

Your guide to



**Simplyhealth**

## **How to access Simply Health**

1. Go to <https://www.simplyhealth.co.uk/>
2. Go to My Account
3. Go to Register Now
4. Enter and re-enter your personal email address
5. Create a password and enter (you don't have to make one for Simply health before)

## What is included in the perk

- GP (accessible in the general health section on My Health page). The GPs can also provide private referral letters, private prescriptions (charges apply) and fit notes when clinically appropriate, as well as signpost to appropriate services.
- Video and telephone consultation with GP or nurse

## Pros

- Can get a same-day appointment, 24/7
- Remote appointment

## Cons

- The clinician will not have access to your medical records
- No physical examination – no stethoscope use or palpitation of abdomen etc
- Fragmented care – may not loop in with your local GP
- Referrals within the NHS system may still require a GP appointment

**Recommendation: Think of a virtual GP as a "Medical Express Lane." It is best used for acute, "one-off" issues or as a triage before seeking further treatment rather than chronic issue management or more urgent health matters.**

### **Use online GP for**

- Minor illnesses – flu, chest infection, UTIs etc.
- Simple advice – ‘does this look contagious, do I need stitches for this wound’

### **Use local GP for**

- Managing chronic conditions – diabetes, long-term mental health issue etc.
- Complex diagnostics - unexpected weight loss, persistent lumps
- Mental health continuity

**Pro Tip:** If you use a virtual GP, always ask for a **consultation summary** or a copy of the private prescription. Keep this to show your regular NHS GP so your "official" medical history stays as accurate as possible.

**Also have access to Women’s health GP** - Our GP service can provide you with advice, guidance, diagnosis and treatment on a range of women's health concerns, from contraception, to menstruation, menopause, PCOS, sexual health, chronic conditions, and many more.

## **Access to mental health counselling**

An in-the-moment support counselling call allows you to speak directly to a counsellor or psychotherapist, to work through your current challenges and the counsellor will assess to best determine the support needed to help you through your journey. Several support options may be offered, including self-management tools and resources, a follow-up session, referral to online CBT programmes, signposting to external specialist support or a referral to short-term therapy.

If short-term therapy is clinically appropriate, following a short assessment, the counsellor will be able to refer you and support you in booking in your sessions.

### **Pros**

- Free resource and support
- 24/7 access to counselling clinicians

### **Cons**

- Not a substitute for therapy

## **Digital assessment of muscle and joint pain**

Once you have registered with the service, you will complete an online assessment and your answers will be checked by a physiotherapist, to determine your appropriate treatment. Assessments generally take about 15-20 minutes to complete

Based on your assessment, the tool will signpost you the right care for your needs, which may be self-management or, if appropriate, to see a physiotherapist or GP face-to-face.

### **Pros**

- Free resource
- Signposting to correct place for care

### **Cons**

- Relies on self-reporting
- No physical assessment

## Financial and legal advice

This service can support you with legal and financial day-to-day issues, ensuring that you receive appropriate support. From wills & probate, to housing, debt, benefits, divorce and so much more. You have access to 30-minute consultations with a relevant, trained and experienced expert. Whether you are worried about missed credit card payments or want to know the best way to save for your retirement, expert advisors are here to help.

### Pros

- Free professional advice

### Cons

- Likely need to pay for a service to fix your problem

## Cash back

### Dental (£60)

Claim back towards the cost of keeping your teeth healthy with money back for things like check-ups, treatment provided by a dentist, periodontist or orthodontist and hygienist fees. Get money back towards the cost of a dental brace or gum-shield provided by a dentist or orthodontist, dentures and repairs to dentures and dental x-rays.

### Doesn't include

- Dental practice plan payments.
- Treatment not classed as clinically necessary such as cosmetic procedures.
- Dental consumables such as toothbrushes or mouthwash.
- Dental treatment provided at a hospital as a day-patient or in-patient.

## **Dental accident (£200)**

Claim back towards the cost of returning your oral health back to its pre-accident state following an accident. An accident is an unfortunate event that happens unexpectedly causing significant dental injury and requires medical or dental attention.

### **T&Cs**

- You must receive medical or dental attention within 30 days of the accident date.
- You must provide a written declaration from the dental clinician that provides the treatment, confirming it was required as the direct result of an accident.

### **Can't include**

- An accident caused by the consumption of food or drink.
- An accident as a result of foreign bodies in the mouth (this includes toothbrushes and floss).
- Treatment that you need as a result of participating in sports without wearing the appropriate mouth protection.
- Further treatment needed after the restoration of the accident to the damaged area.
- Treatment needed as a direct result of an accident that occurred before or within the qualifying period (3 months).

## **Diagnostics (£250)**

- Scans - Claim back towards the cost of the fees you pay as a private patient for a diagnostic consultation or clinician referred diagnostic tests and procedures you have to find or to help to find the cause of your symptoms. For example, you can claim back towards the cost of blood tests, visual field tests, x-rays, scans, endoscopy, test on body tissue samples & ECGs.
- X-rays and scans must be referred by a registered clinician.

**Diagnostic tests** - Claim back towards the cost of the fees you pay as a private patient for a diagnostic consultation or clinician referred diagnostic tests and procedures you have to find or to help to find the cause of your symptoms. For example, you can claim back towards the cost of blood tests, visual field tests, x-rays, scans, endoscopy, test on body tissue samples & ECGs.

## **T&Cs**

- Consultations must be with a doctor who is registered on the General Medical Council's register. Tests and procedures must be referred by a registered clinician.
- Doesn't cover
- Follow-up consultations and check-ups after you have been diagnosed (for example, ongoing appointments to manage a chronic condition).
- Consultations with podiatric surgeon or psychological counselling assessments and diagnosis, speech therapy and dyslexia services.
- Private hospital charges, operation fees or anaesthetic fees, self-administered or self-referred blood tests.
- Assisted conception, fertility treatment, termination or pregnancy care
- Self-administered or self-referred tests and procedures

## Eyes (£60)

Claim back towards the costs of looking after your eyes. This includes sight-tests, prescribed lenses and frames for your glasses, sunglasses, safety glasses and swimming goggles. You can claim back towards the cost of contact lenses (including contact lenses paid for by instalment) as well as repairs to glasses.

## T&Cs

- You must receive treatment or buy items from a qualified optical professional such as an optometrist or dispensing optician.
- Optical items purchased online must be covered by this policy.
- Not covered
- Frames on their own.
- Non-prescription glasses or sunglasses. For example, off the shelf reading glasses or frames purchased on their own at a store or online
- Laser eye surgery.
- Lens replacement or cataract surgery or fees you pay for an ophthalmic consultation or test.

## **Chiropody (£25)**

Claim back towards the cost of chiropody and podiatry treatments, including gait analysis and other assessments performed by a registered chiropodist or podiatrist or reflexologist.

### **T&Cs**

- Treatment must be provided by a chiropodist or podiatrist who is registered with the Health and Care Professions Council (HCPC)

### **Not covered**

- Treatment provided by a Foot Health professional.
- Cosmetic pedicures.
- X-rays and scans.
- Surgical footwear and consumables not bought from the registered chiropodist or podiatrist at the time of treatment.
- Sports and remedial massage.
- Reiki

## **GP visit (£75)**

Claim back towards the cost of the fees you pay as a private patient for a consultation with a registered dietitian, GP or vaccinations

- Services must be from a registered professional

## **Health assessment (£50)**

Claim back towards the cost of a comprehensive health assessment that checks indicators like blood pressure, cholesterol levels, diabetes risk and BMI to assess your general health.

## **T&Cs**

- As a minimum the health assessment must include all the following tests; body composition measurement (including height and weight (BMI)), blood pressure measurement, cholesterol or diabetes check.
- All the required tests must be carried out within one appointment.
- Health assessments must be carried out by a qualified professional on behalf of a provider that is registered with the Care Quality Commission (CQC), or equivalent governing body.

## **Doesn't include**

- Individual diagnostic tests or checks.
- Self-administered home health assessments.

## **Prescription (£15)**

Claim back towards the cost of charges for NHS and private prescriptions issued by a registered clinical prescriber and pre-paid prescription certificates.

### **T&Cs**

- A copy of your prescription receipt.
- A photo or copy of your prescription prepayment certificate (PPC) to support your claim.

## **Muscle, bones and joints (£250)**

Claim back towards the cost of:

- Acupuncture/chiropractic/Osteopathic/physiotherapy treatment and consumables prescribed and purchased at the time of treatment.

## **T&Cs**

- Physiotherapy: Treatment must be supplied by a physiotherapist who is registered in the UK with the Health and Care Professions Council (HCPC)
- Acupuncture: Treatment must be supplied by a qualified acupuncturist
- Chiropractic/osteopathy: Treatment must be supplied by a chiropractor who is registered in the UK on the General Chiropractic Council (GOC).

## **Not covered**

- Remedial massage
- Reiki
- Aromatherapy
- X-rays and scans
- Not covered
- The cost of medication that is not prescribed.

## **Hospitalisation (£20 per night)**

- Claim back a cash amount when you or your dependent is admitted to hospital and occupy a bed, as well as cancer treatment as an outpatient.

## **T&Cs**

- A copy of your discharge summary or written confirmation of your admission from the hospital is needed to support your claim.

## **Not covered**

- Outpatient appointments for any treatment other than cancer treatment.
- A&E visits.
- Laser surgery.
- Cosmetic surgery.
- Kidney Dialysis.

## How to claim cashback

### What was the process to claim cash back like?

Submission of receipts to SimplyHealth by taking a photo and uploading to their portal

### Is it easy?

Very easy

### What did you need to submit?

Just the receipt from the purchase

### How long did the process take?

Approved same day

### How long did it take for the money to reach your bank?

Up to 3 working days

### Additional benefits may also be available, including:

- Access to additional wellbeing services such as sleep and parent coaching
- 10% off at PureGym
- Up to 20% off selected female health and wellness products

(See the Simplyhealth website for full details and eligibility criteria.)



# Simplyhealth



Scan to download the Simplyhealth App to:

- Make a claim and track its progress
- Access your policy documents and manage your account
- See your benefit entitlements