

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

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BHSF health care plan C

Introducing the BHSF health care plan C

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, or wear glasses or contact lenses, you can claim cash back towards their cost.

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



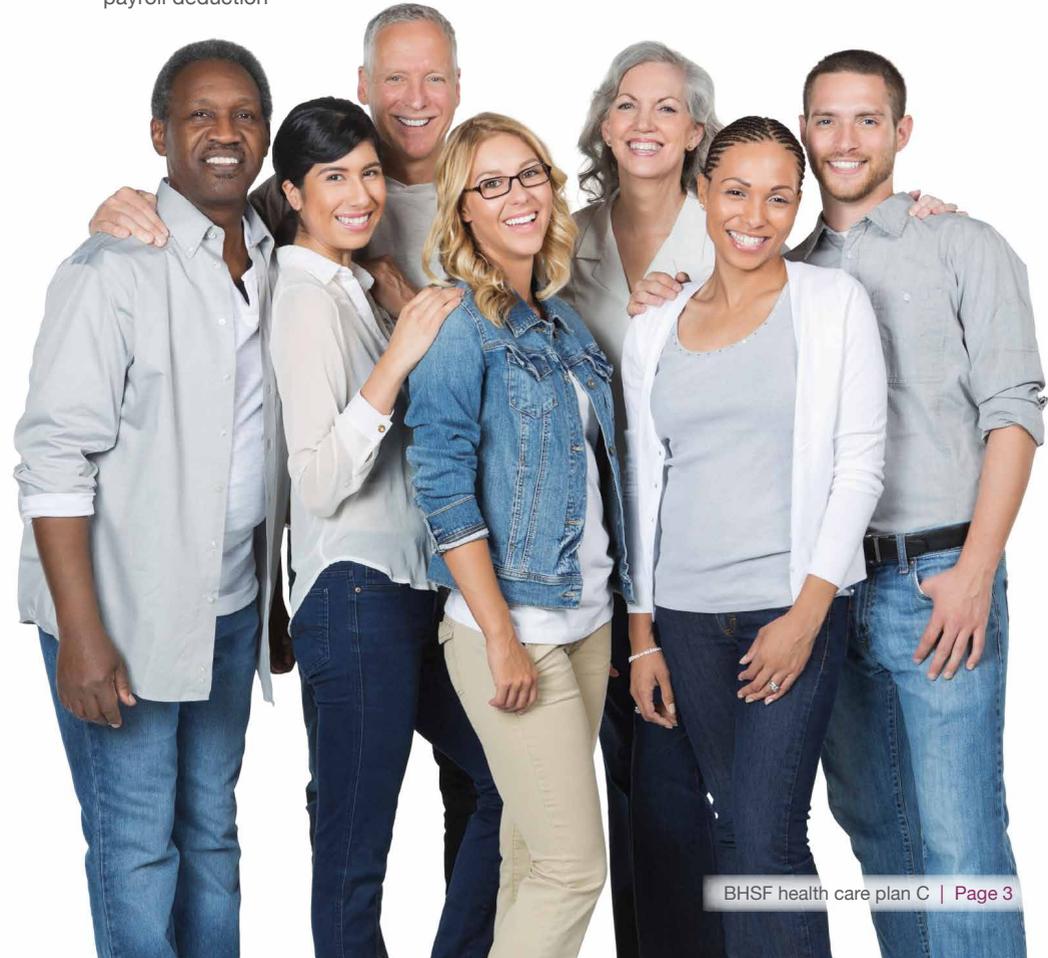
Health worries

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 surgery 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. We reserve the right to decline cover
- No medical required
- We authorise payment of 90% of eligible claims within two working days of receipt
- Premiums payable through convenient payroll deduction
- Start claiming 13 weeks from the start date of your policy. For maternity/paternity payment, you will need to wait 10 months from the policy start date and if you have an existing health condition, you will have to wait two years before you are covered for hospital in-patient claims for the same or a related condition. Telephone helplines can be accessed from the start date of your policy.



Meet John, a health care plan policyholder*

John has purchased Gold personal cover at a cost of £18.50 per month.

Firstly, John visits the dentist for a check-up and receives treatment for a filling, paying £53.90**. John can claim back 100% of this cost, and still have £96.10 left over for the rest of the Policy 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 reimbursement limit for the Policy Year.

Following an injury to his back, John has six physiotherapy sessions, costing £240[†]. The health care plan C 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 Policy Year.

*Scenario for illustrative purposes only.

**Based on NHS band 2 costs September 2016.

[†]Indicative costs.



£53.90**

paid for dental treatment



100%

of the cost claimed back



£96.10

dental benefit remaining for the Policy Year

Cover starts from just **£5.78 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
Personal (policyholder only)	£5.78	£11.36	£18.50	£24.90	£32.00
Family (policyholder, partner and dependent children)	£11.56	£22.72	£37.00	£49.80	£64.00
Maximum per Insured Person per Policy Year.					
Benefits	Bronze	Silver	Gold	Platinum	Diamond
Dental	100 £50	£100	£150	£200	£250
Dental trauma	100 £200	£400	£600	£800	£1,000
Optical	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 <small>Payable per night, up to 30 nights per Policy Year</small>	-	£10	£20	£30	£40
Hospital day-case surgery <small>Payable per event, up to 10 events per Policy Year</small>	-	£10	£20	£30	£40
Recuperation <small>Lump sum payable automatically after a valid hospital in-patient claim of at least 10 consecutive nights</small>	-	£75	£150	£225	£300
Maternity/paternity <small>Per child (Adult benefit only)</small>	-	£75	£150	£225	£300
Hearing aids	75 £100	£150	£300	£500	£750
Health screening	75 £50	£75	£125	£175	£250
Access to care (Adult benefit only)	-	✓	✓	✓	✓
Telephone helpline (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.				
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 (Adult benefit only)	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

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 Limited in relation to the sale of this product. All benefits payable are subject to BHSF Limited policy details; copies available on request. 13 week qualifying period with the exception of maternity/paternity payment (10 month qualifying period) and for pre-existing health conditions, and related health conditions (two years). Insurance Premium Tax included at the applicable rate. Issued by BHSF Limited, 2 Darley Road, Birmingham B16 8TE. BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.



Extra value health and wellbeing services...

included in your health care plan

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.

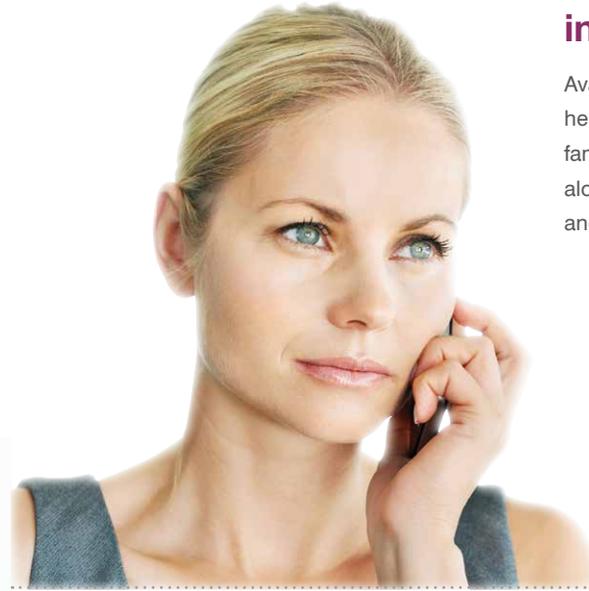
The GP consultation service includes:

-  24/7, 365 days-a-year telephone helpline
-  An online face-to-face consultation service
-  Electronic private prescription services
-  Health information service



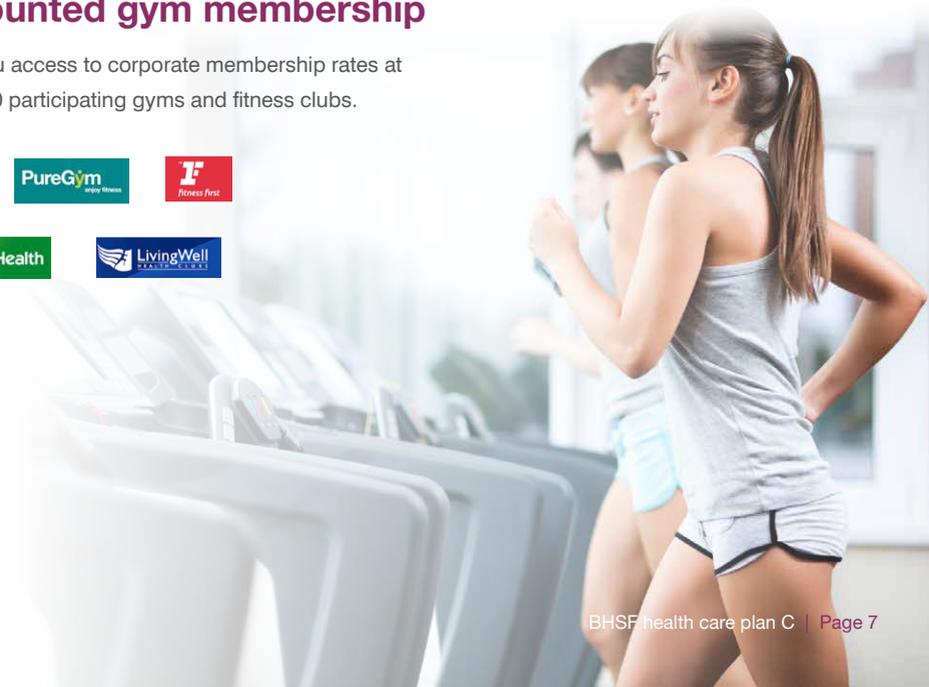
24/7 counselling and information helpline

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.



Discounted gym membership

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



Save money every day on hundreds of well-known brands

The health care plan C 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.

Take advantage of discounts at:

- Major supermarkets
- Dozens of high-street stores
- DIY, home and garden stores
- A wide choice of restaurants

Access is included in your health cash plan.



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

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 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.

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 and BHSF Employee Benefits Limited 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.

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.

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 payroll 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 payroll deduction authority in section B you agree for premiums to be deducted from your salary 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.

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."



The health care plan C 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.

OS1055 06/17

GROUP NUMBER

REP NUMBER

PRODUCT CODE

AFC

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 Payroll number

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

Personal cover Covers policyholder only			Family cover Covers policyholder, partner and dependent children		
<input type="checkbox"/>	Bronze	£5.78 per month	<input type="checkbox"/>	Bronze	£11.56 per month
<input type="checkbox"/>	Silver	£11.36 per month	<input type="checkbox"/>	Silver	£22.72 per month
<input type="checkbox"/>	Gold	£18.50 per month	<input type="checkbox"/>	Gold	£37.00 per month
<input type="checkbox"/>	Platinum	£24.90 per month	<input type="checkbox"/>	Platinum	£49.80 per month
<input type="checkbox"/>	Diamond	£32.00 per month	<input type="checkbox"/>	Diamond	£64.00 per month

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 Limited?

Policy number Last premium date

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

6. Please read the following declaration:

I understand that:

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

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

Signature

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.

In all cases, please ensure you have read and signed the payroll deduction authority (section B).
Once complete, please return your application form to: FREEPOST RTJT-AHJY-BTRK, BHSF LIMITED, 2 DARNLEY ROAD, BIRMINGHAM B16 8TE.

B Payroll deduction authority

7. Please confirm your employer's details:

Employer's name

Employer's address

Postcode Payroll number

8. Please confirm your cash plan premium:

Please deduct the appropriate amount of premium from my pay and apply it to my BHSF policy as follows (tick one box only):

Personal cover Covers policyholder only		Family cover Covers policyholder, partner and dependent children	
<input type="checkbox"/>	Bronze £5.78 per month	<input type="checkbox"/>	Bronze £11.56 per month
<input type="checkbox"/>	Silver £11.36 per month	<input type="checkbox"/>	Silver £22.72 per month
<input type="checkbox"/>	Gold £18.50 per month	<input type="checkbox"/>	Gold £37.00 per month
<input type="checkbox"/>	Platinum £24.90 per month	<input type="checkbox"/>	Platinum £49.80 per month
<input type="checkbox"/>	Diamond £32.00 per month	<input type="checkbox"/>	Diamond £64.00 per month

9. Please confirm your details:

Title Surname Forename(s)

Address

Town County

Postcode Date of birth

Signature

I hereby authorise the deduction from my salary/wages of the amount indicated (or such future amounts as may be required to secure the benefits of the selected policies) each month. Please remit same to BHSF Limited on my behalf at the agreed intervals until further notice from me. This cancels any previous BHSF Limited deductions authorised by me.

Signature Date

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[†] 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.

[†]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

call: 0800 622 552 or email: sales@bhsf.co.uk

BHSF health care plan C

For more information please call 0800 622 552,
visit www.bhsf.co.uk, or email 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 Web: www.bhsf.co.uk
Calls to our office are recorded and may be monitored for training and security purposes.

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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
			AFC

