



Rated by Experts

Leading the market in  
clarity and transparency



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## Overview

Our product ratings use a set or 'red line' criteria to calculate an underlying score for each product, which translates to a star rating. Products can achieve between one and five stars.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

## Health Cash Plans

### Red Line 1 – Therapies

The cover for therapies, including physiotherapy, chiropractic and osteopathy must be at least 75% and over £400 which is the sector upper quartile.

### Red Line 2 – Acupuncture

The cover for acupuncture must be at least 75% and over £400 which is the sector upper quartile.

### Red Line 3 – Homeopathy

The cover for homeopathy must be at least 75% and over £400 which is the sector upper quartile.

### Red Line 4 – Chiropody

The cover for chiropody must be at least 75% and over £200 which is the sector upper quartile.

### Red Line 5 – Dental

The cover for dental treatment must be 100% and over £125 which is the sector median.

### Red Line 6 – Optical

The cover for optical treatment must be 100% and over £132.50 which is the sector median.

### Red Line 7 – GP helpline

There must be a 24/7 GP helpline available as part of the plan.

### Red Line 8 – Cash benefit scenario

The amount of cash received for a 7 night stay as an in-patient in hospital must be at least £175. We have used 7 days as it is roughly the average stay for a person in a UK hospital. £175 is the sector median.

### Red Line 9 – Prescriptions

The cover for prescriptions must be at least 3 items or the equivalent £28.70. This is just above the sector median of £25.

### Red Line 10 – Diagnostic consultations

The cover for diagnostic consultations must be 100% and at least £250 which is the sector median.

### Red Line 11 – New child benefit

The benefit for having or adopting a new child must be at least £200 which is the sector median

### Red Line 12 – Personal accident/permanent disability benefit

The maximum benefit for personal accident or permanent disability must be at least £15,000, which is the sector median

## Contact Fairer Finance

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