

- Claim cash back on a range of everyday healthcare costs, including **dental, optical** and **therapy treatments**, plus much more.
- 24/7 GP helpline.
- 24/7 counselling and information helpline.
- Discounts and special offers.



# Healthscheme Direct Debit

health cash plan

# Introducing the Healthscheme Direct Debit health cash plan

A health cash plan is an excellent way to manage the cost of your everyday healthcare; pay a small monthly premium and you can claim cash back on dental, optical and therapy treatments, plus much more.

## Everyday healthcare

If you have dental check-ups twice a year, or wear glasses or contact lenses, you can claim cash back towards their cost.

The plan also covers a range of complementary therapy treatments, including osteopathy, physiotherapy and chiropody, plus much more. See [page 5](#) for the full list of benefits available.



## Emergency illness cover

You don't need to be ill to benefit from a health cash plan, but if you do have an unexpected illness, you can claim towards the costs associated with a diagnostic consultation (when referred by your own GP), or receive a cash payment for each night you spend in hospital or per day-case treatment undertaken (Silver cover and above).



# Things you need to know...

- Anyone aged 16 or over, who normally resides in the United Kingdom, can apply. Personal and family cover – children can be covered on a family plan until their 18th birthday
- No medical required
- We authorise payment of 90% of eligible claims within two working days of receipt
- Premiums payable through convenient Direct Debit
- Start claiming 13 weeks from the start date of your policy. For maternity payment, you will need to wait 10 months from the policy start date and if you have an existing medical condition, you will have to wait two years before you are covered for hospital claims for the same or a related condition. Telephone helplines can be accessed from the start date of your policy.



# Meet John, a health cash plan policyholder\*

John is 35 and has purchased Gold personal cover at a cost of £15.80 per month.

Firstly, John visits the dentist for a check-up and receives treatment for a filling, paying £51.30\*\*. John can claim back 100% of this cost, and still have £98.70 left over for the rest of the Benefit Year.

John also needs a new pair of glasses, so he goes for an eyesight test, and decides on a pair of designer frames costing £250†. He can claim £150 of this back, which takes him up to his optical\*\*\* reimbursement limit.

Following an injury to his back, John has six physiotherapy sessions, costing £240†. The Healthscheme health cash plan allows John to claim back 75% of the cost of these sessions, so he gets £180 cash paid directly into his bank account, and can still claim up to £320 for covered therapy treatments over the remainder of the Benefit Year.



**£51.30\*\***

paid for dental treatment



**100%**

of the cost claimed back



**£98.70**

dental benefit remaining for the Benefit Year

\*Scenario for illustrative purposes only.  
\*\*Based on NHS band 2 costs August 2015.  
\*\*\*Payable every two Benefit Years.  
†Indicative costs.

## Cover starts from just £5.00 per month

Take a look at the full benefits and levels of cover available in the table opposite.

Monthly Premium (including Insurance Premium Tax)	Bronze		Silver		Gold		Platinum		Diamond	
Age bands	Personal	Family								
16 - 24	£5.00	£10.10	£10.12	£18.00	£15.37	£28.25	£21.40	£40.30	£27.83	£52.00
25 - 34	£5.46	£10.40	£10.70	£19.55	£15.50	£30.55	£21.73	£43.25	£28.70	£54.54
35 - 44	£5.70	£10.90	£13.05	£23.40	£15.80	£31.20	£22.90	£43.45	£28.88	£55.43
45 - 54	£6.80	£12.70	£13.75	£26.20	£18.75	£35.95	£24.07	£46.00	£29.95	£57.35
55 - 64	£7.40	£13.75	£15.25	£28.97	£21.75	£43.05	£26.55	£53.45	£30.78	£60.45
65 - 74	£7.60	£14.30	£15.50	£29.50	£22.45	£44.20	£27.20	£54.30	£31.10	£62.15
75+	£7.88	£14.70	£15.75	£29.80	£22.85	£44.50	£27.83	£55.45	£31.90	£62.45

Benefits	Maximum per Insured Person per Benefit Year/s.*					
	Bronze	Silver	Gold	Platinum	Diamond	
Dental	100	£50	£100	£150	£200	£250
Dental trauma	100	£200	£400	£600	£800	£1,000
Optical	2 100	£50	£100	£150	£200	£250
Diagnostic consultation	75	£100	£175	£250	£400	£650
Physiotherapy, osteopathy, chiropractic and acupuncture treatment (Combined maximum benefit)	75	£150	£350	£500	£800	£1,200
Chiropody, homeopathy and reflexology (Combined maximum benefit)	75	£50	£75	£125	£175	£225
Hospital in-patient Payable per night, up to 30 nights per Benefit Year	-	£10	£20	£30	£40	£40
Hospital day-case surgery Payable per event, up to 10 events per Benefit Year	-	£10	£20	£30	£40	£40
Recuperation Lump sum payable automatically after a valid hospital in-patient claim of at least 10 consecutive nights	-	£75	£150	£225	£300	£300
Maternity/paternity Per child (Adult benefit only)	-	£75	£150	£225	£300	£300
Hearing aids	2 75	£100	£150	£300	£500	£750
Health screening	2 75	£50	£75	£125	£175	£250
Access to care (Adult benefit only)	-	✓	✓	✓	✓	✓
Personal accident (Adult benefit only)	£25,000	£50,000	£100,000	£150,000	£200,000	£200,000
Telephone helpline	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.					
GP consultation service	Providing access to a GP helpline 24 hours a day, 7 days a week. Also includes access to an online webcam consultation available Monday - Friday, 8.30am to 6.30pm (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.					
Gym membership	Corporate membership rates at over 2,500 participating UK and Ireland gyms and fitness clubs.					

100 = Claim 100% of the cost back up to the stated maximum

75 = Claim 75% of the cost back up to the stated maximum

2 = Claim this amount every two Benefit Years

Personal policies cover the policyholder only. Family policies cover the policyholder, partner and dependent children.

Each insured adult has their own maximum benefit. Children can be included on a 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. \*Unless shown otherwise the maximum amount is payable per Benefit Year. All benefits payable are subject to BHSF policy terms; copies available on request. 13 week qualifying period with the exception of maternity payment (10 month qualifying period) and for pre-existing medical 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.



# Save money every day on hundreds of well-known brands

The Healthscheme Direct Debit health cash plan gives you access to an online discounts site, with hundreds of special offers on well-known brands.

With discounts on everything from the weekly shop to days out, and from high-street fashion to holidays, there really is something to suit everyone.

You could save money on:

- Retail vouchers and gift cards
- Health, wellbeing and pampering
- Entertainment, leisure and days out
- Finance, motoring and insurance
- Travel
- Groceries, food and drink
- Flowers and gifts
- Children, family and toys
- Home, garden and DIY
- Green and ethical products

Are you keen to save money on the weekly shop? Do you like to keep up-to-date with the latest fashions?

Access to Network Benefits is included in your health cash plan and it's FREE for you to join; with new offers added regularly, there really is something to suit everyone.



# Extra value **health and wellbeing** services...

included in your **health cash plan**

## GP helpline

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.



## 24/7 counselling and information helpline

Available to you and your family, 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.



## Discounted gym membership

Giving you access to corporate membership rates at over 2,500 participating gyms and fitness clubs.



# What our **policyholders** say

## All claims handled smoothly and quickly

"I have claimed dental, optical, physio and chiropody. All claims handled smoothly and quickly by post. I have never needed to telephone."

## I would find it difficult if I could not claim on my policy

"I would find it difficult to pay out the full amount for dental/optical services if I could not claim on my policy. I feel reassured that I have access to claim towards the bills."

## Claims dealt with quickly

"The hospital day-case surgical benefit has come in very useful. It takes a weight off your mind knowing you get a little benefit at what can be a difficult time. Claims dealt with quickly."

## Always efficient and helpful

"Enquiries are always dealt with quickly. Claims are paid very quickly. Always efficient and helpful."



# 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 cash 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 complementary therapy fees. In deciding to purchase this product you will not receive advice or personal recommendation from BHSF.

This cash plan 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.

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](http://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.

You have 14 days from the date you receive your policy to review it. If you are not completely satisfied with the policy, simply notify BHSF 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, BHSF Employee Benefits Limited and Lloyd's Syndicate 779 are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they are unable to meet their 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](http://www.fscs.org.uk).

If you wish to register a complaint, please do so in writing to BHSF, 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.

This guarantee should be **retained by the payer.**

DD12

## The Direct Debit Guarantee



- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.
- If there are any changes to the amount, date or frequency of your Direct Debit, BHSF Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request BHSF Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by BHSF Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.
  - If you receive a refund you are not entitled to, you must pay it back when BHSF Limited asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

# Apply today

## 1. Choose your cover

Decide which level of health cash plan cover is best for you and complete section A of the application form. If you choose a family policy, please **remember to include your family's details, or they will not be covered.**

## 2. Declarations and Direct Debit authority

In all cases, please ensure you have read and understood the declarations. **You should tick the boxes to indicate that you agree with the terms.** By signing the Direct Debit authority in section B, you agree for premiums to be deducted and forwarded to BHSF.

## 3. Send your form back to us

Return your completed application form to:

**FREEPOST RTJT-AHJY-BTRK, BHSF LIMITED,  
2 DARNLEY ROAD, BIRMINGHAM B16 8TE.**

## 4. Sit back and relax

Once your application has been processed, we will send you a welcome pack with full details of how to claim and access the services provided.

# The Healthscheme Direct Debit health cash plan application form

Applicants are requested to complete all applicable sections and return the entire form to FREEPOST RTJT-AHJY-BTRK, BHSF LIMITED, 2 DARNLEY ROAD, BIRMINGHAM B16 8TE. All insured persons must be normally resident in the United Kingdom and reside at the same address. Any dependent children to be covered must be under 18 years of age.

OS579 10/15

GROUP NUMBER
REP NUMBER
PRODUCT CODE
<b>BZ</b>

**A**

## 1. Tell us about yourself:

Title  Surname

Forename(s)

Address

Town

County  Postcode

Date of birth  NI number

Telephone

Email

## 2. Please complete your employer's details:

Employer's name

Employer's address

Postcode

## 3. Choose your level of cover by ticking one box:

Age bands	Bronze		Silver		Gold		Platinum		Diamond	
	Personal	Family	Personal	Family	Personal	Family	Personal	Family	Personal	Family
16 - 24	£5.00 <input type="checkbox"/>	£10.10 <input type="checkbox"/>	£10.12 <input type="checkbox"/>	£18.00 <input type="checkbox"/>	£15.37 <input type="checkbox"/>	£28.25 <input type="checkbox"/>	£21.40 <input type="checkbox"/>	£40.30 <input type="checkbox"/>	£27.83 <input type="checkbox"/>	£52.00 <input type="checkbox"/>
25 - 34	£5.46 <input type="checkbox"/>	£10.40 <input type="checkbox"/>	£10.70 <input type="checkbox"/>	£19.55 <input type="checkbox"/>	£15.50 <input type="checkbox"/>	£30.55 <input type="checkbox"/>	£21.73 <input type="checkbox"/>	£43.25 <input type="checkbox"/>	£28.70 <input type="checkbox"/>	£54.54 <input type="checkbox"/>
35 - 44	£5.70 <input type="checkbox"/>	£10.90 <input type="checkbox"/>	£13.05 <input type="checkbox"/>	£23.40 <input type="checkbox"/>	£15.80 <input type="checkbox"/>	£31.20 <input type="checkbox"/>	£22.90 <input type="checkbox"/>	£43.45 <input type="checkbox"/>	£28.88 <input type="checkbox"/>	£55.43 <input type="checkbox"/>
45 - 54	£6.80 <input type="checkbox"/>	£12.70 <input type="checkbox"/>	£13.75 <input type="checkbox"/>	£26.20 <input type="checkbox"/>	£18.75 <input type="checkbox"/>	£35.95 <input type="checkbox"/>	£24.07 <input type="checkbox"/>	£46.00 <input type="checkbox"/>	£29.95 <input type="checkbox"/>	£57.35 <input type="checkbox"/>
55 - 64	£7.40 <input type="checkbox"/>	£13.75 <input type="checkbox"/>	£15.25 <input type="checkbox"/>	£28.97 <input type="checkbox"/>	£21.75 <input type="checkbox"/>	£43.05 <input type="checkbox"/>	£26.55 <input type="checkbox"/>	£53.45 <input type="checkbox"/>	£30.78 <input type="checkbox"/>	£60.45 <input type="checkbox"/>
65 - 74	£7.60 <input type="checkbox"/>	£14.30 <input type="checkbox"/>	£15.50 <input type="checkbox"/>	£29.50 <input type="checkbox"/>	£22.45 <input type="checkbox"/>	£44.20 <input type="checkbox"/>	£27.20 <input type="checkbox"/>	£54.30 <input type="checkbox"/>	£31.10 <input type="checkbox"/>	£62.15 <input type="checkbox"/>
75+	£7.88 <input type="checkbox"/>	£14.70 <input type="checkbox"/>	£15.75 <input type="checkbox"/>	£29.80 <input type="checkbox"/>	£22.85 <input type="checkbox"/>	£44.50 <input type="checkbox"/>	£27.83 <input type="checkbox"/>	£55.45 <input type="checkbox"/>	£31.90 <input type="checkbox"/>	£62.45 <input type="checkbox"/>

## 4. Would you like to cover your family? (Family plan only)

Complete their details below:

I wish my application to cover my partner, whose full name, date of birth and gender are:

Title  Surname

Forename(s)  Date of birth  Sex M/F

I wish my application to cover my children, whose full names, dates of birth and genders are:

Name  Date of birth  Sex M/F

Name  Date of birth  Sex M/F

Name  Date of birth  Sex M/F

If more than three children are to be covered, please supply details on a separate piece of paper.

## 5. Have you previously been insured by BHSF?

Policy number  Last premium date

Where was it paid? State either employer's name or direct to BHSF

## 6. Please read the following declaration:

I understand that:

- No hospital-related claim will be paid during the first two years of my policy in respect of any medical condition which existed or was being investigated before cover commenced and
- BHSF may wish to verify medical information to support a hospital-related claim.

I declare that all the information I have given in this application is true, and that, if found to the contrary, claims may be rejected or the policy may be cancelled at any time.

I understand that my personal information will be used in accordance with the Data Protection Act 1998 by BHSF (and relevant BHSF Group companies) and by other companies who may provide a service under this insurance. This information may also be used for the efficient administration of the insurance, to monitor and continue to improve these services, and for the detection and prevention of fraud.

I agree to abide by the policy terms, and I acknowledge that they may be varied, as may the range or rates of benefits and/or premiums, if deemed necessary.

I have read and understood this declaration. (Please tick)

## Signature

Please ensure that you have signed and dated this box:

Signature  Date

We may advise you, from time to time, about other products and services which may be of interest to you. If you do not wish to receive this information please tick the box.

## Please ensure you complete and sign the Direct Debit authority (section B).

Once complete, please return your application form to: FREEPOST RTJT-AHJY-BTRK, BHSF LIMITED, 2 DARNLEY ROAD, BIRMINGHAM B16 8TE.

**BHSF**

Please fill in the whole form using a ball point pen and send it to:

Freeport RTJT-AHJY-BTRK  
BHSF Limited,  
2 Darnley Road,  
Birmingham  
B16 8TE

Name(s) of account holder(s)

Bank/building society account number

Branch sort code

Name and full postal address of your bank or building society

To: The Manager Bank/building society

Address

Postcode

**DIRECT Debit**

Instruction to your bank or building society to pay by Direct Debit

Service user number  
8 3 0 1 2 3

Reference  
B H S F -

Instruction to your bank or building society  
Please pay BHSF Limited Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with BHSF Limited and, if so, details will be passed electronically to my bank/building society.

Signature(s)

Date

Banks and building societies may not accept Direct Debit instructions for some types of account.

**Please return the entire form to:  
Freeport RTJT-AHJY-BTRK, BHSF Limited,  
2 Darnley Road, Birmingham B16 8TE.**

Apply today by post or call us on **0800 622 552**,  
visit [www.bhsf.co.uk](http://www.bhsf.co.uk) or email [sales@bhsf.co.uk](mailto:sales@bhsf.co.uk)

# Also available from **BHSF**

BHSF offers a range of insurance products to help with your family's everyday health and wellbeing needs. Wherever life takes you, BHSF has it covered.

## Personal accident insurance

Nobody likes to think about it, but accidents do happen. With the personal accident plan, you can claim up to £500,000 for injuries resulting from an accident.



## Comprehensive travel insurance

BHSF provides excellent value travel insurance, so whether you're travelling for business or pleasure, you're covered. Cover is provided for European, worldwide and UK travel, and individual, couple and family policy options are available. Cover is also available if you are over 64 years of age.

## Plan4Life Cancer Cover

In one way or another, cancer touches almost every member of society. With Plan4Life Cancer Cover, you can claim up to £25,000<sup>†</sup> at the point of diagnosis of malignant cancer, to spend in whichever way helps you most. Premiums increase with age and start from as little as £1.00 per week\* for Bronze (£5,000) cover, and family history is not taken into account.

<sup>†</sup>Based on Diamond cover if you are a non-smoker.

\*Based on policyholder aged 18 - 34.



To find out more visit:

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

call: 0800 622 552 or email: [sales@bhsf.co.uk](mailto:sales@bhsf.co.uk)

# Healthscheme Direct Debit

## health cash plan

For more information please call **0800 622 552**,  
visit [www.bhsf.co.uk](http://www.bhsf.co.uk), or email [sales@bhsf.co.uk](mailto:sales@bhsf.co.uk).



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](mailto:sales@bhsf.co.uk) Web: [www.bhsf.co.uk](http://www.bhsf.co.uk)  
Calls to our office are recorded and may be monitored for training and security purposes.

BHSF Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered in England number 35500.  
BHSF Employee Benefits Limited authorised and regulated by the Financial Conduct Authority. Registered in England number 3897857.

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CAMPAIGN CODE	GROUP NUMBER	REP NUMBER	PRODUCT CODE
			<b>BZ</b>



INVESTORS  
IN PEOPLE

