

Insurance Product Information Document

Company: BHSF Limited

Product: Benenden Health Cash Plan - Green - Legacy



This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This product is a health cash plan and provides reimbursement for the cost of everyday health needs such as Optical or Dental treatment. Cover is provided without a medical, on a personal (policyholder only) or joint (policyholder and partner) basis and the persons covered are named in the Policy Schedule. Cover is only available to persons aged 66 years and over. For full details see the Policy Terms and Conditions.



What is insured?

This cash plan has three levels of cover. Depending on the level of cover you select, each benefit has a reimbursement rate and annual limit we will pay up to, for each person covered. For full details please refer to the benefit table within the Policy Terms and Conditions.

- ✓ Optical – the annual limits payable for this benefit range from £40 for level one to £110 for level three. We reimburse 100% of your receipt up to the annual limit.
- ✓ Dental – the annual limits payable for this benefit range from £45 for level one to £135 for level three. We reimburse 100% of your receipt up to the annual limit.
- ✓ Therapies (combined benefit including osteopathy, chiropractic treatment, homeopathy and acupuncture) – the annual limits payable for this benefit range from £80 for level one to £240 for level three. We reimburse 100% of your receipt up to the annual limit.
- ✓ Hearing aids – the annual limits payable for this benefit range from £75 for level one to £225 for level three. We reimburse 100% of your receipt up to the annual limit.
- ✓ Hospital in-patient – (level 2 upwards) – the annual limit for this benefit is up to 10 nights per policy year ranging from £10 per night for level two to £20 per night for level three. No benefit is payable under level one.
- ✓ Hospital day case – (level 2 upwards) – the annual limit for this benefit is up to 10 days per policy year ranging from £5 per day for level two to £10 per day for level three. No benefit is payable under level one.



What is not insured?

- ✗ To be eligible for this policy you must live in the UK on a lawful, voluntary and settled basis. This excludes the Channel Islands and the Isle of Man.
- ✗ People under 66 years of age.
- ✗ Each benefit has a number of exclusions, please refer to the Policy Terms and Conditions for full details.



Are there any restrictions on cover?

- ! Cover is available to persons aged 66 years and over.
- ! There is an annual limit for each benefit on this policy.
- ! Hospital related benefit is not payable during the first 2 years of the policy for pre-existing conditions.



Where am I covered?

You are covered in the United Kingdom. You are covered worldwide for emergency dental treatment, emergency purchase of prescription glasses and emergency admission to hospital which results in an overnight stay (emergency hospital in-patient benefit can only be claimed from level two upwards) in accordance with the respective policy terms.



What are my obligations?

You must:

- Give us honest, accurate and complete information at point of purchase and making a claim.
- Claim according to the claims procedures set out in the Policy Terms and Conditions.
- Pay the monthly premium on time.
- Let us know of any changes to your address.



When and how do I pay?

The premium to secure cover is payable by monthly Direct Debit.



When does the cover start and end?

Cover starts from the date shown on your Policy Schedule and is automatically renewed on a monthly basis. The policy ends when premiums cease to be paid.



How do I cancel the contract?

If you cancel within 14 days from receipt of your Policy Schedule we will refund your premium, providing a claim has not been made. Otherwise you can cancel the policy at any time by telephoning Benenden on 0800 414 8071, emailing us at benenden@bhsf.co.uk or writing to us at Benenden Health Cash Plan, 13th Floor, 54 Hagley Road, Birmingham, B16 8PE.