



Advantage Health Cash Plan

ADVANTAGE HEALTH FROM ICENI
INTERNATIONAL - 2023 OVERVIEW

FOR POLICIES INCEPTING 1
JANUARY 2023 TO 31 DECEMBER
2023 INCLUSIVE

Product Overview

Product: Advantage Health – Health Cash Plan

Standard Policy Term: 12 calendar months

Availability:

- Advantage Health can be provided on either an employer-funded basis, an employee-funded basis, or a combined basis with both the employer and the employee paying proportional contributions.
- May be accessed either through a broker or intermediary or directly without broker involvement.
- Advantage Health may be administered through the Advantage Vault online application portal.
- Advantage Health qualifies for a multi-product discount when purchased alongside an additional Advantage product.
- Cover is available for employees and their partners, plus children for whom they are legally or financially responsible.
- Optional Employee Assistance Plan (EAP) and Video GP Service may be embedded within Advantage Health at small additional cost.

All benefits are payable on a per-person per Period of Insurance basis unless otherwise stated.	Level 1 £	Level 2 £	Level 3 £	Level 4 £
Item 1 - Hospital Travel & Parking 50% Reimbursement for public transport to and from Hospital or Hospital car parking costs for an eligible In-Patient stay in excess of 72 hours.	25	50	100	150
Item 2 - Physician & Consultant Services 75% Reimbursement for the services of a Physician and/or Consultant including: diagnostic tests; investigations including ECG, X-rays, pathology, histology, MRI/CT/PET scans; and minor surgery in a doctors' clinic/consulting rooms. Note: A 90 Day Wait Period applies to this benefit in respect of Pre-Existing Medical Conditions only.	175 per adult 75 per child	350 per adult 175 per child	500 per adult 250 per child	750 per adult 375 per child
Item 3 - Routine Dental Benefits 100% Reimbursement for annual check-up, annual hygienist visit, extractions, X-rays, fillings using amalgams or composite materials, new or repairs to porcelain crowns, new or repairs to bridgework. Benefit limits apply. See Item 3 "What is Covered" on page 14 for details.	75 per adult 40 per child	150 per adult 75 per child	200 per adult 100 per child	300 per adult 150 per child
Item 4 - Emergency Dental Treatment 100% Reimbursement for dental treatment for immediate pain relief where required as a direct result of an Accident. Only treatment received during the first 5 days following the date of the Accident is covered. Emergency Dental Treatment is covered on a worldwide basis.	300 per adult 100 per child	600 per adult 200 per child	750 per adult 300 per child	900 per adult 450 per child
Item 5 - Optical Benefit 100% Reimbursement for annual vision/eye test, new prescription spectacle lenses, swimming goggles or contact lenses, spectacle frames required following a requirement for new prescription lenses, and laser eye surgery. Benefit limits apply. See Item 5 "What is Covered" on page 15 for details. Note: A 24 month Wait Period applies to this in respect of laser eye surgery.	100 per adult 50 per child	150 per adult 75 per child	200 per adult 100 per child	300 per adult 150 per child
Item 6 - Physiotherapy & Complementary Treatments 75% Reimbursement for Physiotherapy, Osteopathy, Chiropractic treatment, Reflexology, Homeopathy and Acupuncture provided by a licensed practitioner. Note: Procedures under Item 6 are covered where treatment is provided upon referral from Your treating General Practitioner (GP) or Consultant. Note: A 90 Day Wait Period applies to Complementary benefits in respect of Pre-Existing Medical Conditions only. A 90 Day Wait Period applies to Physiotherapy in respect of Pre-Existing Medical Conditions only.	175 per adult 50 per child	350 per adult 100 per child	500 per adult 150 per child	750 per adult 250 per child

Advantage Health Benefit Structure

Benefits are provided on a group policy basis.

All benefits are payable on a per-person per Period of Insurance basis unless otherwise stated.	Level 1 £	Level 2 £	Level 3 £	Level 4 £
Item 7 - Chiropody & Podiatry Benefit 75% Reimbursement for chiropody and podiatry provided by a licensed practitioner. Note: Procedures under Item 7 are covered where treatment is provided upon referral from Your treating General Practitioner (GP) or Consultant.	75 per adult	150 per adult	300 per adult	500 per adult
Item 8 - Prescription Drugs & Vaccinations 75% Reimbursement for Prescription Drugs and medicines, adult vaccinations and immunisations including flu vaccine. Note: A 90 Day Wait Period applies to this benefit in respect of Pre-Existing Medical Conditions only.	40 per child	75 per child	150 per child	250 per child
Item 9 - Wellness Benefit 75% Reimbursement for wellness screening including Cancer screening and routine health tests for Insured Person's aged 30 years or over. Please see Policy wording for a full list of benefits.	25 per adult	50 per adult	75 per adult	150 per adult
Item 10 - New Child Benefit 75% Reimbursement for wellness screening including Cancer screening and routine health tests for Insured Person's aged 30 years or over. Please see Policy wording for a full list of benefits.	100 per adult	150 per adult	200 per adult	300 per adult
Item 11 - Broken Bone Benefit 50% Reimbursement towards treatment costs incurred upon the breakage of the major arm bones (radius, ulna, humerus) and major leg bones (femur, tibia or fibula).	100	100	100	200
Item 11 - Broken Bone Benefit 50% Reimbursement towards treatment costs incurred upon the breakage of the major arm bones (radius, ulna, humerus) and major leg bones (femur, tibia or fibula).	50 per incident	100 per incident	150 per incident	250 per incident

Advantage Health Benefit Structure (continued)

Benefits are provided on a group policy basis.

All benefits are fully international in coverage, allowing the member complete freedom as to where and when to seek treatment.

No need to change practitioner

The claims process is paperless, driven by a secure online app

Premium payable monthly or annually by Direct Debit or BACS

Iceni will provide a client bespoke member benefits site for both dental and HCP from which paperless claims may be submitted online and members may access their documents, FAQs etc. This will be white-labeled to the employer to the extent that the employer would wish.

Plan Features

Advantage Health

Contact Us

If you have any questions regarding this, or any other Advantage product or service, please reach out to us and we will be pleased to assist.

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Advantage Health & Lifestyle Benefits

Elevate Beyond the Ordinary

www.advantagehealth.uk.com