

BHSF Corporate 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:

Weekly Premiums

Including Insurance Premium Tax

Insured Persons	Base** £	Bronze £	Silver £	Gold £	Platinum £
Personal Policies cover policyholder and Children	0.95	1.85	3.51	5.76	7.50
Family Policies cover policyholder, Partner and Children	-	4.41	7.54	12.16	15.82

Monthly Premiums

Including Insurance Premium Tax

Insured Persons	Base** £	Bronze £	Silver £	Gold £	Platinum £
Personal Policies cover policyholder and Children	4.12	8.02	15.21	24.96	32.50
Family Policies cover policyholder, Partner and Children	-	19.11	32.67	52.69	68.55

** 95p (weekly) Base scheme has closed to new policyholders and transfers from other levels.

Benefit Table

Benefits		Maximum per Insured Person per Policy Year								
		Personal Policies					Family Policies			
		Base* £	Bronze £	Silver £	Gold £	Platinum £	Bronze £	Silver £	Gold £	Platinum £
% reimbursement		75%					75%			
Dental:	Up to	25	60	120	180	210	60	120	180	210
Optical:	Up to	26	70	140	210	225	70	140	210	225
% reimbursement		55%			65%	75%	55%		65%	75%
Diagnostic Consultation:	Up to	36	50	100	150	600	100	200	300	600
Health Screening:	Up to	-	50	100	150	180	50	100	150	180
Therapies: Combined maximum benefit	Up to	35	140	280	420	600	140	280	420	600
Hearing Aids:	Up to	30	180	360	540	660	180	360	540	660
Surgical Appliances:	Up to	100	400	800	1,200	1,600	400	800	1,200	1,600
Home Nursing: (adult only)	Up to	200	800	1,600	2,400	3,200	800	1,600	2,400	3,200
Hospital In-Patient:	Per night	5	22	44	66	70	22	44	66	70
Hospital Parental Stay: (adult only)	Per night	-	-	-	-	20	-	-	-	20
Recuperation:	Lump sum	45	85	170	255	360	85	170	255	360
Hospital Day-Case Surgery:	Per event	10	40	80	120	140	40	80	120	140
Maternity/Paternity: (adult only)	Per Child	15	65	130	195	500	165	330	495	650
% reimbursement		100%								
NHS Prescription Charges/ Flu Vaccinations:	Up to	25	25	25	25	25	25	25	25	25
Ear Wax Removal:	Up to	50	50	50	50	50	50	50	50	50
Personal Accident Cover: (adult only)	Lump sum up to	25,000		50,000	100,000	150,000	25,000	50,000	100,000	150,000

* 95p Base scheme has closed to new policyholders and transfers from other levels.

Benefit Table Continued

Benefits	All levels
Telephone Helpline: (adult only)	<p style="text-align: center;">24 hour, 365 days a year telephone helpline Free 24/7 counselling and information line. Confidential in the moment support and access to structured counselling</p>
GP Helpline and Private Prescription Service:	<p style="text-align: center;">Access to a GP 24/7, 365 days a year Providing access to a qualified GP, 24/7 via a telephone or webcam consultation offering diagnosis, advice and reassurance on a range of medical matters. GP's can also authorise a private electronic prescription</p>
Network Benefits: (adult only)	<p style="text-align: center;">Online discount site, saving You money on hundreds of well-known brands</p>
Digital Physiotherapy Assessment And Support:	<p style="text-align: center;">Assess any musculoskeletal condition in minutes and get faster access to the right care, including, where appropriate, supported self-management</p>
Digital Dentistry:	<p style="text-align: center;">Access to a qualified registered Dentist 24/7, 365 days a year offering support, advice and reassurance on a range of medical matters. Dentists can also authorise a private electronic prescription</p>
Digital Skin Cancer Detection App:	<p style="text-align: center;">Quickly and easily scan a skin spot and receive an assessment and recommendation in minutes. Detects the signs of most common skin cancers</p>
Digital Eye Screening:	<p style="text-align: center;">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</p>

Personal Accident Cover – Schedule of Benefits

We will, subject to the terms, conditions, provisions and exceptions of this policy, pay the relevant benefit(s) if during the period of insurance, an insured adult sustains Bodily Injury caused solely and directly by violent, accidental, external and visible means, resulting directly and independently of any other cause, within two years in loss or disablement as described. **Insuring clause:** We agree to pay in accordance with the schedule of benefits, if, during the period of insurance, You sustain Bodily Injury as defined herein, subject always to the terms, conditions, provisions, limitations and exclusions hereof.

Accident only cover is provided to the BHSF policyholder and insured Partner (if applicable)			Base & Bronze £	Silver £	Gold £	Platinum £
Paralysis	1.1	Quadriplegia Permanent and total paralysis of the two upper limbs and two lower limbs	25,000	50,000	100,000	150,000
	1.2	Paraplegia Permanent and total paralysis of the two lower limbs, bladder and rectum	10,000	20,000	40,000	60,000
Loss of Speech	2	Total and irrecoverable loss	2,500	5,000	10,000	15,000
Loss of Hearing	3.1	Total and irrecoverable loss in: both ears	2,500	5,000	10,000	15,000
	3.2	Total and irrecoverable loss in: one ear	750	1,500	3,000	4,500
Loss of Sight	4.1	Total and irrecoverable loss in: both eyes	5,000	10,000	20,000	30,000
	4.2	Total and irrecoverable loss in: one eye	2,500	5,000	10,000	15,000
	4.3	Total and irrecoverable loss of the lens of one eye	1,250	2,500	5,000	7,500
Loss of Limbs	5.1	Permanent total loss of use of both hands and feet	5,000	10,000	20,000	30,000
	5.2	Permanent total loss of use of one hand or foot	2,500	5,000	10,000	15,000
	5.3	Permanent total loss of use of four fingers and thumb of either hand	2,000	4,000	8,000	12,000
	5.4	Permanent total loss of use of four fingers of either hand	1,000	2,000	4,000	6,000
		Permanent total loss of use of one thumb of either hand:				
	5.5	Both joints	1,000	2,000	4,000	6,000
	5.6	One joint	500	1,000	2,000	3,000
		Permanent total loss of fingers on either hand:				
	5.7	Three joints	250	500	1,000	1,500
	5.8	Two joints	175	350	700	1,050
	5.9	One joint	100	200	400	600
		Total and irreversible loss of use of toes:				
	5.10	All - one foot	750	1,500	3,000	4,500
5.11	Big - both joints	250	500	1,000	1,500	
5.12	Big - one joint	100	200	400	600	
5.13	Other than big, each toe	100	200	400	600	
Fractures	6.1	Established non-union of fractured leg or knee cap	500	1,000	2,000	3,000
	6.2	Shortening of leg by at least 5cm	375	750	1,500	2,250
		Fracture or fractures of one or more bones of the:				
	6.3	Arm	37	75	150	225
	6.4	Leg	75	150	300	450
	6.5	Wrist	37	75	150	225
	6.6	Ankle	75	150	300	450
	6.7	Collar bone	250	500	1,000	1,500
6.8	Skull	250	500	1,000	1,500	
Burns		Full thickness burns which cover:				
	7.1	27% or more of the body surface	1,000	2,000	4,000	6,000
	7.2	18% or more but less than 27% of the body surface	800	1,600	3,200	4,800
	7.3	9% or more but less than 18% of the body surface	600	1,200	2,400	3,600
	7.4	4.5% or more but less than 9% of the body surface	300	600	1,200	1,800
Accidental Death	8		2,500	5,000	10,000	15,000

Policy Terms

Definitions

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

Accident

Means a sudden, unexpected, unusual, specific event, which occurs at an identifiable time and location during the period of insurance.

Act of Terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Bodily Injury

Means identifiable physical injury which

- a. is caused by an Accident, and
- b. solely and independently of any other cause except illness directly resulting from, or medical or surgical treatment rendered necessary by, such Bodily Injury, results in Your death or disablement as provided for under this insurance within twenty-four calendar months of the date of such Accident.

Bodily Injury shall also include exposure resulting from a mishap to a conveyance in which You are travelling, the date of such mishap shall be deemed to be the date of the Accident causing such Bodily Injury.

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.

Insured Person(s)

The person(s) insured under the policy as shown in the policy schedule.

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 first day of the contract between Your employer and Us or any subsequent anniversary of that date. All benefits reset at each anniversary, irrespective of the start date of Your policy.

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 first receipted account for charges made for dental, optical, diagnostic consultation, therapies, health screening, surgical appliances, home nursing, hearing aids, NHS prescription charges, flu vaccinations or ear wax removal.
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.

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, the policy will remain in force for as long as premium payments are continued. The payment of benefits depends upon premiums being up to date at the time of the incident which gives rise to the claim.

Where Your employer is responsible for passing Us Your premiums, claim payments may be held if they are not received within a reasonable timeframe.

This policy will terminate when and if You cease employment with the employer through which it has been arranged. However, within 13 weeks of that happening You may apply for a new policy without any qualifying period applying.

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 vary the premiums, benefits or rules of this plan on giving You at least 21 days prior notice at Your last known address, or the email address registered to Your policy for:

- A change in applicable rate of Insurance Premium Tax.
- A change in Our expected claims experience.
- Changes to regulatory requirements or legislation.

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.

If an insured adult was aged 75 or over at the start date of the policy then the personal accident benefits are only available at half the stated amounts.

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. Worldwide emergency cover is included in the policy in respect of personal accident cover, emergency overnight admission to hospital, emergency dental treatment or emergency purchase of glasses, which might be needed while a person insured under this policy is abroad in accordance with the respective policy terms. No other worldwide cover is included.
6. 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.
7. A Child insured under this policy may, within 30 days their 18th birthday, apply for a new policy in their own name without any qualifying period applying.
8. Transfer to a lower premium plan is not normally permitted.

9. 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.
10. 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, 13th Floor, 54 Hagley Road, Birmingham, B16 8PE.
11. 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.

GP helpline and private prescription service, telephone helpline, digital skin cancer detection screening, digital eye screening, digital physiotherapy assessment and support, digital dentistry, Network Benefits and personal accident cover are available from the start date of the policy.

No benefit will be paid in respect of treatment commenced during the qualifying periods, irrespective of the future duration of that course of treatment.

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

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.*

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.*

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 action.*

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)
5. **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)
6. **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)
7. **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)

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 'Frequently Asked Questions' 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 homeopathic medicines or remedies*
4. *for acupuncture treatment used for cosmetic purposes*
5. *for sports massage*
6. *for any sundry items such as, but not limited to, creams and gels etc.*

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.

Surgical Appliances

Benefit is payable according to the benefit schedule up to the maximum benefit per Insured Person in each Policy Year, in respect of the following appliances, fully worn on the body by the Insured Person, which are medically prescribed by the Insured Persons' General Practitioner:

- 1 Surgical shoes
- 2 Abdominal and lumbar supports
- 3 Surgical corsets
- 4 Trusses
- 5 Surgical stockings
- 6 Mastectomy bras and associated prosthesis.

Benefit is not payable:

For any items other than those indicated above (and specifically not for wigs, surgical implants, sexual and contraceptive aids, mechanical and electrical devices and nebulisers).

Home Nursing

Benefit is payable according to the benefit schedule up to the maximum benefit per Insured Person in each Policy Year, in respect of home nursing by a State Registered Nurse arranged with a registered nursing agency, on the recommendation of the Insured Person's General Practitioner.

Benefit is not payable:

1. in respect of services other than as defined above
2. in maternity cases.

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 Parental Stay

Benefit is payable at the appropriate nightly rate according to the benefit schedule if You or Your insured Partner accompany an insured Child under the age of 18 for one or more overnight stays in an NHS or registered private hospital, described as such by the Care Quality Commission. A maximum of 30 nights benefit may be claimed in each Policy Year.

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

Benefit is not payable:

1. *for a parental stay with a Child in hospital because of a pregnancy or any condition associated with pregnancy*
2. *for stays of the mother following her previous discharge in respect of the birth of a Child who remains in hospital and for whom benefit is payable in 4.2 under "hospital in-patient" above.*

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 8 consecutive nights (no separate claim need be made).

Hospital Day-Case Surgery

Benefit is payable at the appropriate daily rate according to the benefit schedule for up to 6 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.*

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.

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.

Personal Accident Cover

Children are not covered under this section of the policy.

Benefit is provided under this section of the policy in accordance with the schedule of benefits, if during the period of insurance an insured adult sustains Bodily Injury caused directly and only by violent, accidental, external, and visible means, resulting directly and independently of any other cause within two years in loss or disablement as described.

In the event of multiple fractures to the same body part, the maximum amount We will pay is one fracture benefit regardless of the number of individual bones affected. If more than one injury occurs to the same part of the body, payment will be made for the highest benefit only, for example, if a fracture to the leg results in the leg being amputated We will pay for the amputation only.

The maximum payable for Bodily Injury arising from any one Accident is the amount payable for Paraplegia shown under benefit 1 except for benefit payable for Quadriplegia.

In the event that an Accident covered under this insurance should result in Your death within twenty-four months of the date of such Accident, and prior to the definite settlement of a claim for disablement as provided for under Items 1 to 8 of the schedule of benefits, We shall pay instead of such claims for disablement the sum insured payable for Item 9 Accidental Death.

If an insured adult disappears during the period of insurance and is not found within twelve months of disappearing, and sufficient evidence is produced that leads Us inevitably to the conclusion they have sustained Bodily Injury and that such injury has caused their death, the sum insured for Item 9 Accidental Death shall become payable hereunder. If at any time after such payment the insured adult shall be found to be living, the sum paid shall be refunded to Us.

The provision of personal accident cover will terminate on the date payment of benefit is made to You under any of benefits 1.1, 1.2, 4.1, 5.1 and 8.

Benefit is not payable

We will not pay benefit for Bodily Injury of an Insured Person in the following circumstances:

Medical or Physical Conditions

- a) *If the Bodily Injury arises from the Insured Person taking a drug which is not lawfully available or is lawfully available only on prescription by a qualified doctor or dentist. This exception does not apply if the drug was prescribed, and the correct dosage taken.*
- b) *If the Bodily Injury is solely as a result of illness, disease or disorder.*
- c) *If the Bodily Injury arises from, is traceable to, or is caused by any gradually developing bodily deterioration, whatever the cause of that deterioration.*
- d) *If the Bodily Injury arises from any medical or surgical procedures.*

Other Circumstances

- a) *If the Bodily Injury arises from Your suicide, attempted suicide, intentional self-injury or deliberate exposure to exceptional danger (except in an attempt to save human life).*
- b) *You committing a criminal act.*
- c) *If the Bodily Injury arises from You engaging in a professional sport for which You receive payment or prize money.*
- d) *If the Bodily Injury arises from You engaging in any form of operational duties as a member of the armed forces.*
- e) *If the Bodily Injury arises from any event which occurs whilst You are out of the UK for a period longer than 3 months.*

Dangerous or Hazardous Activities

If the Bodily Injury arises from aerial activities, except as a passenger in an aircraft operating under its own power, or from taking part in, or practising for racing, competitions, rallies or trials on wheels or on horseback, hang-gliding, parachuting, parascending, paragliding or bungee jumping, mountaineering, rock climbing, potholing, caving or white water rafting, diving underwater involving the use of breathing apparatus, off-piste skiing, sleighing or snowboarding.

War and Other Perils Exclusion

We shall not be liable for expense, loss, damage or indemnity directly or indirectly resulting from or attributable to:

- a) *war, invasion, civil war, armed hostility, rebellion, revolution, overthrow of a legally constituted government, insurrection of military or usurped power, explosion of war weapon(s), act of an enemy foreign to the nationality of the insured adult or of the country in which the act occurs,*
- b) *utilisation of chemical weapons or biological weapons, the release of weapons of mass destruction.*

Nuclear/Radioactive Exclusion Clause

We shall not be liable for death, disablement, expense, loss, damage or indemnity directly or indirectly resulting from or attributable to nuclear reaction, nuclear radiation or radioactive contamination.

Nuclear, Chemical, Biological, Terrorism

We shall not be liable for any claim in any way caused or contributed to by an Act of Terrorism involving the use or release of, or the threat thereof of any nuclear weapon or device or chemical or biological agent.

Electronic Data Recognition Clause

We shall not be liable under this insurance for any claims in any way caused by or contributed to by the failure of, or the fear of failure of, or the inability of, any equipment or any computer program, to recognise, interpret correctly, or process any date as the true calendar date, or to continue to function correctly beyond that date.

Telephone Helpline

Benefit is the provision of a 24 hour, 365 days a year helpline providing access to;

- Full clinical assessment conducted upon initial engagement.
- In the moment support in areas related to stress, anxiety, crisis, addiction and more.
- Up to six sessions of structured telephonic counselling.
- Six sessions are based on one presenting issue over a rolling 12-month period.
- Available to policyholders and insured Partners.
- All counsellors have 5+ years post qualification experience and are accredited by the relevant professional bodies.

Please note it may be necessary to signpost in instances where the helpline is not able to support directly.

GP Helpline and Private Prescription Service

Access to a GP 24/7, 365 days a year.

- Telephone Helpline - 24/7, 365 days a year access to a qualified GP, offering diagnosis, advice and reassurance on a range of medical matters
- Online Doctor - a face-to-face webcam consultation service, allowing the doctor to see more precisely where pain or injuries lie in order to assist with diagnosis and advice
- Private Prescription Service - doctors can authorise a private electronic prescription. An online pharmacy then contacts You to take payment and arrange delivery of the medication.

Network Benefits

Network Benefits is an internet based discounts site. The site has discounts and savings at over 100 top high street names. With savings attractions and days out, high street retail stores, leisure, travel, eating out and even the weekly shop. The offers on this site are continually reviewed and We reserve the right to change or withdraw any of them at any time.

Digital Skin Cancer Detection App

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.

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 personal accident cover:-

Notice shall be given by contacting Us as soon as practicable of any Accident which causes or may cause a claim to be made under this insurance. If disablement results or may result, You must place Yourself as early as possible under the care of a qualified medical practitioner.

In the event of a claim under this cover, You shall if requested by Us provide medical records which We reasonably require in order to assess a claim and to allow the medical adviser or advisers appointed by Us to examine You as often as may be reasonably deemed necessary by Us.

For telephone 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 **0345 303 7417** 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 Network Benefits:-

1. Go to www.networkbenefits.co.uk
2. Click on 'Register For Free'
3. Enter Your policy number and click 'Continue'
4. Enter Your Scheme ID of **5000**
5. Fill out Your personal details to create an account
6. Click 'Continue'

For the digital skin cancer detection app, digital eye screening, digital physiotherapy assessment and support and digital dentistry

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 hospital parental stay, 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, surgical appliances, health screening, home nursing, NHS prescription charges, ear wax removal, flu vaccinations 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, 13th Floor, 54 Hagley Road, Birmingham, B16 8PE.

In the event of a complaint, You should write to BHSF Limited, 13th Floor, 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

13th Floor

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
Disablement	Being disabled
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
Indemnity	Protection against possible damage or loss, a promise to pay according to the terms if there is damage or loss
Mammography	A technique using X-rays to diagnose tumours of the breast
Non-Union Fracture	A fracture that will not usually heal without further medical help.
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
Prosthesis	An unreal or artificial part or limb
Reflexology	A therapy that applies gentle pressure usually to the feet or hands to stimulate energy flows within the body
Trusses	A surgical appliance usually to support a hernia
Veneers	A tooth covering, usually made from porcelain