

People are at the heart of everything we do



# Paycare



Much more than just a great health cash plan

# Hello!

**Here at Briggs we believe that all employees should have access to healthcare without having to worry about the cost.** So we have teamed up with Paycare to offer you a free healthcare benefit plan, to support you with the cost of your everyday healthcare.

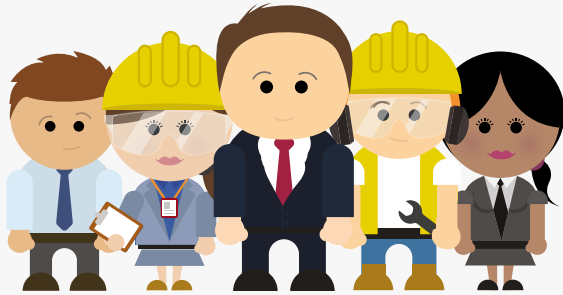
From caring for your physical and mental health, supporting you in accessing the services you need quickly and easily, to looking after your pocket too – we've got you covered.

*Alison*

**Group HR Director**

**BRIGGS**  
EQUIPMENT





## Welcome to Paycare

Paycare has been active in providing help with healthcare costs since 1874, and today works with businesses across the UK to provide their employees with access to everyday health and wellbeing services without the restriction of cost.

This leaflet explains the benefits of a Paycare Health Cash Plan, the treatments and services covered and how to make a claim. Paycare's aim is to refund valid claims within 48 hours, directly into your bank or building society account, so you are never out of pocket for long.

## What is a Paycare Health Cash Plan?

A Health Cash Plan is not like expensive health insurance; it's simply the easiest, and least expensive, way to reclaim money spent on healthcare. By taking out a Paycare plan, you can reclaim 100% of the money you spend on everyday healthcare, up an annual limit.

It could be anything from dental crowns to new glasses and designer frames, health screening, specialist consultation and tests, or professional therapies – like physiotherapy and osteopathy.

A Paycare plan removes the worry of paying for healthcare treatment. Whatever you spend, 100% of the cost will be refunded - up to an annual limit for each benefit. There are five levels of cover and no medical is required to join.

## What is the cost to me?

This benefit is funded by Briggs, at Level 5.

You can add additional cover for your partner by selecting a level of cover and paying the premiums through payroll deductions.

As an employee benefit, the company funded premium is classed as a benefit in kind (BIK) and will be reflected as an adjustment to your tax code.

# Frequently Asked Questions

## What level of cover am I entitled to?

Briggs offer Level 5 of the Paycare Health Cash Plan, as part of your salary package. Please refer to the attached benefit table for details of what this covers.

## Can I extend cover to my family members too?

Yes!

Children under the age of 18, living at your address, are covered at no extra cost as standard, and simply share your allowance for the year.

If you wish to extend cover to your partner/spouse/family member their premiums will be taken via salary deduction – speak to your Payroll team to get this set up.

## How do I make a claim?

Claims can be made by post or online, via MyPaycare.

Simply book and pay for your treatment as normal, keep your receipt and send it in to Paycare within 13 weeks of payment.

Our online claiming service, via MyPaycare, is the quickest and most convenient way to claim – plus it saves you the cost of a stamp!

Register online with your policy number at [www.paycare.org/my-paycare](http://www.paycare.org/my-paycare) to get started.

## How do I get covered?

If you'd like to get set up with a Paycare plan, it's really simple: just fill out an application form and send to your Payroll team.

**Paycare**

Everyday Health Cover since 1874

01902 371000

[www.paycare.org](http://www.paycare.org)

