an average of 16 days lost for each case.

Given the high incidence of employees suffering with pain in joints, ligaments, muscles, nerves and tendons it's no surprise that most businesses want to support their team with a service that can help them relieve pain and discomfort.



The number of work-related musculoskeletal disorders account for 35% of all working days lost due to work related ill health (Work Related Musculoskeletal Disorders (WRMSD) HSE 2017 report)

Waiting times to access NHS physiotherapy for a musculoskeletal problem following GP referral vary enormously across the UK. Typically, this can be anything from a week to not unusually over 12 weeks. (ConnectHealth UK)

Waiting lists for NHS physiotherapy can be long and some people choose to have private treatment instead. If you see a physiotherapist privately, you'll have to pay for treatment. (NHS Choices website.)

WHAT'S INCLUDED

- Escalating physiotherapy sessions depending on level chosen.
- 3 sessions with GP Plus to no yearly limit so long as it's medically necessary at Level 1.
- Contact AXA PPP healthcare directly and they will provide suitable advice, guidance and if necessary book employees in to see a physiotherapist within their approved network.
- No excess to pay for any physiotherapy so no personal outlay and claiming back (like Cash plans).
- No need to see a GP first.

HEALTH CHECKS

We've teamed up with Thriver who send out home test kits instead of taking time off work to visit a health centre. People can track some of the top health worries with a personalised Vitamin D, Cholesterol and Diabetes report every 12 months (Level 1). At all levels of cover we also include an online health check to encourage people to look after their personal health.



Research suggests that around half of adults in the UK do not have adequate levels of vitamin D, which is certainly having adverse effects on the UK working population. High proportions of shift workers and office workers have low levels of the sunshine vitamin because of their limited opportunity to spend time outside. (Diagnosis and management of Vitamin D deficiency. www.bmj.com)

One of the most commonly held beliefs about vitamin D is that its only use is to help keep your bones healthy. But this powerful nutrient can actually play a role in a number of different areas of wellbeing. There's also a lot of emerging research to suggest vitamin D may help in specific health conditions; vitamin D and mental health, heart health, bone health and more. (Healthspan.co.uk)

Considering the number of people likely to be living with undiagnosed diabetes, the number of people living with diabetes in the UK is over 4 million. This represents 6% of the UK population or 1 in every 16 people having diabetes (diagnosed and undiagnosed). The cost of diabetes to the NHS is over £1.5m an hour or 10% of the NHS budget for England and Wales. This equates to over £25,000 being spent on diabetes every minute. (Diabetes.co.uk)

WHAT'S INCLUDED

- Once on cover with Equipsme, employees and their partner or spouse (if added) can complete an online health check for a personalised report on their health.
- A home blood test kit can be requested to test Vitamin D, Cholesterol and Diabetes. (depending on level of cover)
- Once analysed a personalised report will be made available securely online within 7 working days. This is not shared with employers and no data is used by Equipsme.
- Employees can review results annually and will be offered a new test on renewal of the Equipsme plan.
- £10 Money-off voucher – can be redeemed against any other tests you wish to buy directly through the health check service and can be used once by you and your spouse/partner, before the renewal date of your plan.

HEALTH SUPPORT LINES



The rise of technology and smart phones usage not only makes access to your bank account easier and keeping up to date with Twitter and Instagram, it also gives people the opportunity to quickly self-diagnose symptoms using Dr Google. Various studies suggest that up to 60% of the adult population has used the internet to self-diagnose, often incorrectly which causes further stress, anxiety and uncertainty.

'Dr Google enters 80 per cent of consultations that I have now': Chief medic laments the rising problem of cyberchondriac patients using the internet to self-diagnose. Many are adamant they have an illness after consulting Google with their symptoms. Experts have previously warned such patients are putting the cash-strapped NHS under increasing strain by overrunning GP surgeries and turning up to A&E. (Royal College of GPs October 2017)

Research from Bupa found that half of online searches for symptoms end up with people diagnosing themselves with cancer. It's highly unlikely these people do have cancer – it's just that the searching online tends to bring up the worst possible outcome. Half of search results for constipation suggest cancer, and one in three results for a search about sore throats suggests the same. (Bupa Research)

A third (34%) of people search their symptoms online specifically because they're worried they have cancer, and 'cancer' is searched once every 1.7 seconds in the UK. We're a nation obsessed. (BUPA January 2018)

Nurse helpline (all levels)

- 24 hours a day, 365 days a year
- Midwife and pharmacist services Monday to Friday 8am to 8pm, Saturday 8am to 4pm, Sundays 8am to 12pm.
- The experts: Nurses, counsellors, midwives, pharmacists.

Dedicated Nurse Support (all levels)

- Although the Equipme Plan does not have cover for the treatment of cancer, you have access to a Dedicated Nurses Service, 24/7, 365 days a year.
- If you are diagnosed with a heart condition or cancer, dedicated nurses will be there for you and your family.
- Personal support after diagnosis of a heart condition or cancer.

Second opinion service (levels 3,2,1)

- If members are not happy with the diagnosis they have received from a specialist, then they can request to see another specialist.
- Just call AXA PPP healthcare to discuss the options available.

DIAGNOSIS



Waiting for a diagnosis can be one of the most difficult things a person experiences and it can have an impact in the workplace. If employees are experiencing unpleasant symptoms such as pain, nausea, difficulty moving around or trouble sleeping then waiting to see a specialist, waiting for a test to be scheduled or for results to come back, just prolongs their discomfort and anxiety.

In 2017/18 there were 21.8 million diagnostic tests performed in England's hospitals. This is 4% higher than in 2016, and 31% higher than in 2011/12. The number of MRI tests has increased by 59% in this five-year period, the number of CT scans by 45%, and the number of non-obstetric ultrasounds by 23%. (House of Commons briefing May 2018)

There were 975,300 patients waiting for a key diagnostic test at the end of July 2018. This is an increase of 63,300 from July 2017. In the last 12 months the total number of patients waiting for a diagnostic test continues to show an increasing trend with an average monthly increase of 0.6%. (NHS England July 2018)

With uncertainty employees are left in limbo because they don't know what they are facing. They could also be distracted mentally and unable to perform certain tasks at work. Diagnosis is a key factor in determining how long you will wait for treatment. The quicker you are diagnosed the sooner the stress and worry of what is wrong is over and treatment can start.

WHAT'S INCLUDED

- Seeing a specialist and having tests to find out what is causing your symptoms. Including fees for the following to establish a diagnosis:
 - Specialist consultations
 - Diagnostic tests when your specialist refers you
 - CT, MRI or PET scans
 - Diagnostic surgery
 - Practitioner fees when your specialist refers you
- Private hospital and day-patient unit fees. This includes fees for day-patient; accommodation, using the operating theatre, nursing care, drugs, dressings and surgical appliances that the specialist uses during surgery
- Only one excess to pay of £150 per person per year on Level 2 which covers both Diagnosis and Treatment.
- Unlimited consultations, no In-patient/Out-patient/Day-patient limits unlike some PMI plans (subject to standard terms and conditions of the Plan, the treatment being medically necessary and the claimant using an AXA PPP healthcare approved specialist or hospital).

TREATMENT

Having access to both diagnosis and treatment can offer your employees great peace of mind. Having to wait to find out what is wrong can be a very anxious time but having to wait for the next available slot on the NHS can be equally as frustrating and cause unnecessary discomfort, uncertainty and frustration.



The waiting list for treatment has grown since 2012, up 5% year-on-year and 53% over five years. (House of Commons briefing May 2018)

The number of patients waiting for an operation on the NHS has reached 4.3 million, the highest total for 10 years. Growing numbers are having to wait more than the maximum of 18 weeks for planned non-urgent surgery such as a cataract removal or hip or knee replacement. (Guardian June 2018)

One in seven NHS hospital operations are being cancelled just before they are due to take place, often because of a lack of beds, staff or operating theatres, research reveals. Of 26,171 procedures due to take place during the last week of March 2018 this year, 3,724 (14%) of them were called off at or close to the time they were due to occur. (British Journal of Anaesthesia September 2018)

Faster treatment means a faster recovery, a healthy return to work, and consistency for your business and its clients.

WHAT'S INCLUDED

- Hospital treatment includes specialists, surgeons, room, and an AXA PPP healthcare approved hospital network that aims to manage treatment to within a reasonable travel distance of the employee's home.
- This includes fees for accommodation, diagnostic tests, using the operating theatre, nursing care, drugs, dressings, physiotherapy, surgical appliances that the specialist uses during surgery.
- Road ambulance transport if it is medically necessary to move you to another medical facility.
- We do not cover the treatment of cancer, but our Diagnosis cover will help find out what's wrong quickly. Early diagnosis is key: "The earlier you spot Cancer, the less likely you need Chemotherapy". (Cancer Research and PHE 2017).
- In the case of cancer diagnosis, our dedicated cancer nurse support will help guide members through the NHS system and provide on-going support.
- The policy does not include cover for mental health treatment or routine pregnancy and childbirth.
- Does not include any cover for treatment overseas.
- £150 excess applicable on Level 2 which covers both Diagnosis and Treatment.

STRESS SUPPORT

Optional Extra. £1.50 pppm



In 2016/7, work related stress resulted in 12.5 million sick days (a 7% rise on the previous year) and smaller businesses stand to lose most from staff absences. The fewer personnel and resources you're operating with, the fewer options you have if your staff burn out.

A major study into workplace wellbeing by the mental health charity Mind has revealed that poor mental health at work is widespread, with half (48 per cent) of all people surveyed saying they have experienced a mental health problem in their current job.

The survey of more than 44,000 employees also revealed that only half of those who had experienced poor mental health had talked to their employer about it, suggesting that as many as one in four UK workers is struggling in silence. (Mind 11.9.2018)

All companies have a duty to protect staff from work-related stress and any employers of more than five people must produce written risk assessments. If you have 2-249 employees, our Stress Support optional extra can help your employees manage their work and non-work-related stress, depression or anxiety.

WHAT'S INCLUDED

- This service provides information, support and counselling via a 24/7 confidential telephone service.
- Employees will be able to talk to a fully trained and qualified team member about worries and concerns they have. The services include, but are not limited to:
 - Work related issues including management, stress, workplace relationships, bullying and harassment
 - Anxiety, stress, depression, low self-esteem, anger management
 - Family, marital and relationship issues
 - Substance and alcohol misuse/dependency
 - Health, critical illness and bereavement
 - Financial management, restructuring and/or debt related issues
 - Health, lifestyle, exercise, diet and general wellbeing
- Up to 5 face-to-face counselling sessions, per issue, per year are available to employee members but not their family members.
- Telephone and Online Counselling.
- Video counselling as an alternative to telephone or face-to-face support.
- Children must be aged over 16 to use any of the services themselves under this benefit.
- Most employee assistance services require a minimum contract value which can prevent smaller businesses implementing this valuable support. Our Stress Support service is a straightforward charge of £1.50 per person per month.

OPTIONAL EXTRA: DENTAL & OPTICAL

DENTAL AND OPTICAL



Optional Extra. £7.50 ppm

In the current economy the success of a company is determined by the quality of its people. Offering additional benefits such as dental and optical can help retain and attract talent to your company.

In the 24-month period ending March 2018, 22.1 million adult patients were seen by an NHS dentist, representing 50.9 per cent of the adult population. This means that 50% of the adult population hasn't see a dentist for over 2 years. (NHS Dental stats 2017/18)

25% of the UK's adults are still risking avoidable sight loss by not having an eye test every two years, which rises to 31% of 18 to 24-year-olds. Of further concern is the fact that 23% of the nation say they are not able to see as well in the distance or close up as they used to and have not sought advice from an optician or medical professional. (RNIB & Specsavers Eye health report 2017)

Dental & Optical isn't just a nice to have perk, it can obviously provide a much-needed subsidy towards dental treatment and it can also help employees in their day to day role; especially if you consider 25% of adults haven't had an eye test for two years.

WHAT'S INCLUDED

- Claim back 100% of your dentist fees up to £200 a year.
- Covers towards the cost of an NHS or private dentist for: check-ups, hygienist, gum disease treatment, x-rays, fillings, crowns, bridges and dentures.
- Claim back 100% of your optician fees up to £100 a year.
- £25 towards the cost of one eyesight test in any one year.
- Covers towards the cost of prescribed glasses and contact lenses.

ADDITIONAL INFORMATION AND MAIN EXCLUSIONS

The Equipsme Plan contains two types of benefits. The first is services which include, GP consultations, health checks and (as an optional extra) stress support via an employee assistance programme. The second is insurance cover for physiotherapy, diagnosis and treatment of health conditions and (as an optional extra) 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 shown on the next page.

Your insurance cover is provided by AXA PPP healthcare Limited, which is a company incorporated in the United Kingdom with registered number 03148119 whose registered office is at 5 Old Broad Street, London, EC2N 1AD. AXA PPP healthcare Limited is regulated by the Financial Conduct Authority. Equipsme Insurance Services Ltd is regulated by the Financial Conduct Authority and act as agent of AXA PPP healthcare when administering the insurance cover.

Does the Equipsme Plan cover existing health problems?

For use of GP services, the Health Check and Stress Support/Dental & Optical extras, yes.

For Physio, Diagnosis and Treatment, like any plan that includes insurance benefits, Equipsme Health Insurance is about protecting members if the unexpected happens, and to help put things right. This means that the plan can't cover everything and while brand new medical conditions are covered as long as they continue to respond to treatment the plan won't cover any health problem that a member already had or had symptoms of in the last three years.

Are there any other important exclusions to be aware of?

- Cancer – the plan does not cover the treatment of cancer. However, on Levels 3, 2 or 1, there is cover up to the point at which cancer has been diagnosed to help find out what's wrong fast.
- Pregnancy and childbirth – but the plan will pay to treat certain medical conditions that arise during pregnancy (if the chosen Level includes Treatment benefit).
- Ongoing, recurrent and long-term conditions – we call these “chronic conditions”.
- Treatment received outside the UK.
- Mental health conditions – but if Stress Support extra cover is included, we can help with telephone and face-to-face counselling.

How do I buy Equipsme?

To buy Equipsme for your business simply speak to your local insurance broker and they will help you to configure your Equipsme plan according to the needs of the business and your budget. We designed Equipsme to be plain-speaking and easy to understand so the application process is fast and efficient.



Company information

Equipsme Insurance Services Ltd is a limited company registered in England & Wales with registered number 10674676.

Our registered office

Equipsme Insurance Services Ltd, Studio 320, Metal Box Factory, 30 Great Guildford Street, London, SE1 0HS.

Regulatory information

Equipsme Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FCA registered number 786472.