

Health4All Direct Debit Health cash plan

Policy Details



In return for the payment of the correct premiums, Insured Persons are eligible for benefits provided by this policy in accordance with the terms of the policy and the following schedules:

Monthly Premiums

Including Insurance Premium Tax

Insured Persons	Bronze £	Silver £	Gold £	Platinum £	Diamond £
Personal Policies – cover policyholder only	7.45	25.16	39.78	56.16	73.53
Family Policies – cover policyholder, Partner and dependent Children	14.92	50.31	79.55	112.35	147.06

Benefit Schedule

Benefits	%	Maximum per Insured Person per Policy Year				
		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: (Including Physiotherapy, Osteopathy, Chiropractic, and Acupuncture) 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: Up to 30 nights per Policy Year	Per night	-	10	20	30	40
Hospital Day-Case Surgery: Up to 10 events per Policy Year	Per event	-	10	20	30	40
Recuperation: Payable once per Policy Year after a hospital stay of at least 10 consecutive nights	Lump sum	-	75	150	225	300
Maternity/ Paternity/ Adoption: (adult only)	Per Child	-	75	150	225	300
Hearing Aids:	75%	100	150	300	500	750
Health Screening:	75%	50	75	125	175	250

Benefit Schedule Continued

Benefits	%	Bronze £	Silver £	Gold £	Platinum £	Diamond £
NHS Prescription Charges/ Flu Vaccinations: Combined maximum benefit	100%	25	25	25	25	25
Ear Wax Removal:	100%	50	50	50	50	50
Counselling and Support Helpline: (adult only)	Confidential access to fully qualified counsellors and support specialists to discuss any emotional, personal, or work-related issues 24/7, 365 days a year.					
GP Helpline and Private Prescription Service:	Providing confidential access to a qualified registered GP, 24/7, 365 days a year offering diagnosis, advice and reassurance on a range of medical matters. The GP can also provide a private electronic prescription.					
Health, Fitness and Wellbeing Discounts:	Discounts on health, fitness, and wellbeing essentials. Access discounted membership rates across the UK's largest network of gyms, studios, fitness centres and sports clubs as well as savings on home and digital fitness.					
Digital Skin Cancer Screening: (adult only)	Quickly and easily scan a skin spot and receive an assessment and recommendation in minutes. Detects the signs of most common skin cancers.					
Digital Eye Screening: (adult only)	Access an online eye screening test, that checks vision, astigmatism, visual field and contrast sensitivity, colour vision and depth perception to provide You an indication of Your vision and eye health..					
Digital Physiotherapy Assessment and Support: (adult only)	Assess any musculoskeletal condition in minutes and get faster access to the right care, including, where appropriate, supported self-management.					
Digital Dentistry:	Access to a qualified registered Dentist on demand offering support, advice and reassurance on a range of medical matters. Dentists can also authorise a private electronic prescription.					

Where benefit is provided for Children the maximum amount is shared among all Children insured under the policy.

% - Percentage reimbursement up to the maximum amount per Policy Year.

Policy Terms

Definitions

In this policy (except where the policy expressly provides otherwise), the following expressions have the meanings shown below:

Child(ren)

Any Child of Yours and/or Your Partner named in the policy schedule, who is below age 18 and permanently residing with You. Foster Children are excluded.

Dental Trauma

Means an unforeseen event caused directly by an accidental external impact which results in dental injuries.

Insured Person(s)

The person(s) insured under the policy as shown in the policy schedule. The total number of all insured Children will be classed as one Insured Person.

Partner

The one person named as such in the policy schedule, who is Your lawful spouse (or some other person who cohabits with You) and who permanently resides with You.

Policy Year

Is the period of 12 calendar months from the start date of Your policy or from an anniversary of that date. Your Policy Year will change if You change Your level of cover. The date of claim is deemed as:

1. the date of admission for hospital in-patient or hospital day-case surgery for which benefit is claimed;
2. the date of treatment on the receipted account for charges made for dental, Dental Trauma, optical, diagnostic consultation, therapies, reflexology, homeopathy, chiropody, health screening, NHS prescription charges, flu vaccinations, ear wax removal or hearing aids;
3. the date of birth on the birth certificate(s) or the date of adoption of a Child qualifying for maternity/paternity benefit.

We/Us/Our

BHSF Limited.

You/Your

The policyholder and where applicable, any Partner or Children covered under Your policy.

Epidemic

An increase in the number of cases of an illness, specific health-related behaviour or health related event in a community or region than would normally be expected (unless defined otherwise by the Department of Health or World Health Organisation).

Pandemic

The worldwide spread of a disease with Epidemics in many areas, countries or regions of the world (unless defined otherwise by the Department of Health or World Health Organisation).

Premiums and Benefits

This health cash plan policy operates on the basis that each calendar month a new contract is formed between Us and You. We do not issue monthly reminder notices.

Subject to the remainder of this section, it is Your responsibility to pay premiums due under this policy monthly in advance to Us. Your policy will be cancelled if Your policy remains unpaid for 3 consecutive monthly premiums. The payment of benefits depends upon premiums being up to date at the time of the incident which gives rise to the claim

We reserve the right to decline or cancel Your policy if:

- We suspect You did not tell the truth or, concealed information or failed to comply with the terms and conditions as more specifically set out in the General Condition 9; or
- You, anyone representing You, or anyone covered on Your policy, acts in a threatening or abusive manner towards a member of Our organisation, e.g. violent behaviour, verbal abuse, sexual, and/or racial harassment.

We reserve the right to withdraw this product or to change these terms, the premiums, benefits, inclusions, exclusions or rules of this plan, between Your flex selection windows, on providing You 21 days written notice in advance, to Your online secure portal, or Your last known address or the email registered to Your policy.

All rights to benefit cease after the last day of the period covered by the final premium payment.

Age Limits

Cover is provided to You if You are age 16 or above, at the time of Our receipt of an application for either a new policy or a change to the level of cover of an existing policy. The same age requirement applies to any Partner to be included. Children are covered until the date of their 18th birthday.

There is no upper age limit on this policy. Your policy will continue whilst You are employed with the employer through which it has been arranged, and will terminate once You leave Your employment

General Conditions

1. If You wish to make any change to the persons insured, then You should make an application to Us and, if the changes are agreed, a new policy schedule will be issued.
2. Premiums and claims are payable in sterling.
3. This policy is bound by English law and shall be subject to the rule of English Courts and the language We will use for communications purposes is English.
4. All persons insured under this policy must be normally resident in the United Kingdom.
5. If You die, Your Partner, if insured under this policy, may apply for a new policy in their own name within 30 days of Your death, without any qualifying period applying.
6. A Child insured under this policy may, within 30 days of their 18th birthday, apply for a new policy in their own name without any qualifying period applying.
7. Transfer to a lower premium plan is not normally permitted.
8. The submission of a false or altered claim may result in cancellation of the policy and/or legal action against You. You are responsible for ensuring the accuracy of claims made under this policy.
9. Cooling off period – You have 14 days from the date We issue Your policy documentation to review it. If You are not satisfied with the policy, simply notify Us within the 14 days and We will cancel Your policy. Provided a claim has not been paid We will refund any premium collected. You can cancel Your policy at any time after the 14 day cooling off period with no premium refund. To cancel Your policy either call Our Helpdesk on 0121 454 3601, email Us at enquiries@bhsf.co.uk or write to Us at BHSF Limited, 54 Hagley Road, Birmingham, B16 8PE.
10. No sum payable under this policy shall carry interest.

Pre-Existing Conditions and Qualifying Periods

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

Subject to this, and to the terms of this policy, Insured Persons become eligible for benefit after 13 weeks from the start date of the policy with the exception of maternity/paternity benefit which is subject to a 10 month qualifying period. No benefit will be paid in respect of treatment commenced during the qualifying periods, irrespective of the future duration of that course of treatment.

The GP helpline and private prescription service, and the counselling and support helpline are available from the start date of the policy. If an Insured Person is admitted to hospital as an immediate casualty patient following an accident, the requirement for the completion of the qualifying period for hospital in-patient shall not apply.

If You have upgraded Your policy to a higher level of cover, then for the following 13 weeks (10 months for maternity/paternity) benefits are restricted to that which would have been payable under the previous level of cover; treatment commenced during this 13 week (10 months for maternity/paternity) period will be regarded as if the previous level of cover was still operative, irrespective of the future duration of that course of treatment.

What Is Covered

For all benefits - Benefit may not be claimed: For any treatment, consultation or services arising from or in relation to an Epidemic or Pandemic.

Dental

Benefit is payable according to the benefit schedule up to the maximum benefit per Insured Person in each Policy Year for dental examination, dental treatment and dentures provided by a qualified dental practitioner who is on the Registers of the General Dental Council. Medical PPE is payable provided that it is required to undergo the treatment.

Benefit is not payable:

1. *for any prescription charges*
2. *for consumables such as toothbrushes, toothpaste, etc.*
3. *for veneers or whitening procedures*
4. *for premiums in respect of any form of dental insurance, dental care contract schemes or for any dental administration fees*
5. *for mouth guards used for engaging in sporting activities*
6. *for additional medical PPE purchased but not required to undergo treatment.*

Dental Trauma

Benefit is payable according to the benefit schedule up to the maximum benefit per Insured Person in each Policy Year. The benefit may be claimed for dental examination and treatment costs to teeth and gums, provided by a qualified dental practitioner who is on the Registers of the General Dental Council, required as a result of Dental Trauma (an unforeseen event caused directly by an accidental, external impact which results in dental injuries).

Benefit is not payable:

1. *for denture replacements*
2. *for mouth guard or gum-shield replacements*
3. *for any injury incurred as a result of the influence of alcohol or drugs*
4. *for the cost of any routine dental treatment and examinations*
5. *for injuries incurred whilst participating in a contact sport where the appropriate mouth guard was not in place*
6. *for veneers or whitening procedures*
7. *for damage to teeth caused entirely due to pre-existing deterioration and not related to the injury claimed to have caused, or aggravated the condition*
8. *for damage caused to teeth whilst eating.*

Optical

Benefit is payable according to the benefit schedule up to the maximum benefit per Insured Person in each Policy Year. The benefit may be claimed for:

1. sight tests
2. spectacles
3. lenses
4. contact lenses
5. laser eye surgery
6. medical PPE as required as part of Your treatment only
7. prescription goggles/glasses used for engaging in sporting activities.

All of the above should be supplied or provided at the patient's cost for which the net payment is made directly to a qualified optical practitioner registered with the General Optical Council. Laser eye surgery should be performed by a registered laser eye clinic.

Benefit is not payable:

1. *for frames only, cleaning solutions and sundries*
2. *for cataract surgery*
3. *for spectacles or lenses purchased under an optical care contract scheme*
4. *for sunglasses other than prescription sunglasses*
5. *for protective eyewear used in employment.*

Diagnostic Consultation

Benefit is payable according to the benefit schedule up to the maximum benefit per Insured Person in each Policy Year in respect of diagnostic consultations by a medical or surgical specialist holding consultant status in an NHS or registered private hospital, described as such by the Care Quality Commission, on the recommendation of the Insured Person's General Practitioner. Within the maximum limits stated, scans and tests used by the consultant which are required as part of the diagnostic process are covered.

Benefit is not payable:

1. *for consultations in connection with pension, insurance, emigration or employment matters or for legal or industrial actions*
2. *for the cost of any treatment*
3. *for the cost of room charges*
4. *for health screening*
5. *for consultations which are covered under 'Therapies', below*
6. *for follow up consultations which do not form part of the initial diagnostic process*
7. *for scans or tests referred or requested by Your GP*
8. *for pregnancy related scans performed in an antenatal clinic.*

Therapies

Benefit is payable according to the benefit schedule up to the combined maximum benefit per Insured Person in each Policy Year, in respect of the following treatment:

1. **Physiotherapy treatment** including orthotics provided by a qualified practitioner who is on the Register of Physiotherapists of the Health and Care Professions Council (HCPC)
2. **Osteopathic treatment** including orthotics provided by a qualified practitioner registered with the General Osteopathic Council (GOsC)
3. **Chiropractic treatment** including orthotics provided by a qualified practitioner registered with the General Chiropractic Council (GCC)
4. **Acupuncture treatment** provided by a professionally qualified and registered acupuncturist who is a member of, registered with, or licenced by one of the following organisations:
 - British Medical Acupuncture Society (BMAS)
 - British Acupuncture Council (BAcC)
 - Acupuncture Association of Chartered Physiotherapists (AACP)
 - British Academy of Western Medical Acupuncture (BAWMA)
 - Chinese Medical Institute and Register (MCMIR)
 - Acupuncture Foundation Professional Association (AFPA)
 - Licenced Acupuncturist (Lic Ac)
 - Association of Traditional Chinese Medicine and Acupuncture UK (ATCM), for practitioners with the prefixes FM, CA, CB and CC
 - British Acupuncture Federation (BAF)
 - British Acupuncture Association (BAA)

We may vary Our list of accepted organisations in which the therapy practitioners are registered with, members of, or licenced by. The most up to date list can be found on Our website at <https://www.bhsf.co.uk/personal/health-cash-plan/> under the 'Downloadable guides' section, or by calling Our Helpdesk on 0121 454 3601.

Benefit is not payable:

1. *in respect of treatment by practitioners other than as defined above*
2. *for treatment which is not directly provided by the practitioner on a one-to-one basis*
3. *for acupuncture treatment used for cosmetic purposes.*
4. *for sports massage*
5. *for any sundry items such as, but not limited to, creams and gels etc.*

Chiropody, Homeopathy and Reflexology

Benefit is payable according to the benefit schedule up to the combined maximum benefit per Insured Person in each Policy Year, in respect of the following treatment:

1. **Chiropody treatment** including orthotics provided by a qualified chiropodist or podiatrist who is a member of a body regulated by the Health and Care Professions Council (HCPC).
2. **Homeopathy treatment** provided by a professionally qualified and registered homeopath who is a member of, or registered with one of the following organisations:
 - Homeopathic Medical Association (MHMA)
 - Society of Homeopaths (RSHom)
 - Alliance of Registered Homeopaths (MARH)
 - Faculty of Homeopathy (MFHom)
 - Federation of Holistic Therapists (FHT)
3. **Reflexology treatment** provided by a professionally qualified and registered reflexologist who is a member of, or registered with one of the following organisations:
 - Member/Associate Member of the Association of Reflexologists (AMAR/AOR)
 - Fellow of the British Reflexology Association (FBRA)
 - Member of the Association of Reflexologists (MAR)
 - Member of the British Reflexology Association (MBRA)
 - International Institute of Reflexology registered (IIR)
 - International Federation of Reflexologists (MIFR)
 - Complementary and Natural Healthcare Council registered (CNHC)
 - The Federation of Holistic Therapists (FHT)
 - The Complementary Therapists Association (CThA)

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Benefit is not payable:

1. *in respect of treatment by practitioners other than as defined above*
2. *for treatment which is not directly provided by the practitioner on a one-to-one basis*
3. *for homeopathic medicines or remedies*
4. *for any sundry items such as, but not limited to, creams and gels etc.*

Hospital In-Patient

Hospital in-patient benefit may be claimed according to the benefit schedule on discharge from, or after 30 nights stay in, an NHS or registered private hospital or hospice, described as such by the Care Quality Commission, per Policy Year, whichever is the sooner. A maximum of 30 nights benefit may be claimed in each Policy Year per Insured Person. If the maximum benefit has been paid for an Insured Person in a Policy Year, he/she must have been discharged for a period exceeding one month before payment for a consecutive Policy Year commences.

Benefit is restricted to a maximum of 20 nights per Policy Year of the 30 nights overall limitation for treatment in hospitals outside the United Kingdom.

Benefit is not payable:

1. *in respect of cosmetic surgery, stays in a home for the elderly, health clinic, nursing home, hydrotherapy centre or similar institution or for residential stays in hospital for domestic reasons*
2. *in respect of any period of home leave during a period of hospital in-patient treatment*

3. *in respect of a pregnancy or any condition associated with a pregnancy which existed at the start date of this policy*
4. *for hospital stays during which a birth occurs or which immediately follows a birth except:*
 - 4.1 *if in-patient treatment for the insured mother continues beyond six consecutive nights in which case hospital in-patient benefit for the mother may be claimed from the seventh night onwards*
 - 4.2 *if in-patient treatment for the insured Child continues after the date on which the mother is discharged, then hospital in-patient benefit for the Child may be claimed from the birth date of the Child*
5. *if not admitted to a ward.*

Hospital Day-Case Surgery

Benefit is payable at the appropriate daily rate according to the benefit schedule for up to 10 occasions in each Policy Year per Insured Person following admission to an NHS or registered private hospital, described as such by the Care Quality Commission for pre-arranged day-case surgery, including endoscopic procedures. This surgery must be performed under sedation or general/local anaesthetic and must be carried out in the hospital where no overnight stay is included.

Benefit is not payable:

1. *in association with a claim for hospital in-patient benefit*
2. *in respect of cosmetic surgery, sterilisation, vasectomy, fertility treatment, pregnancy termination and outpatient treatments*
3. *for injections administered for the relief and/or control of pain.*

Recuperation

Benefit is payable according to the benefit schedule **once** in each Policy Year per Insured Person. It is paid automatically with an eligible claim for hospital in-patient benefit for at least 10 consecutive nights (no separate claim need be made).

Maternity/Paternity

Benefit is payable according to the benefit schedule once in each Policy Year for the birth of Your Child or Children. Multiple births qualify for a multiple of the applicable payment. The amount is also payable for Children under the age of three that You legally adopt. The benefit according to the benefit schedule is only provided to the policyholder, even where both parents are insured under this policy.

A **copy** of the birth certificate or the legal adoption papers must be attached to the claim.

Benefit is not payable:

In respect of any birth or adoption which occurs within 10 calendar months of the start date of this policy.

Hearing Aids

Benefit is payable according to the benefit schedule up to the maximum benefit per Insured Person in each Policy Year for new hearing aids supplied by a registered hearing aid dispenser who is on the register of the Health and Care Professions Council (HCPC).

Benefit is not payable:

1. *for hearing aid contract schemes*
2. *for replacement batteries*
3. *for repairs.*

Health Screening

Benefit is payable according to the benefit schedule up to the maximum benefit per Insured Person in each Policy Year, for health screening performed in a hospital or health screening centre by medically qualified staff, for screens that include a medical consultation by a doctor or consultant. Mammography, osteoporosis and heart disease screening is also payable.

Benefit is not payable:

1. for any screening other than as stated above (and specifically not for tests carried out at a retail outlet, health club, fitness centre or the like)
2. for screening or examinations in respect of pension, insurance, emigration, or employment matters or for legal or industrial actions

NHS Prescription Charges/Flu Vaccinations

Benefit is payable according to the benefit schedule up to the maximum benefit per Insured Person in each Policy Year, for the cost of NHS prescription charges, or flu vaccinations carried out by one of the below practitioners:

- A pharmacist registered with the General Pharmaceutical Council (GPhC)
- A nurse registered with the Nursing & Midwifery Council (NMC)
- A doctor registered with the General Medical Council (GMC)

Benefit is not payable:

1. for private prescriptions
2. for any vaccination other than influenza.

Ear Wax Removal

Benefit is payable according to the benefit schedule up to the maximum benefit per Insured Person in each Policy Year, for ear wax removal carried out by one of the below practitioners at clinical premises.

- A pharmacist registered with the General Pharmaceutical Council (GPhC)
- An audiologist registered as a Hearing Aid Dispenser with the Health and Care Professions Council (HCPC)
- An audiologist registered with the British Society of Audiology (BSA)
- A nurse registered with the Nursing & Midwifery Council (NMC)
- A doctor registered with the General Medical Council (GMC)

Benefit is not payable:

1. for treatment by a practitioner other than those listed above
2. for treatment in Your home.

Counselling and Support Helpline

The counselling and support line is available 24/7, 365 days a year. Call to access immediate advice or to make an appointment with a counsellor (subject to clinical assessment).

- i. You can speak to a team of qualified professionals 24 hours a day. The service is completely confidential and provides access to fully qualified counsellors and support specialists to discuss any emotional, personal, or work-related issues.
- ii. Access the service from anywhere, at any time, in a place You feel most comfortable.
- iii. This is not an emergency service and it will not provide a diagnosis or prescribe treatments but is limited to the supply of advice and information only. In the event of an emergency You should contact the emergency services.
- iv. You must pay for the cost of the call to the helpline and any costs from taking the advice You receive.
- v. This service is provided by Our trusted service partner Vivup. We reserve the right to change this service partner or any elements of this service without prior notice. We do not accept any legal responsibility for any information or advice You receive.

The service provides advice and information on areas including stress, anxiety, relationship difficulties, emotional problems, bereavement, family issues, health and wellbeing, personal financial and debt support, and personal legal support.

GP Helpline and Private Prescription Service

The GP helpline is available 24/7, 365 days a year. Call to make an appointment with a qualified and registered GP at a time that suits You. The service is designed to offer diagnosis, advice, or reassurance on a range of medical matters.

- i. Access the service from anywhere, at any time, in a place You feel most comfortable.
- ii. GP's can authorise a private electronic prescription, which can either be used by a named pharmacy to dispense the prescription directly to You, or they can arrange for payment and delivery to You.
- iii. The service is not a replacement for Your own NHS GP. You may still need to see Your own GP or contact the emergency services if the doctor feels it is necessary. You should not use the service for emergencies or urgent conditions as this may delay necessary treatment. In the event of an emergency You should contact the emergency services.
- iv. You must pay for the cost of any prescriptions issued, the call to the helpline, and any costs from taking the advice You receive.
- v. This service is provided by our trusted service partner HealthHero. We reserve the right to change this service partner or any elements of this service without prior notice. We do not accept any legal responsibility for any information or advice You receive.
- vi. This service is subject to the HealthHero patient terms and conditions which are subject to change from time-to-time and are published at the following location:
<https://www.healthhero.com/terms-and-conditions>.

Health, Fitness and Wellbeing Discounts

Access discounted or best corporate membership rates across the UK's largest network of gyms, studios, fitness centres and sports clubs as well as savings on home and digital fitness. A wide range of fitness, wellness and lifestyle discounts across a range of retailers are also available.

- i. The UK's largest network of participating gyms, health centres, leisure centres and bootcamps. Quickly and easily search for participating centres near You.
- ii. Access free guest trials (subject to availability, participating gyms only, terms and conditions apply).
- iii. Quick and easy access online. Access the service from anywhere, at any time
- iv. The level and type of discount will vary from centre to centre. Details of the specific offer at each participating centre are listed in 'The Offer' section within the listing for each gym. Some gyms may require You to contact them to confirm the current offer. The discount is applied on the membership options at the time of application and cannot be used in conjunction with other offers.
- v. You must pay for the cost of the centre membership and any costs from redeeming an offer.
- vi. This service is provided by Our trusted service partner Epassi. We reserve the right to change this service partner or any elements of this service without prior notice.

Digital Skin Cancer Screening

Quickly and easily scan a skin spot and receive an assessment and recommendation in minutes through the SkinVision app.

The service is intended to provide an immediate risk indication for the most common types of skin cancer. Simply open the SkinVision application on Your device and follow the guidance to take a photograph of Your skin spot. The service analyses Your photograph and provides a recommendation whether to visit a healthcare professional or Your GP for further review and investigation.

- i. Access the service from anywhere, on any device, at any time.
- ii. You should not use the service for emergencies or urgent conditions as this may delay necessary treatment. In the event of an emergency You should contact the emergency services.
- iii. The service is intended to support self-assessments but is not to be used or relied on solely for any diagnostic or treatment purposes. If You are still worried about a skin spot after using the SkinVision service You should arrange a visit to Your GP. Any reliance by You is at Your own discretion and risk.
- iv. Your assessment is provided to estimate the risk of You developing the most common forms of skin cancer (i.e. melanoma, basal cell carcinoma, squamous cell carcinoma) over time. The risk assessment is based on a smartphone generated picture which is assessed by artificial intelligence and may be further reviewed by a panel of Dermatologists.
- v. The service is included as benefit in this policy but You must pay for any costs associated with accessing the service through Your device.
- vi. This service is provided by Our trusted service partner SkinVision B.V. We reserve the right to change this service partner or any elements of this service without prior notice. We do not accept any legal responsibility for any information or advice You receive.
- vii. Neither We nor SkinVision shall be liable for any decision You take not to discuss Your skin health, personal risk factors and/or results of Your assessment with Your GP.

Digital Eye Screening

Access an online eye screening test that checks vision, astigmatism, visual field and contrast sensitivity, colour vision and depth perception to provide You with an indication of Your vision and eye health. The service is intended to provide a screening service to identify potential issues with Your vision or problem with Your eye health.

- i. Access the service from anywhere, on any device, at any time.
- ii. You should not use the service for emergencies or urgent conditions as this may delay necessary treatment. In the event of an emergency You should contact the emergency services.
- iii. The service is intended to help understand and support Your eye health, but is not to be used or relied on solely for any diagnostic or treatment purposes. This service does not replace a visit to Your Optometrist. Any reliance by You is at Your own discretion and risk.
- iv. The service is intended to provide an indication of notable issues with Your eye health or vision. It does not replace a full eye examination. It is highly recommended that You discuss Your personal risk factors and the results of Your assessment with a qualified optometrist or eye health professional.
- v. You must pay for any costs associated with accessing the service through Your device and any costs from taking the advice You receive.
- vi. This service is provided by Our trusted service partner Ocushield. We reserve the right to change this service partner or any elements of this service without prior notice. We do not accept any legal responsibility for any information or advice You receive.
- vii. We shall not be liable for any decision You take not to discuss Your personal risk factors and/or results of Your assessment with a qualified optometrist or eye health professional.

Digital Physiotherapy Assessment And Support

Access Our digital physiotherapy assessment support service Phio Access, and where clinically appropriate, self-managed care through Phio Engage. The service is intended to help assess musculoskeletal concerns and signpost individuals to the right care. Where appropriate, You can easily manage Your own care, providing access to clinicians along the way. It provides access to exercise programmes tailored to Your condition, designed to support Your recovery journey. The service also tracks progress and provides information to support Your path to recovery.

- i. Access the service from anywhere, on any device, at any time.

- ii. You should not use the service for emergencies or urgent conditions as this may delay necessary treatment. In the event of an emergency You should contact the emergency services.
- iii. You must pay for any costs associated with accessing the service through Your device and any costs from taking the advice You receive.
- iv. This service is provided by Our trusted service partner EQL. We reserve the right to change this service partner or any elements of this service without prior notice. We do not accept any legal responsibility for any information or advice You receive.

Digital Dentistry

Providing access to a qualified registered Dentist on demand offering support, advice and reassurance on a range of matters. Dentists can also authorise a private electronic prescription.

The service also provides access to a symptom checker and a range of information and support resources.

- i. Access the service from anywhere, on any Android or iOS device, at any time.
- ii. You must pay for the cost of any prescriptions issued, pay for any costs associated with accessing the service through Your device and any costs from taking the advice You receive.
- iii. This service is provided by Our trusted service partner Toothfairy™. We reserve the right to change this service partner or any elements of this service without prior notice. We do not accept any legal responsibility for any information or advice You receive.

How To Claim

For the counselling and support helpline:-

For confidential emotional support when You need it most call **0800 107 6145**. Please have Your policy number to hand.

For the GP helpline, and private prescription service:-

To access the GP helpline, call **0800 083 2035** and advise if You would prefer to schedule a telephone call or webcam consultation with a GP. Please ensure You have Your policy number to hand.

For the below digital wellbeing benefits:-

- Digital skin cancer screening
- Digital eye screening
- Digital physiotherapy assessment and support
- Digital dentistry
- Health, fitness and wellbeing discounts

You can access these services through Your BHSF customer portal at <https://online.bhsf.co.uk/portal/customer/logon>.

For all other benefits the following applies:-

1. You can get a claim form by calling Our Helpdesk on 0121 454 3601, or by registering for Our customer portal at <https://online.bhsf.co.uk/portal/customer/logon>, where You can either download the claim form, or claim online for certain benefits.
2. The completed claim form with detailed **original** receipts (showing the date of the consultation, treatment or service provided, and the name of the person for whom charges were made directly by the practitioner or service provider) must be received by Us within 26 weeks of:
 - a) the date of discharge of the hospital in-patient, or
 - b) the date of hospital day-case surgery, or
 - c) the date of treatment on the original receipted account for consultation and associated charges, or

- d) the date of treatment on the original receipted account for other charges made; where such treatment continues over an extended period then claims need to be submitted periodically, at intervals not exceeding 26 weeks, or
- e) the date of birth on the **copy** birth certificate(s) or the date of adoption.
3. Receipts are retained by Us and become Our property.
4. Insured Persons will authorise the disclosure of any medical or other information relevant to their claim which is required by Us.
5. Benefit may not be claimed from **all** insured sources for more than the total cost of consultation and associated fees nor for more than the total cost of defined therapy, hearing aids, dental, Dental Trauma, chiropody, homeopathy, reflexology, health screening, NHS prescription charges, flu vaccinations, ear wax removal or optical treatment. In the event of dual insurance the benefit will be restricted to the amount not recoverable from the other source or sources.
6. Credit/Debit card receipts are not accepted.

Benefit is only payable in respect of expense which is the direct responsibility of the claimant.

Payment of benefit is always made direct to the policyholder.

Before committing Yourself to treatment, if You have any question about the validity of a likely claim covered under this plan then please visit Our website at www.bhsf.co.uk or call Our Helpdesk on 0121 454 3601.

Fraud

You must not act in a fraudulent manner. If You or anyone acting for You:

- a) makes a claim under the policy knowing the claim to be false or exaggerated in any respect, or
- b) makes a statement in support of a claim knowing the statement to be false in any respect, or
- c) submit a document in support of a claim knowing the document to be forged or false in any respect, or
- d) makes a claim in respect of any injury caused by a deliberate act or with the aid of an Insured Person.

Then:

- a) We shall not pay the claim.
- b) We shall not pay any other claim for that Insured Person which has been or will be made under the policy.
- c) We may at Our option declare the policy void.
- d) We shall be entitled to recover from You the amount of any false or altered claim already paid under the policy.
- e) We shall not make any return premium.
- f) We may inform the Police of the circumstances.

Customer Care

We continually strive to provide Our customers with outstanding value health cash plans and excellent service. If You have a comment about Your policy, a claim You have submitted or the service We have provided, please contact Us via Our Helpdesk on 0121 454 3601, Our email address at enquiries@bhsf.co.uk, or write to Us at BHSF Limited, 54 Hagley Road, Birmingham, B16 8PE.

In the event of a complaint, You should write to BHSF Limited, 54 Hagley Road, Birmingham, B16 8PE, email Us at enquiries@bhsf.co.uk or call Us on 0121 454 3601, quoting Your policy number. If You are not satisfied with the way Your complaint is dealt with You may refer it to the Financial Ombudsman Service, whose details will be provided in Our response to You.

The Financial Ombudsman Service will only consider Your complaint if You have first addressed the matter through Our complaints process and received Our response.

Protecting Your Data

At BHSF We are committed to protecting Your personal data and process it in accordance with all applicable data protection laws. Our aim in processing Your personal data is to deliver the best possible service to You whilst recognising the need to protect Your fundamental right to privacy.

We use Your personal data for such things as risk assessments, research and statistical purposes, claims handling and for the general administration of Your policy. For further information about how We handle Your personal data and Your rights please read Our privacy statement at www.bhsf.co.uk/privacynotice.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. Compensation from that scheme may be payable if We are unable to meet Our obligations (e.g. if We go out of business or into liquidation or are unable to trade). Entitlement depends on the type of business and the circumstances of the claim.

Further information about the scheme is available on the FSCS website www.fscs.org.uk

BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Contact Us

By calling Our Helpdesk on:

0121 454 3601

Helpdesk opening hours: 9am-5pm Monday-Friday (Excluding Bank Holidays)

Calls are recorded and monitored for training and security purposes.

By emailing Us at:

Enquiries@bhsf.co.uk

Or by writing to Us at:

BHSF Limited

54 Hagley Road

Birmingham

B16 8PE

The latest version of Your policy terms can always be found online at www.bhsf.co.uk. You will need to register and create an account. You can do this at <https://online.bhsf.co.uk/portal/customer/logon>

Glossary

Term used	Explanation
Acupuncture	A traditional Chinese medicine using needles to target pain relief
Antenatal	During or relating to pregnancy
Cataract	A medical condition of the eyes
Chiropody	Specialist care of the feet
Chiropractic	A system of medicine based on the manipulative treatment of joints that are not in line
Consultation	A meeting with an expert such as a doctor
Diagnostic	Relating to the diagnosis of an illness/condition
General Practitioner (GP)	A doctor based in the community who treats patients with minor/moderate and chronic illnesses
Homeopathy/Homeopathic	A course of treatment where patients are treated with small doses of a substance that would cause the original medical issue
Mammography	A technique using X-rays to diagnose tumours of the breast
Optical	Relating to sight/the eyes
Osteopathic	Relating to the treatment of medical problems through massage of the skeleton and muscles
Osteoporosis	A medical condition in which the bones become brittle
Physiotherapy	The treatment of illness or injury by physical means such as massage and exercise
PPE (Personal Protective Equipment)	This could be plastic aprons, face masks/shields, gloves, or the like, provided by the practitioner for either their, or Your use while attending Your appointment
Practitioner(s)	A medical professional practising in a specialised field
Prescription	An instruction written by a medical practitioner that authorizes a patient to be issued with a medicine or treatment
Reflexology	A therapy that applies gentle pressure usually to the feet or hands to stimulate energy flows within the body
Veneers	A tooth covering, usually made from porcelain