



MyRecovery  
Cheque™



# Medical Recovery Insurance Company Guide

Let MyRecoveryCheque™ ease the financial pain of a hospital stay  
[www.myrecoverycheque.co.uk](http://www.myrecoverycheque.co.uk)



# Introducing MyRecoveryCheque™

Many employees today are concerned about a loss of income should they ever be off work through illness. The most significant time off work will often be due to an operation or a medical procedure, and unless the employer provides sick pay then the time spent recovering from an operation or a medical procedure will only be covered by statutory sick pay.

Traditional income protection schemes rarely cover short-term absences and where they do, the cost can be substantial.

**MyRecoveryCheque™** gives peace of mind by providing cover for absences following an operation or a medical procedure ranging from a few days to a few months or more at an affordable premium.

Should your employees require an operation or a medical procedure that requires time off work **MyRecoveryCheque™** helps insure them against a loss of income by providing a cash benefit which is linked to the normal recovery time for their treatment.

The policy is designed for employees who are not covered by an employer's sick pay scheme, as well as for small to medium employers who want a sick pay scheme at an affordable price.

**MyRecoveryCheque™** is also ideal for employers who are unable to shoulder the risk of providing sick pay above statutory sick pay rates, but who can afford the premiums of this policy.

Our plans provide the flexibility to allow cash benefits to be paid to the employer when employees are recovering from an operation or a medical procedure and these benefits can be used to help fund SSP obligations, pay for additional sick pay benefits or to hire temporary staff.

Family schemes are also available to enable parents to stay off work to care for a child recovering from surgery, and some early complications of pregnancy are covered as well.

## How MyRecoveryCheque™ works

All of the operations and medical procedures covered by **MyRecoveryCheque™** are classified according to the normal expected recovery time for the operation or medical procedure that will enable employees to return to light manual work.

Each operation or medical procedure is allocated into one of four classifications. These classifications range from absences of up to just a few days off work, a few weeks, one or two months or a prolonged absence.

Benefits increase according to the normal length of absence and can be paid directly to the company or its employees. There are four levels of cover to choose from.

**MyRecoveryCheque™** also includes cover for Cancer and Heart attacks as defined in our Policy Document where you can also find a full list of the operations and medical procedures that are covered.

## Coverage for Occupational Injuries

In addition to covering operations and medical procedures which are not directly related to employment, occupational injuries such as fractured wrists arising from a fall, hernia repairs, shoulder muscle repairs and lacerations of longer than 5cms are covered according to their normal recovery times to light manual work.

## Select your Level of Cover

| Operation Classifications   | Level 1 | Level 2 | Level 3 | Level 4 |
|---|---------|---------|---------|---------|
| Recovery and return to light manual work in a few days                | £150    | £250    | £350    | £500    |
| Recovery and return to light manual work in around two to three weeks | £500    | £750    | £1,000  | £1,500  |
| Recovery and return to light manual work in around one to two months  | £2,000  | £3,000  | £4,000  | £6,000  |
| Prolonged Recovery  | £5,000  | £10,000 | £15,000 | £20,000 |
| <b>Additional Cancer Treatments and Heart Attacks</b>                 |         |         |         |         |
| Course of Radiotherapy  | £500    | £750    | £1,000  | £1,500  |
| Course of Chemotherapy  | £2,000  | £3,000  | £4,000  | £6,000  |
| Heart Attacks   | £2,000  | £3,000  | £4,000  | £6,000  |

## Examples of Covered Operations and Recovery Times

|  | Accidents and Emergency   | Elective Surgery   |
|--|---|--|
| <b>Recovery and return to light manual work in a few days</b>                | Surgery to the eye muscles and lens, Surgery to the eardrum and ear canal, Gum surgery.   | Carpal tunnel release, Treatment for cataracts, Removal of the Tonsils, Angioplasty, Heart pacemaker insertions, Treatment for kidney stones, Key-hole surgery.  |
| <b>Recovery and return to light manual work in around two to three weeks</b> | Appendix removal, Open surgery to the windpipe, Surgery to the nose, jaw or mouth, Treatments for dislocated joints.  | Hernia repairs, Varicose vein surgery, Prostate gland surgery, Breast lumpectomies, Lip and Ear reconstructive surgery, Radiotherapy.  |
| <b>Recovery and return to light manual work in around one to two months</b>  | Treatments for fractures of larger bones, Tendon or muscle repair procedures such as knee ligament repairs, Reconstructive surgery to the eye, Brain surgery. | Hip and knee replacements, Treatment for slipped discs, Most open surgery to the abdomen, Abdominal hysterectomies, Surgery to the inner ear, All open chest surgery, Reconstructive breast surgery, Chemotherapy. |
| <b>Prolonged recovery</b>  | Complicated limb or joint reconstruction, Treating fractures by traction, Limb amputations.   | Major cancer surgery, Bone and spine fusions, Pancreatic surgery, Liver, heart and lung transplants.   |

All recovery times are based on the expected return to work of a healthy adult who is motivated to return to work. Light manual work would involve lifting and handling only small items mostly weighing less than 1-2kg. It could also include production line work assembling small items, phone or computer repair work, handling small parcels and letters, and general administration including filing, use of computers and telephones, some shop work and driving. Workers who have varied roles would be expected to have some adjustments to avoid heavier manual work, reaching or stretching, and could work mostly sitting rather than prolonged walking and standing.

A full list of all operations can be found in our Policy Document

# Frequently Asked Questions

## What's not covered by MyRecoveryCheque™?

As you would expect with any insurance policy, we can't cover any planned treatments arising from any medical conditions that an employee has had in the 12 months prior to their becoming covered for which they were aware might require a medical procedure.

In addition, the following are not covered by **MyRecoveryCheque™**

- Medical procedures which are solely for the purpose of diagnosing a condition such as biopsies, unless the biopsy requires an invasive surgical procedure such as a laparoscopy, or where a significant incision has to be made
- Pregnancy related procedures are not covered unless they are an emergency and unexpected admission to hospital
- Childbirth
- Dental procedures
- Recurrences of cancer previously diagnosed
- Cosmetic surgery and surgery for weight loss
- Professional sports

Other policy exclusions apply and these are explained in our Policy Document.

## Who can be covered by MyRecoveryCheque™?

You can cover employees who are resident in the UK for a minimum of 180 days a year.

Coverage must be for a specified group of employees.

Employees over 65 can be covered under Group Schemes provided that the number of employees over 65 are not greater than 5% of the total number of employees.

## How are the Benefits Paid?

You can choose whether benefits can be paid to either the company or to the employee.

For employee's dependants the benefits are paid to the spouse or partner unless they are for children in which case they are paid to the employee.

### **How often can you or your employee make a claim?**

- We offer immediate cover for new medical conditions
- Employees can make up to three claims in any consecutive 12 month period. Some restrictions apply should an employee require more than one medical procedure at the same time or in short succession and these are explained in our Policy Document
- Please note that in order to settle claims quickly and efficiently we may need to obtain medical and other evidence direct from your employee. If they do not provide us with this information it may not be possible to settle your claim

### **Why are mental ill-health and most musculo-skeletal conditions which do not require an operation not covered?**

Most employees with mental health problems can also continue to work and in most cases work is beneficial to their recovery and to your company even if they only work reduced hours or reduced duties. Employees often only go off sick because of the generous sick pay schemes which encourage them to do so. Only a small number of employees have severe mental health problems that are incompatible with working.

Employees can usually do some work with musculoskeletal problems. If they are severe enough (fractures or needing surgery) they will be covered by the plan.

### **Is Key-hole surgery Covered?**

'Keyhole surgery' is a layman's term, so is not clearly definable. However all procedures commonly referred to as 'keyhole surgery' are covered, including arthroscopy, laparoscopy, nephroscopy, thoracoscopy, and many endoscopic treatments.

**MyRecoveryCheque™** does not cover biopsies through tubes such as endoscopic biopsy if the patient will be out and about the next day. Biopsies as part of a laparoscopy or arthroscopy would be covered.



## About MyRecoveryCheque™

**MyRecoveryCheque™** is insured and underwritten by certain underwriters at Lloyd's. You can check this by telephoning Lloyd's Market Services on 020 7327 5693.

**MyRecoveryCheque™** policies are administered by Compass Underwriting Ltd who are authorised and regulated by the Financial Conduct Authority. FCA Registration Number. 304908. You can check this at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by telephoning them on 0845 606 1234.

**MyRecoveryCheque™** was developed by MediCheque Cash Plans Limited. MediCheque Cash Plans Limited are an Appointed Representative of Compass Underwriting Ltd who are authorised and regulated by the Financial Conduct Authority. FCA Registration Number 304908. You can check this at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by telephoning them on 0845 606 1234.

Telephone calls may be recorded as part of our quality control process.

Operation classifications are based on research and consensus guidelines in conjunction with Working Fit Ltd, a UK based consultant-led independent provider of advice on occupational health.

© **MediCheque Cash Plans Limited**  
[www.myrecoverycheque.co.uk](http://www.myrecoverycheque.co.uk)

**MediCheque Cash Plans Limited**  
50 Mark Lane  
London EC3R 7QR

[www.myrecoverycheque.co.uk](http://www.myrecoverycheque.co.uk)

**Tel:** 0808 169 2675

**Email:** [sales@myrecoverycheque.co.uk](mailto:sales@myrecoverycheque.co.uk)

MRC/Company/05-16