

The benefits

Pre-existing condition restrictions apply to some benefits. Please see the Terms & Conditions for full details.

Dental and Optical

Help towards the cost of all dental treatment including check-ups, and the cost of a sight test and optical appliances, up to the maximum shown. This benefit may be used flexibly according to requirements for both categories. It is payable between all eligible registered persons in any 12 consecutive calendar months.

Qualifying period – 3 months.

The cost of Eye Laser Treatment, Implantable Contact Lenses (to correct long or short sightedness) and assessments is included in Schemes 3-5 and the Extra Cover Schemes.

Qualifying period – 12 months.

Primary Scheme

£200

50% of the cost up to the maximum

Practitioner

Physiotherapy, Osteopathy, Chiropractic, Acupuncture, Homoeopathy, Chiropody / Podiatry

Help towards the cost of consultation and treatment (not including medication or appliances) by a qualified and registered practitioner up to the maximum shown. This benefit may be used flexibly according to requirements for all categories. Payable between all eligible registered persons in any 12 consecutive calendar months.

Qualifying period – 3 months

Primary Scheme

£300

50% of the cost up to the maximum

Specialist and Investigations

Help towards the cost of specialists' consultation fees, allergy testing, vaccination, health screening, pathology tests, x-rays, scans, electrocardiograms and other investigations listed in the rules, all undertaken on an outpatient basis, up to the maximum shown. Payable between all eligible registered persons in any 12 consecutive calendar months.

Qualifying period – 3 months.

Primary Scheme

£600

50% of the cost up to the maximum

Birth and Adoption Grant

Payable to the policyholder, whether the mother or father of the baby, for each registered birth in hospital or at home. Hospital benefit is payable for the mother in addition to the grant from the sixth night onwards. The grant is also payable for a registered adoption up to the age of 10.

Qualifying period – 10 months.

Primary Scheme

£300

Hospital

General and Hospice: For an inpatient admission to a hospital or hospice. Payable to each eligible registered person for up to 40 nights in any 12 consecutive calendar months.

Qualifying period – 3 months.

Accident: For an inpatient admission to a hospital immediately following an accident. Payable to each eligible registered person for up to 40 nights in any 12 consecutive calendar months.

No Qualifying period.

Elderly and Mental Illness: For an inpatient admission to a hospital for elderly medical care / long stay / rehabilitation / respite / GP care or for a mental illness. Payable to each eligible registered person for up to 50 nights elderly and 50 nights mental illness from first registration, but not for more than 40 nights in a 12 month period.

Qualifying period – 3 months.

Primary Scheme

£50

Amount per night for Policyholder

Primary Scheme

£25

Amount per night for Spouse/Partner or dependent child

Recuperation

Following each stay in a hospital or hospice for which benefit has been paid for a minimum of 7 nights, a recuperation grant is payable for each eligible registered person.

Primary Scheme
Recuperation Grant for
Policyholder after

7 nights £100 or 15 nights £150

Primary Scheme Recuperation Grant for Spouse/partner or dependent child after

7 nights £50 or 15 nights £75

Day Case Surgery and Treatment

For a planned admission to occupy a bed for a day in a hospital or clinic to undergo surgery, treatment or a procedure. Limited to 8 occasions within any 12 consecutive calendar months for each eligible registered person.

Qualifying period – 3 months.

Primary Scheme

£50

Amount per day for Policyholder

Primary Scheme

£25

Amount per day or Spouse/Partner or dependent child

The benefits

Home Care Assistants and Home Help

Help towards the cost of Local Authority services and some privately arranged assistance if supported by a doctor, up to the maximum shown. Payable between all eligible registered persons in any 12 consecutive calendar months.

Qualifying period – 3 months.

Primary Scheme
£375

50% of the cost up to the maximum

Personal Accident

If an Accident results in Permanent Disability or death the financial consequences can be enormous. Even less serious injuries can result in a lengthy period off work or confinement to the house. Whilst you may be able to cope in the short term, a longer period of disability can put severe pressure on family finances. Lump sum cash payments (shown opposite) when they are needed most could ease the financial burden. Policyholders and everyone else covered by the policy are covered 24 hours a day, every day of the year, whether at work, at home or at play.

up to
£10,000

Permanent Disability: A lump sum cash benefit depending upon the type and degree of Permanent Disability following an Accident.

Facial Disfigurement: A lump sum payment for Permanent facial disfigurement as a result of an accident.

Accidental Death: A lump sum payment if the Accident is fatal.

Temporary Disability: (not applicable to children under 16 years of age)

A weekly sum payable (normally by direct credit, monthly in arrears) if following an Accident, you are:

a) unable to take up your normal paid occupation or any other paid employment; or

b) confined to the home (applicable only if you are not in paid employment at the time of the Accident) as certified by a qualified medical practitioner.

Payable from the 31st day of your disability for up to 52 weeks. Odd days will be paid at 1 / 7 th of the weekly rate.

Although there is no waiting period under this section, the Temporary Disability benefit is not payable for the first 30 days (Deferment Period) of each period of temporary disablement.

Fracture Benefit: A lump sum payment for a fracture or fractures to one or more bones of the arm or leg following an Accident.

Permanent Disability

A proportion of this sum will be paid depending upon the degree of permanent disability in accordance with the scale opposite:

If you or any other eligible person (Insured Person) suffer Bodily Injury as a direct result of an Accident which within 24 months of the Accident results in Permanent Disability, Facial Disfigurement or Death the following will be paid:

Permanent Total Disablement	£10,000
Loss of Sight in one or both eyes	£10,000
Loss of hearing in both ears	£7,500
Loss of hearing in one ear	£1,500
Loss of the use of:	
a) an arm, hand or leg above the knee	£10,000
b) a leg below the knee or a foot	£5,000
c) a shoulder or elbow	£2,500
d) a hip, knee, ankle or wrist	£2,000
e) a thumb	£2,000
f) any finger or big toe	£1,000
g) any other toe	£500
Facial Disfigurement	£600
Accidental Death	£5,000
In addition there are the following payments for Temporary Disability and a Fracture of the specified bone or bones:	
Temporary Disability per week	£30
Fracture Grant	
Leg – ankle, tibia and fibula, kneecap, femur and hip	£150
Arm – wrist, radius and ulna, humerus and shoulder	£75
Overall limit per Accident	£375

Note: Reduced benefits apply to persons under age 16 and over age 66.

The benefits

HSF Assist Helpline Assistance Programme

GP Advice Line

The HSF health plan GP Telephone Consultation Service is available 24 hours a day, every single day of the year

Contacting your GP for medical advice, reassurance or guidance, especially outside surgery hours or during the working day, can often prove inconvenient.

Now you can speak with a GP at a time that suits you. HSF health plan provides a private GP Telephone Consultation Service to enable you to talk in confidence, to a qualified practising GP without the worry and inconvenience of time constraints. There's no charge for the advice and every call remains confidential. No personal details or any advice given will be passed on to any organisation or individual without your prior consent.

Why a GP Advice Line?

If you are working or leading a busy lifestyle, you may have difficulty getting to the surgery during opening hours.

You know that in an emergency you should call your own doctor or the emergency services, but it is sometimes difficult to decide if a medical problem is important enough to see your GP.

Or perhaps you want to discuss a sensitive or confidential medical matter and would prefer to talk to a GP over the telephone at a time to suit you. Maybe you want more time to discuss your concerns or a second opinion.

Who answers the telephone?

Your call will be answered by a specially trained operator. The operator will take some details from you and arrange for a GP to call you back at a convenient time.

Should our doctor think it advisable, and subject to your agreement, we will send a record of your consultation to your own GP in order to keep him/her informed.

What sort of things can I ask about?

An ache or a pain that won't go away – we can provide clinical advice on your symptoms and discuss possible treatments

- Sensitive or confidential concerns
- Explanations of diagnosis or treatment you may have been prescribed
- Possible after-effects of surgery
- Side-effects of any medication you're taking
- Vaccinations you may need when you're travelling abroad and other health precautions relevant to your own personal medical history
- Any healthcare issue that you feel requires the expertise of a doctor

Will I still need to see a GP?

Maybe. Many of our callers receive the advice, reassurance and, where appropriate, diagnosis they need from our doctors. The GP Advice Line provides an invaluable information and advice service which might prevent an unnecessary trip to a GP. We can help with most questions you may want to ask a GP, but if you have symptoms which require a physical examination, or you need a prescription, you may have to see a GP.

How often can I call?

There is no limit to the number of times you can use the GP Advice Line. You can call as often as you need, secure in the knowledge that all advice will be given by practising GPs who are in touch with latest advances in medical care.

To use the GP Advice Line, all you need to do is call the dedicated number and quote your registration number. Please note all calls are recorded.



The benefits

HSF Assist Helpline Assistance Programme

Virtual Dr.

The next generation in GP Services - Your Virtual Doctor

This new service enables you to have a virtual face to face consultation with a practising qualified GP in the comfort of your own home or at work at a convenient time to suit you between 8.30am and 6.30pm Monday to Friday.

The service is designed to be secure, confidential and easy to use; you just need an email address, a broadband internet connection and a computer with a webcam located by your telephone/mobile phone. The service is an enhancement to the current 24/7 GP Telephone Consultation Service and enables you and the doctor to see each other via webcam on your computer or laptop making for an enhanced communication between doctor and patient.

For example you may have pain in your shoulder and difficulty moving your arm properly. This service will help the doctor to see exactly where the pain is and how it restricts your movements. Or you may have abdominal pain – again, you can point to exactly where the pain is helping the doctor in diagnosing your problem and advising you accordingly.

Now you don't need to leave home or work to see a qualified GP. With HSF Virtual Doctor, the UK's first online webcam GP consultation service, you can arrange a virtual face to face consultation at a time that fits with your busy life between Monday to Friday 8.30am to 6.30pm (telephone consultations are available 24/7).

- At home – you don't need to wait days for an appointment and travel to a busy surgery and wait for your appointment.
- At work, imagine your own company doctor service without having to leave the office. The Virtual Doctor Service is further enhanced using state of the art 3D medical images and health information enabling you, the patient, to have a more complete understanding of your condition.
- You will then see the Welcome screen with the Doctor showing in the top left hand corner.
- Please note both the telephone conversation and the video images are recorded for customer service and monitoring purposes.

- The image of the doctor can be enlarged by clicking and dragging from the bottom right hand corner.
- To assist in the diagnosis or explanation, the Doctor may wish to refer to 3D medical images of the body. This will appear in the central section of the screen.
- Once your consultation is complete, the doctor will end your online meeting. You can now close your browser window.
- The doctor will end the telephone conversation, after ensuring you have a clear course of action.

We hope you find the service helpful.
You can use it as often as you wish.





Simple and affordable healthcare cover

Monthly cost

£22

Health cash plan Scheme 3

The benefits

Health Information Site

These days we are all lucky to have a wealth of general information available to us on looking after our health. But it can get a bit confusing knowing which sources you can completely rely on.

The HSF health plan Health Information Service offers medically validated and regularly updated information on health and medical matters, including new treatments, drugs or surgical procedures. If you're trying to overhaul your lifestyle you can also get guidance on areas such as nutrition, exercise or avoiding sports injuries.

There's a travel section too, so you can check on vaccinations needed for your destination and other useful advice on protection from sun, food hygiene and insect bites, etc.

If you're not online, don't worry, just call and we will print off the information and post it to you.

To access the service go to the website and save it to your "favourites" list! Or call and an operator will arrange to send you the leaflets you require. There is no charge for the service; you only pay the cost of a local call if you ring the operator and request the leaflets.

24/7 Counselling Service

Having someone to talk to in confidence when we find life a bit too demanding can be just what we need to help us through those stressful times.

Our team of experienced, professionally trained counsellors are available to assist you explore and resolve your issues 24 hours a day 7 days a week.

You can discuss any aspects that are worrying you including

- Home
- Family
- Relationships
- Work
- Bereavement
- Trauma
- Substance abuse

You can call the service as often as you need or arrange a series of regular telephone counselling sessions with the same counsellor (week day service). There is no charge for this service, you only pay the cost of a local telephone call.

With HSF Assist you can receive, from first registration, up to 6 face to face counselling sessions after your telephone counselling. If you use the face to face counselling, you will pay the counsellor direct and then submit the receipted invoices to HSF health plan for reimbursement under the Practitioners category. *(Please note that up to a maximum of 6 sessions for each person named on your policy, for the lifetime of your policy may be claimed).*

Legal Helpline

Our lawyers can advise on any matter relating to UK and European law. Staffed by solicitors and barristers specially selected for their skill in explaining complex legal matters in everyday language, the advice line has helped many thousands of policyholders through a multitude of legal problems. Together they are able to provide specialist knowledge in the areas of employment, personal injury, negligence, property, contract disputes and consumer law to name but a few. Where we do not have the specialised skills in-house, we can call on our panel of lawyers and, for European legal advice, lawyers in our sister offices across Europe.

The Legal helpline is available 24 hours a day 7 days a week and can be called as often and for as long as needed. Advice about the law in England and Wales is available 24 hours a day, seven days a week. Legal advice for the other areas is available 9am - 5pm, Monday to Friday, excluding public and bank holidays. If you call outside these times, we will arrange to call you back.