

Tailored4Health

Personal **Healthcare** Management



Personal **Financial** Management



Information booklet



Claim cash back towards the cost of your everyday healthcare

A health cash plan allows you to claim cash back towards the cost of your dental treatment, optical care and therapy treatments, plus more. Take advantage of the benefits your employer has made available to you, which are detailed in full in the table below.

Your benefits explained...

Maximum per Insured Person per Policy Year					
Benefits		Bronze	Silver	Gold	Platinum
Dental	100%	£60	£110	£200	£250
Dental trauma	100%	£120	£220	£400	£500
Optical	100%	£60	£110	£200	£250
Diagnostic consultation Including PMI excess as stated	100%	£200	£450 Including £100 PMI excess	£650 Including £200 PMI excess	£750 Including £200 PMI excess
Therapies combined benefit including physiotherapy, osteopathy, chiropractic, acupuncture, homeopathy and reflexology	100%	£150	£250	£500	£700
Chiropody	100%	£30	£50	£75	£100
Hospital in-patient up to a maximum of 30 nights per Policy Year	per night	-	-	£20	£50
Hospital day-case surgery up to a maximum of 10 events per Policy Year	per event	-	-	£20	£50
Maternity/paternity (adult benefit only)	per child	£50	£50	£50	£100
Health screening	100%	-	-	£200	£300
Allergy testing	100%	£100	£150	£250	£250
NHS prescriptions	100%	£20	£30	£40	£45
GP consultation service	-	The GP helpline provides telephone access to a GP 24 hours a day, 7 days a week. You can use the service as many times as you want, whenever it is convenient to you. Also includes access to an online webcam consultation service, available 08:30am - 6:30pm Monday - Friday (excluding bank holidays).			
Private prescription service	-	The private prescription service enables its doctors to issue private prescriptions and send them directly to a registered pharmacy for despatch to a patient.			
Employee Assistance Programme Telephone helpline and face-to-face counselling if necessary (adult benefit only)	-	24 hour, 365 days a year telephone helpline offering a counselling service on stress, family relationships, substance abuse and debt, along with information on a range of issues including legal, financial and medical matters.			
Online health assessment (adult benefit only)	-	Online facility allowing employees unlimited access to input health data, get advice and record their progress.			
Diagnostic scans (policyholder only)	-	Cover for MRI, PET and CT scans.			

Benefits are paid at the relevant percentage reimbursement of the cost incurred up to the appropriate maximum.

Each insured adult has their own maximum benefit. Children permanently residing with the policyholder can be included on a personal or family policy until their 18th birthday and where benefit is provided it is limited to once times the maximum amount shared amongst all insured children.

No advice has been given by BHSF in relation to the sale of this product. The amounts shown are maximum benefits payable every Policy Year unless otherwise stated. All benefits payable are subject to BHSF policy terms, copies available on request. Claim from the start date of your policy except maternity/paternity payment (10 month qualifying period) and for pre-existing health conditions, and related conditions (two years). Insurance Premium Tax included at the applicable rate. Issued by BHSF Limited, 2 Darnley Road, Birmingham B16 8TE. BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. OS951 03/17

To upgrade your employer-funded cover, please complete the accompanying application form, and return it to your HR department.

Make the most of your health cash plan

Your employer will pay for you to be insured under one of the levels detailed below. The level of cover your employer will insure you under is confirmed in your welcome pack, along with a claim form and full guidance on how to claim.

If you wish to 'opt-out' of the employer-funded cover, please complete sections A and E only of the application form.

If you wish to upgrade...

For example:

Your employer chooses to insure you under Bronze personal cover at £5.50 per month. You decide to upgrade to Silver cover to claim a higher level of benefit, and also choose to add your family, with a total premium of £21.92 per month.

The upgrade premium of **£16.42** would be deducted from your salary.

Calculate your upgrade premium:

	-		=	
My chosen level premium (e.g. £21.92 per month)		The premium my employer funds (e.g. £5.50 per month)		The upgrade premium I will pay (e.g. £16.42 per month)

Total premiums payable:

Monthly premiums including Insurance Premium Tax	Bronze	Silver	Gold	Platinum
Personal (Policyholder and dependent children)	£5.50	£11.24	£21.17	£27.31
Family (Policyholder, partner and dependent children)	£10.73	£21.92	£41.29	£53.26

Included in your health cash plan...



24/7 counselling and information helpline

Available to you and your partner, the telephone helpline provides a counselling service on stress, family relationships, substance abuse and debt, along with legal advice and information on financial and health matters.

GP consultation service

The GP consultation service connects you 24/7 to a fully qualified GP, for advice and diagnosis on health matters. Available to you and your family, the service also includes access to an online webcam consultation with a doctor.



Important Information

The Financial Conduct Authority (FCA) is an independent body that regulates the general insurance industry. It requires us to give you certain information so that you can decide if our services are right for you.

This plan meets the demands and needs of those who wish to have assistance towards covering their everyday healthcare costs such as dental check-ups and treatment, eye tests and glasses and therapy fees. If you voluntarily decide to upgrade your employer-funded cover, you will not receive advice or personal recommendation from us.

This insurance is sold by BHSF Employee Benefits Limited and underwritten by BHSF Limited. Both companies are part of BHSF Group Limited, 2 Darnley Road, Birmingham B16 8TE.

BHSF Employee Benefits Limited is authorised and regulated by the Financial Conduct Authority. Registered in England number 3897857.

BHSF Limited of 2 Darnley Road, Birmingham B16 8TE is an insurance company authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our registration number is 202038. Our permitted business includes advising on and effecting non-investment insurance contracts. Details of our registration can be checked at www.fca.org.uk/register or by telephoning 0800 111 6768.

As an insurer, BHSF Limited offers only its own cash plan products in isolation; where appropriate it may offer the most suitable of its products, but only in comparison with other products underwritten by BHSF Limited.

No advice has been given by BHSF Limited in relation to the sale of this product.

If you are not completely satisfied with the policy, simply notify us in writing within 14 days and we will cancel it. Provided a claim has not been paid, we will refund any premium collected.

BHSF Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations. Entitlement will depend on the type of business and the circumstances of the claim. Further information about the compensation scheme is available on the FSCS website www.fscs.org.uk.

If you wish to register a complaint, please do so in writing to BHSF Limited, 2 Darnley Road, Birmingham B16 8TE or by telephoning 0121 454 3601, quoting your policy number. If you are not satisfied with the outcome of the complaint, you may refer it to the Financial Ombudsman Service.



BHSF Limited and BHSF Employee Benefits Limited

Both organisations are registered at Darnley Road, Birmingham B16 8TE.

Tel: 0121 454 3601 **Fax:** 0121 454 7725 **Email:** sales@bhsf.co.uk **Web:** www.bhsf.co.uk
Calls to our office are recorded and may be monitored for training and security purposes.

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