

# NUS Student Plan

Policy Terms



# Welcome

## To your BHSF health cash plan

**We** are pleased that **you** have joined the many hundreds of thousands of people across the UK who have a plan with BHSF.

**You** are now ready to access a range of health and wellbeing services and start claiming back **your** everyday health care costs.

### About the Policy Terms

These policy terms contain everything **you** need to know about the plan, including how to claim, important information about the **benefits**, and the terms and conditions of **your** policy.

**Your** welcome letter, **policy schedule**, and these policy terms form the basis of **your** cover with BHSF.

### What you need to know

1. Register a secure online account at <https://customerportal.bhsf.co.uk>
2. Find out how to make a claim at <https://www.bhsf.co.uk/make-a-claim>
3. If **you** need to speak to **us** call **0121 454 3601** or email [helpdesk@bhsf.co.uk](mailto:helpdesk@bhsf.co.uk) and a member of the team will be there to help.
4. Save this number to **your** phone to access **our** GP consultation services **0800 083 2035**.
5. And save this number to **your** phone to access **our** counselling support services **0800 107 6145**.
6. The latest version of these terms can always be found on **your** secure online account.

**Our** Helpdesk is available Monday to Friday between 9:00 -17:00. If **you** need to, **you** can also write to **us** at **BHSF, 13th Floor, 54 Hagley Road, Birmingham, B16 8PE**.

## How to claim

Making a claim online couldn't be easier.

1. The quickest way to claim is through **our** customer portal, **you** can register for an account at <https://customerportal.bhsf.co.uk>.
2. **You** can claim online for most **benefits** or download a claim form. Alternatively, call **our** Helpdesk on **0121 454 3601** to request a claim form by post.
3. If **you** have additional requirements, a member of **our** Helpdesk will be more than happy to assist.

All claims are subject to the claims conditions in this document. Some **benefits** have additional requirements which can be found after the 'What is covered' section.

Before committing **yourself** to treatment, make sure **you** familiarise **yourself** with what is and isn't covered. If **you** have any questions about the validity of a likely claim covered under this plan, then please call **our** Helpdesk on **0121 454 3601**.

## Important information about making a claim

**You** must make a claim within 26 weeks of the date of any consultation, treatment or service provided, and after the full balance has been settled. If treatment continues over an extended period **you** will need to submit claims regularly, at least every 26 weeks.

**You** cannot claim more than the total amount paid (for treatment, consultations or services) from all insurance providers combined. If an **insured person** is covered by more than one insurance policy, **we** will only cover the amount not recoverable from the other insurance.

The claim date is deemed to be the date of treatment on the receipt or documentation submitted, unless specified otherwise.

The quickest way to claim is through **our** customer portal. If making a claim via post, **you** must send the original detailed receipt with a fully completed claim form signed by **you**. Copy receipts and card payment receipts are not accepted when submitted on their own.

## Claim conditions

The following conditions apply to all claims made under this policy:

1. The supporting evidence must clearly show all the requirements to the **benefit** have been met, including:
  - The **insured person's** name.
  - An itemised breakdown of what has been purchased, including cost(s).
  - The date(s) of treatment – especially if treatment was conducted on several days, or over an extended period of time.
  - Confirmation the full balance has been settled with nothing outstanding.
  - Full details of the service provider, including name and contact information.
2. Any documentation submitted by post in support of a claim will be retained by **us** and become **our** property. If **you** need to, **you** should ensure that **you** make a copy for **your** records before making **your** claim.
3. In making a claim **insured persons** authorise the disclosure of any medical or other relevant information which is required by **us** for the processing or later auditing of the claim.
4. **Benefit** may not be claimed:
  - For any purchase where there is a balance still outstanding.
  - For any treatment which has not been received at the time of submitting a claim.
  - For any card payment receipts when submitted on their own.
  - For any payment(s) made using a voucher or gift card.
  - From multiple insurance policies for more than the total payment made. If any **insured person** has more than one form of insurance, the **benefit** will be restricted to the amount not recoverable from the other insurers.
  - For any costs paid by a Private Medical Insurance (PMI) provider directly to a service or treatment provider.
  - In respect of any expense which is not the direct responsibility of an **insured person**.
  - For any claims for treatment, consultation or services arising from or in relation to an **epidemic** or **pandemic**.
5. Payment of **benefit** is always made directly to the **policyholder**.

## Your cover and costs

We provide four levels of cover. Cover is available for **you**. BHSF provides cover for **children** at no additional cost, and this is included as standard on all personal policies.

The maximum amount is shared among all **children** insured under this policy.

### Monthly cost

Including Insurance Premium Tax (IPT).

	Level 1	Level 2	Level 3	Level 4	Level 5
<b>Cover for you</b> Our personal policy	£8.99	£14.99	£22.99	£30.99	£37.99

## Your benefits

Benefits	Level 1	Level 2	Level 3	Level 4	Level 5
	Claim 100% of the cost, up to the maximum benefit per level, unless otherwise stated.				
<b>Optical</b>	£30	£60	£90	£120	£150
<b>Dental</b>	£30	£60	£90	£120	£150
<b>Dental Trauma</b>	£100	£200	£300	£400	£500
<b>Diagnostic Consultation</b>	£100	£200	£300	£400	£500
<b>Therapies</b> Combined maximum benefit	£100	£150	£200	£250	£300
<b>Chiropody/ Podiatry</b>	£30	£60	£90	£120	£150
<b>Prescription Charges</b>	£10	£15	£20	£25	£30
<b>GP Helpline and Private Prescription Service</b>	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.				
<b>Counselling and Support Helpline</b> (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.				
<b>Digital Skin Cancer Screening</b> (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.				
<b>Digital Physiotherapy Assessment and Support</b> (adult only)	Assess any musculoskeletal condition in minutes and get faster access to the right care, including, where appropriate, supported self-management				

## Your benefits continued

Benefit	All levels
<b>Digital Dentistry</b> (adult only)	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.
<b>Digital Eye Screening</b> (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
<b>Health, Fitness and Wellbeing Discounts</b>	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.
<b>Discounts Portal</b>	Access offers, discounts and savings from top retailers across the UK. Savings on attractions and days out, high street retail stores, leisure, travel, eating out as well as a range of reloadable gift cards.

## Policy definitions

The following terms and expressions used throughout this policy document are defined below, and where they appear in this policy they will be in **bold**.

<b>Accident</b>	A sudden, unexpected, unusual, specific event, which occurs at an identifiable time and location, after the <b>policy start date</b> and within a period of paid cover.
<b>Benefit</b>	The type of cover that <b>we</b> provide, up to the amount <b>we</b> will pay as shown in the summary of <b>benefits</b> .
<b>Child/Children</b>	Any born or legally adopted <b>child</b> of the <b>policyholder</b> , who is below the age of 18, and permanently residing with the <b>policyholder</b> . This is inclusive of those with a permanent Special Guardianship Order (SGO).
<b>Consultant</b>	A medical or surgical specialist holding consultancy status on the specialist register of the General Medical Council (GMC).
<b>Epidemic</b>	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).
<b>Insured person(s)</b>	All individuals who are insured under the policy as shown in the <b>policy schedule</b> . The total number of all insured <b>children</b> will be classed as one <b>insured person</b> .
<b>Policyholder</b>	The one named individual, who is the designated account holder and responsible for the policy, as stated in the <b>policy schedule</b> .
<b>Policy schedule</b>	The document that shows the <b>policy start date</b> , the level of cover, the <b>policyholder</b> and any <b>insured person(s)</b> , and if there are any special provisions in place.
<b>Policy start date</b>	The date the policy begins as shown on <b>your policy schedule</b> .
<b>Policy year</b>	Is the period of 12 calendar months from the <b>policy start date</b> , or an anniversary of that date.
<b>You/ Your</b>	The <b>policyholder</b> .
<b>We/ Us/ Our</b>	BHSF Limited. 13 <sup>th</sup> Floor, 54 Hagley Road, Birmingham, B16 8PE. BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

## Premiums and benefits

**Your** policy will remain active as long as **you** continue to make **your** payments.

It is **your** responsibility to pay the appropriate premiums monthly in advance to **us** by direct debit. **Your** policy will be cancelled if the direct debit remains unpaid for three consecutive monthly premiums.

**Our** health cash plan policy operates on a monthly renewable basis. Each calendar month a new contract will be formed between **us** and **you**, however **we** will not issue **you** with a monthly reminder notice.

The payment of **benefits** depends upon premiums being up to date at the time of the incident which gives rise to the claim.

Premiums are not refundable if the policy has not been used or a claim submitted within any period of time. **Benefit** allowances do not roll over or accumulate if not used within a **policy year**.

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

## Age Limits

Cover is provided if **you** are age 16 or above at the time of application. **Children** are covered until the day they reach the age of 18.

There is no upper age limit on this policy.

## Qualifying Periods

This policy is subject to a 13-week qualifying period, so **you** cannot claim for any treatment received or purchased within the first 13 weeks of the **policy start date**, or before the **policy start date**.

If **you** choose to upgrade **your** policy to a higher level of cover, any treatment received or purchased within the following 13 weeks from **your** new **policy start date** will be payable under the previous level of cover, even if **your** treatment remains ongoing.

The helplines and digital wellbeing benefits are available to use from the **policy start date**.

## Policy Conditions

1. If **you** wish to make any change to the persons insured, or **your** level of cover, then **you** should contact **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 the laws of England and Wales and shall be subject to the rule of the courts of England and Wales. The language **we** will use for communications is English.
4. All persons insured under this policy must normally reside in the United Kingdom.
5. An insured **child** may, within 30 days of their 18<sup>th</sup> birthday, apply for a new policy in their own name without any qualifying period applying.
6. Transfers to a lower level of cover are not normally permitted and are subject to review on application.
7. No sum payable under this policy shall carry interest.
8. No worldwide cover is included in this policy. All **benefits** must be purchased and received in the United Kingdom.
9. No cover is included for treatment or services purchased from, or conducted by, an **insured person**, family member or colleague.
10. **We** reserve the right to withhold processing any claims while a policy is under investigation, or any claims are being audited.

## 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.

## Cancellation by you

**You** may cancel this policy at any time by providing **us** 30 days' notice by either:

**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.

**Emailing us at:**

[helpdesk@bhsf.co.uk](mailto:helpdesk@bhsf.co.uk)

**Writing to us at:**

BHSF, 13th Floor, 54 Hagley Road, Birmingham, B16 8PE.

Should **you** cancel **your** policy, no premiums will be refunded after the 14 day cooling off period.

## Cancellation by us

**Your** policy will end if **your** bank instructs BHSF that no payment has been made, or if **your** premiums cease without **us** being told by **you**.

The submission of false, altered or misrepresented information may result in policy termination and legal action against **you**. **You** are responsible for ensuring the accuracy of all the information **you** provide to **us**.

**We** reserve the right to decline or cancel **your** policy if:

- **We** suspect, or have proven, fraud or policy misuse, **you** did not tell the truth or, concealed information or failed to comply with these terms and conditions.
- Any **insured person** or their authorised representative, acts in a threatening, abusive or intimidating manner towards **our** organisation or any member(s) of **our** organisation, including, but not limited to: violent behaviour, verbal or physical abuse, sexual and/or racial harassment, threats or insults.

**We** reserve the right to withdraw this product or to change these terms, the premiums, **benefits**, inclusions, exclusions or rules of this plan, 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.

## What is covered

### Optical

This **benefit** is payable up to the maximum **benefit** per **insured person** in each **policy year**. Optical tests, prescription glasses and prescription lenses must be supplied or provided by a qualified optical practitioner registered with the General Optical Council. Laser eye surgery must be performed by a registered laser eye clinic.

What we cover	What we do not cover
<ul style="list-style-type: none"><li>✓ Sight Tests and Optical Coherence Tomography (OCT) scans</li><li>✓ Prescription: glasses, sunglasses and contact lenses</li><li>✓ Medical PPE, provided it is required to undergo treatment</li><li>✓ Prescription eye wear used for sporting activities or protection</li><li>✓ Laser eye surgery</li></ul>	<ul style="list-style-type: none"><li>✗ Anything purchased under an optical care contract scheme</li><li>✗ Any non-prescription items</li><li>✗ Frames only without lenses</li><li>✗ Consumable or sundry items such as cleaning solutions, eyedrops, glasses cases, etc.</li><li>✗ Cataract surgery</li><li>✗ Postage, packaging or delivery charges</li></ul>

### Dental

This **benefit** is payable up to the maximum **benefit** per **insured person** in each **policy year**. Dental examination, treatment and dentures must be provided by a qualified dental professional on the registers of the General Dental Council (GDC).

What we cover	What we do not cover
<ul style="list-style-type: none"><li>✓ Dental examination</li><li>✓ Dental treatment</li><li>✓ Dentures</li><li>✓ Medical Personal Protective Equipment (PPE), provided it is required to undergo treatment</li></ul>	<ul style="list-style-type: none"><li>✗ Consumables and sundry items such as toothbrushes, toothpaste, mouthwash, interdental brushes etc</li><li>✗ Whitening products or procedures</li><li>✗ Veneers</li><li>✗ Premiums in respect of any form of dental insurance, dental care contract schemes or for any dental administration fees</li><li>✗ Mouthguards required for sport</li></ul>

## Dental Trauma

Dental trauma **benefit** is available in the event of a trauma which occurs during the period of cover, which results in a dental injury. A trauma is an unfortunate event or **accident** that happens unexpectedly, involving an external blow to the mouth, causing a significant dental injury and requires medical or dental attention.

**Benefit** may only be claimed within the **policy year** the initial treatment took place. Dental examination and treatment must be provided by a qualified dental professional on the registers of the General Dental Council.

What we cover	What we do not cover
<ul style="list-style-type: none"><li>✓ Emergency dental examination relating to a dental injury</li><li>✓ Emergency dental treatment costs relating to a dental injury</li><li>✓ Medical PPE, provided it is required to undergo treatment</li></ul>	<ul style="list-style-type: none"><li>× Denture replacements</li><li>× Dental treatment needed as a result of an injury caused by eating</li><li>× Dental injury incurred under the influence of alcohol or drugs or due to any other substance abuse</li><li>× Injuries incurred whilst participating in sport where the appropriate mouthguard was not in place</li><li>× Damage caused by deterioration, or an aggravated condition</li></ul>

## Diagnostic Consultation

This **benefit** is payable up to the maximum **benefit** per **insured person** in each **policy year**.

After receiving a written referral from a General Practitioner (GP), Diagnostic Consultations must be carried out by a **Consultant** for an undiagnosed condition. In order to claim under this **benefit**, the supporting documentation must also evidence the initial GP referral. The date of claim is the date of the initial consultation or the applicable scan/ test.

What we cover	What we do not cover
<ul style="list-style-type: none"><li>✓ An initial GP referred diagnostic consultation only</li><li>✓ Any scans or tests used by the <b>Consultant</b> which are required as a part of the diagnostic process</li></ul>	<ul style="list-style-type: none"><li>× Any scans or tests referred or undertaken prior to the initial GP referral</li><li>× Cost of treatment or room charges</li><li>× Follow up consultations which take place after the initial consultation</li><li>× Pregnancy related scans</li><li>× Consultations required in connection with pension, insurance, emigration, or employment matters or for legal or industrial actions</li></ul>

## Therapies

This **benefit** is payable up to the maximum **benefit** per **insured person** in each **policy year**. Treatment and orthotics must be provided by a qualified practitioner who holds an up-to-date registration with one of **our** accepted professional organisations. Invalid or out of date provider qualifications, registrations or licences may result in a claim not being paid.

The practitioner registration must match the treatment being claimed, and it is **your** responsibility to verify this before starting treatment.

When claiming for this **benefit**, **we** will need evidence of the practitioners name, the accepted organisation they are a member of, and their registration number.

What we cover	What we do not cover
<ul style="list-style-type: none"><li>✓ Physiotherapy treatment (including orthotics)</li><li>✓ Osteopathy treatment (including orthotics)</li><li>✓ Chiropractic treatment (including orthotics)</li><li>✓ Acupuncture treatment</li><li>✓ Homeopathy (treatment only)</li></ul>	<ul style="list-style-type: none"><li>× Treatment which is not directly provided by the practitioner on a one-to-one basis</li><li>× Any treatment other than defined</li><li>× Sports massage</li><li>× Consumables and sundry items such as creams and gels etc.</li><li>× Homeopathic medicines and remedies</li></ul>

## Chiropody and Podiatry

This **benefit** is payable up to the maximum **benefit** per **insured person** in each **policy year**. Treatment and orthotics must be provided by a qualified practitioner who holds an up-to-date membership on the Chiropody/ Podiatry register of the Health and Care Professions Council (HCPC).

What we cover	What we do not cover
<ul style="list-style-type: none"><li>✓ Chiropody treatment (including orthotics)</li><li>✓ Podiatry treatment (including orthotics)</li></ul>	<ul style="list-style-type: none"><li>× Treatment which is not directly provided by the practitioner on a one-to-one basis</li><li>× Any treatment other than defined</li><li>× Consumables and sundry items such as creams and gels etc.</li></ul>

## Prescription Charges

This **benefit** is payable up to the maximum **benefit** per **insured person** in each **policy year**. The date of claim is the date of payment of the prescription charges.

What we cover	What we do not cover
<ul style="list-style-type: none"><li>✓ NHS or private prescription charges dispensed by a pharmacist registered with the General Pharmaceutical Council (GPhC)</li><li>✓ NHS prescription prepayment certificates</li></ul>	<ul style="list-style-type: none"><li>× Prescription delivery, dispensing or postage costs</li></ul>

## 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>.

#### How to access:

For access to the GP helpline and private prescription service call 0800 083 2035 to arrange an appointment at a convenient time. Please have **your** policy number to hand.

#### 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.

### How to access:

For confidential support call 0800 107 6145 to arrange an appointment at a convenient time. Please have **your** policy number to hand.

### 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 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.

### How to access:

**You** can access these services through **your** BHSF portal.

## 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 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 or Optician. 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.

### How to access:

**You** can access these services through **your** BHSF portal.

## Digital physiotherapy assessment and support

Access a 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 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.

#### How to access:

**You** can access these services through **your** BHSF portal.

### 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 access:

**You** can access these services through **your** BHSF portal.

### 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.

How to access:

**You** can access these services through **your** BHSF portal.

Discounts portal

Access offers, discounts and savings from top retailers across the UK. Savings on attractions and days out, high street retail stores, leisure, travel, eating out as well as a range of reloadable gift cards.

- i. Access the service from anywhere at any time.
- ii. The offers on this site are continually reviewed and **we** reserve the right to change or withdraw any of them at any time.
- iii. **You** must pay for any costs associated with accessing the service through **your** device.
- iv. This service is provided by **our** trusted service partner Terryberry. **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 access:

**You** can access these services through **your** BHSF portal.

## BHSF approved list of registrations, licences and qualifications for therapies practitioners.

<b>Physiotherapy</b>	<ul style="list-style-type: none"><li>• Physiotherapists of the Health and Care Professions Council (HCPC)</li></ul>
<b>Osteopathic</b>	<ul style="list-style-type: none"><li>• The General Osteopathic Council (GOsC)</li></ul>
<b>Chiropractic</b>	<ul style="list-style-type: none"><li>• The General Chiropractic Council (GCC)</li></ul>
<b>Acupuncture</b>	<ul style="list-style-type: none"><li>• British Medical Acupuncture Society (BMAS)</li><li>• British Acupuncture Council (BAcC)</li><li>• Acupuncture Association of Chartered Physiotherapists (AACP)</li><li>• Acupuncture Foundation Professional Association (AFPA)</li><li>• Association of Traditional Chinese Medicine and Acupuncture UK (ATCM), for practitioners with the prefixes FM, CA, CB, and CC</li><li>• British Acupuncture Federation (BAF)</li></ul>
<b>Chiropody and Podiatry</b>	<ul style="list-style-type: none"><li>• Chiropodists or podiatrists of the Health and Care Professions Council (HCPC)</li></ul>
<b>Homeopathy</b>	<ul style="list-style-type: none"><li>• Society of Homeopaths (RSHom)</li><li>• Alliance of Registered Homeopaths (MARH)</li><li>• Faculty of Homeopathy (MFHom)</li><li>• Federation of Holistic Therapists (FHT)</li></ul>

The most up to date list can be found on **our** website at [www.bhsf.co.uk](http://www.bhsf.co.uk) or by calling **our** Helpdesk on **0121 454 3601**.

### Additional claims requirements

Dental trauma has additional claims requirements.

If **you** have additional requirements, a member of **our** Helpdesk will be more than happy to assist.

#### For dental trauma claims:

**You** can claim under this **benefit** within 26 weeks of the date of treatment.

**You** will need to request a dental trauma claim form from **our** Helpdesk and submit the completed form via **our** customer portal along with the receipts for **your** treatment.

Alternatively, **you** can claim by post by sending the original receipt and completed claim form to the address at the top of the form.

Please note, **we** will contact your dentist for confirmation that the treatment was required as a result of a trauma.

A trauma is an unfortunate event or **accident** that happens unexpectedly, involving an external blow to the mouth, causing a significant dental injury and requires medical or dental attention.

The date of claim is deemed as the date of treatment as evidenced on the submitted documentation.

## Fraud

**You** must not act in a fraudulent manner. Insurance fraud is a criminal offence.

If **we** identify, or are informed, that any **insured person(s)** or authorised individual or service provider, treating professional or practitioner, whether recklessly or negligently:

- Forges, falsifies or exaggerates a document or statement in any respect, or,
- Amends, conceals or withholds information vital to the administration of the policy (including any claims) in any respect, or,
- Makes a claim in respect of any injury caused by a deliberate act, or,
- Registers, updates or amends a policy with any incorrect, false or withheld information about any **insured person**, or,
- Makes a claim through one or more insurances, with the intention of receiving more than what was directly paid, for any **insured person** (this is called betterment), or,
- Attempts to withdraw a submitted claim or document to avoid an investigation.

Then **we** will:

1. Suspend all policies for the **insured person(s)** with immediate effect and not pay any claims which have been or will be made under any policy.
2. At **our** discretion:
  - a. Cancel or declare any/ all policies void, with retrospective effect where appropriate.
  - b. Not grant **you**, or any **insured person(s)**, cover with **us** again in any form.
  - c. Inform (where appropriate): the Police, legal entities and governing bodies (including, but not limited to: IFED, Action Fraud, NHSCFA), **your** employer or third parties with a legitimate interest of the circumstances.
  - d. Instigate legal and/ or criminal/ civil proceedings, where **you** will not have the option to communicate with **us** directly once legal representation is involved.

3. Recover from **you**, any monies paid, including those incurred after the first fraudulent act (irrespective of their legitimacy), plus interest and any associated legal costs.
4. Not refund any paid premium(s).

## Protecting your personal data

BHSF Group Limited and its subsidiaries (“BHSF”) respects all **insured persons** privacy and is committed to processing and protecting all data in accordance with all applicable data protection laws.

BHSF is a data controller. This means that **we** are responsible for deciding how **we** hold and use any personal information.

**Our** privacy notice sets out the way in which any personal data **you** provide to **us** is used and kept safe by **us**. It also explains **your** rights as a data subject. **Our** privacy notice may be updated from time to time and is available at [bhsf.co.uk/privacy](https://bhsf.co.uk/privacy). To request a copy of **our** privacy notice please call **0121 454 3601** or email [helpdesk@bhsf.co.uk](mailto:helpdesk@bhsf.co.uk).

It is important that **you** read this notice, together with any specific privacy notice to inform **you** of what personal information **we** are collecting or processing about **you**.

## Financial Services Compensation Scheme (FSCS)

**You** are protected by the Financial Services Compensation Scheme (FSCS) and compensation from that scheme may be payable in the event that **we** are unable to meet **our** obligations to **you** under this policy, **we** go out of business, are unable to trade, or enter into liquidation.

For more details on the scheme please visit [www.fscs.org.uk](http://www.fscs.org.uk) or contact the FSCS direct on 0800 678 1100.

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

## Customer care

**We** aim to provide **you** with the very highest standards of customer care. **We** welcome feedback and take all matters regarding customer service and complaints seriously.

Should **you** wish to raise any concerns that **you** have, **you** should contact **our** Helpdesk on **0121 454 3601** or write to the Customer Care Team at [customercare@bhsf.co.uk](mailto:customercare@bhsf.co.uk) or to **BHSF, 13th Floor, 54 Hagley Road, Birmingham, B16 8PE**. **We** welcome all feedback, recommendations and will investigate any complaints and issue a final response.

**We** aim to resolve any complaints quickly and to **your** satisfaction, however if **you** are not satisfied with how **we** have dealt with **your** complaint, or **we** have not replied within eight weeks, **you** have the right to refer it to Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

- Call: 0800 023 4567 or 0300 123 9123.
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 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:**

[helpdesk@bhsf.co.uk](mailto:helpdesk@bhsf.co.uk)

### **By writing to us at:**

BHSF

13th Floor

54 Hagley Road

Birmingham

B16 8PE