



- Claim cash back on a range of everyday healthcare costs, including **dental, optical** and **therapy treatments**, plus much more
- 24/7 GP telephone helpline
- 24/7 counselling and information helpline
- Discounted gym membership



Health4All Direct Debit

health cash plan

Introducing the **Health4All** **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, 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.



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 surgery undertaken (Silver cover and above).



Things you need to know...

- Anyone aged 16 or over, who 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 Direct Debit
- Claim 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 cash plan policyholder*

John has purchased Gold personal cover at a cost of £21.50 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 Health4All Direct Debit 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 £270 for covered therapy treatments over the remainder of the Policy Year.



£53.90**

paid for dental treatment



100%

of the cost claimed back



£96.10

dental benefit remaining for the Policy Year

**Scenario for illustrative purposes only.*

***Based on NHS band 2 costs April 2016.*

†Indicative costs.

Cover starts from just **£6.21 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)	£6.21	£13.98	£21.50	£29.56	£38.70
Family (policyholder, partner and dependent children)	£12.43	£27.95	£43.00	£59.13	£77.40

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	£175	£225
Diagnostic consultation	75	£100	£175	£250	£400	£650
Therapies Physiotherapy, osteopathy, chiropractic and acupuncture treatment (Combined maximum benefit)	75	£150	£350	£450	£550	£650
Chiropody, homeopathy and reflexology (Combined maximum benefit)	75	£50	£75	£125	£175	£225
Hospital in-patient Payable per night, up to 30 nights per Policy Year	-	£10	£20	£30	£40	£40
Hospital day-case surgery Payable per event, up to 10 events per Policy 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	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 helpline and online 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 dispatch to a patient.					
Discounted gym membership (Adult benefit only)	Corporate membership rates at over 3,000 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 policy terms; copies available on request. Immediate benefit 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 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.

OS1202 12/19

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.

STATEMENT OF DEMANDS AND NEEDS

This plan provides cover that meets the demands and needs of someone who wishes to have help towards covering everyday healthcare costs such as dental check-ups and treatment, eye tests and glasses or therapy fees.

PERSONAL RECOMMENDATION

In deciding to take out this cover, you will NOT receive advice or personal recommendation from BHSF Limited nor from BHSF Employee Benefits Limited. This means that you need to make your own decision as to the suitability of the product for your circumstances.

ABOUT US

This insurance is sold by BHSF Employee Benefits Limited (the intermediary) and underwritten by BHSF Limited (the undertaking). 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. Our registration number is 308611.

BHSF Employee Benefits Limited acts on behalf of the insurer BHSF Limited and places health cash plan business with BHSF Limited only.

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 2202038.

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; where appropriate we may offer the most suitable of our products, but only in comparison with other products underwritten by BHSF Limited.

COMMISSION DISCLOSURE

BHSF Limited pay BHSF Employee Benefits Ltd a percentage commission from the total premium to sell policies on their behalf. BHSF Employee Benefits Limited pay incentives (such as bonus payments) if certain sales targets are met.

COOLING OFF PERIOD

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

CUSTOMER CARE

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.

COMPENSATION

BHSF Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if BHSF Limited 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.

PROTECTING YOUR DATA

At BHSF we are committed to protecting your data and compliance with data protection legislation.

Our aim in processing your data is to successfully deliver our service to you with an appropriate level of data sharing whilst recognising the need to protect your fundamental rights to privacy.

For further information please see our full Privacy Statement by visiting our website www.bhsf.co.uk/privacynotice. This document fully sets out how and why we are processing the information we have on you. It also explains your rights to access, rectify, restrict or erase your data.

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 by Direct Debit.

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 Health4All 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 resident in the United Kingdom and reside at the same address. Any dependent children to be covered must be under 18 years of age.

GROUP NUMBER

E0810

REP NUMBER

PRODUCT CODE

BFD

A

1. Tell us about yourself:

Title Surname

Forename(s)

Address

Town

County Postcode

Date of birth 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:

Personal cover Covers policyholder only			Family cover Covers policyholder, partner and dependent children		
<input type="checkbox"/>	Bronze	£6.21 per month	<input type="checkbox"/>	Bronze	£12.43 per month
<input type="checkbox"/>	Silver	£13.98 per month	<input type="checkbox"/>	Silver	£27.95 per month
<input type="checkbox"/>	Gold	£21.50 per month	<input type="checkbox"/>	Gold	£43.00 per month
<input type="checkbox"/>	Platinum	£29.56 per month	<input type="checkbox"/>	Platinum	£59.13 per month
<input type="checkbox"/>	Diamond	£38.70 per month	<input type="checkbox"/>	Diamond	£77.40 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 Limited may wish to verify medical information to support a hospital related 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 General Data Protection Regulations 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

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.

MARKETING PREFERENCES

We would like to keep you up to date with information about our products and services that may be of interest to you, but to do so we just need to confirm what your preference is. We will not pass your information for marketing purposes to any third parties.

Do you give your consent for us to do that, via the following methods?

Telephone Post E-mail Text message

We will treat your personal details with great care and in accordance with our privacy policy, which is available on our website or can be sent to you via an alternative communication method if required.

You can withdraw your consent at any time by contacting our Helpdesk on 0800 622 552. Further information can also be found within our Privacy Policy.

BHSF

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

Freepost 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	



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:
Freepost RTJT-AHJY-BTRK, BHSF Limited,
2 Darnley Road, Birmingham B16 8TE.

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

included in your **health cash plan**

24/7 counselling and information helpline

Available to you, the telephone helpline provides you 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 telephone 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 available Monday to Friday, 8.30am-6.30pm.



Discounted gym membership

Giving you access to corporate membership rates at over 3,000 participating gyms and fitness clubs.



Health4All Direct Debit

health cash plan

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 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.

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.

FOR OFFICE USE ONLY				
CHECKLIST USED	CAMPAIGN CODE	GROUP NUMBER	REP NUMBER	PRODUCT CODE
				BFD

