

Tailored4Health

A flexible approach to health cash plans

For further information about Tailored4Health or any other product included within this booklet call BHSF today on 0121 629 1266 or visit www.bhsf.co.uk



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A flexible approach to health cash plans



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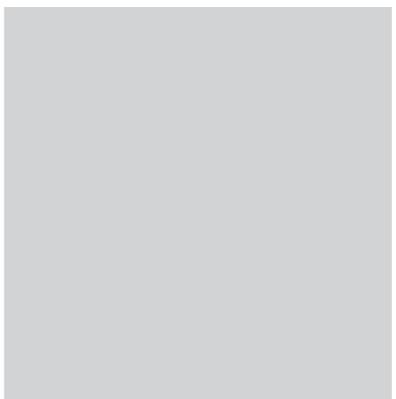
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BHSF's focus on customer satisfaction and its commitment to delivering valuable benefits to employers and their employees has secured its position as a leading provider of health cash plan insurance. In working closely with UK businesses, BHSF recognises that requirements vary and that tailor-made products can assist with employee attraction and retention. BHSF believes that a healthy, motivated and energised workforce is healthy for your business.

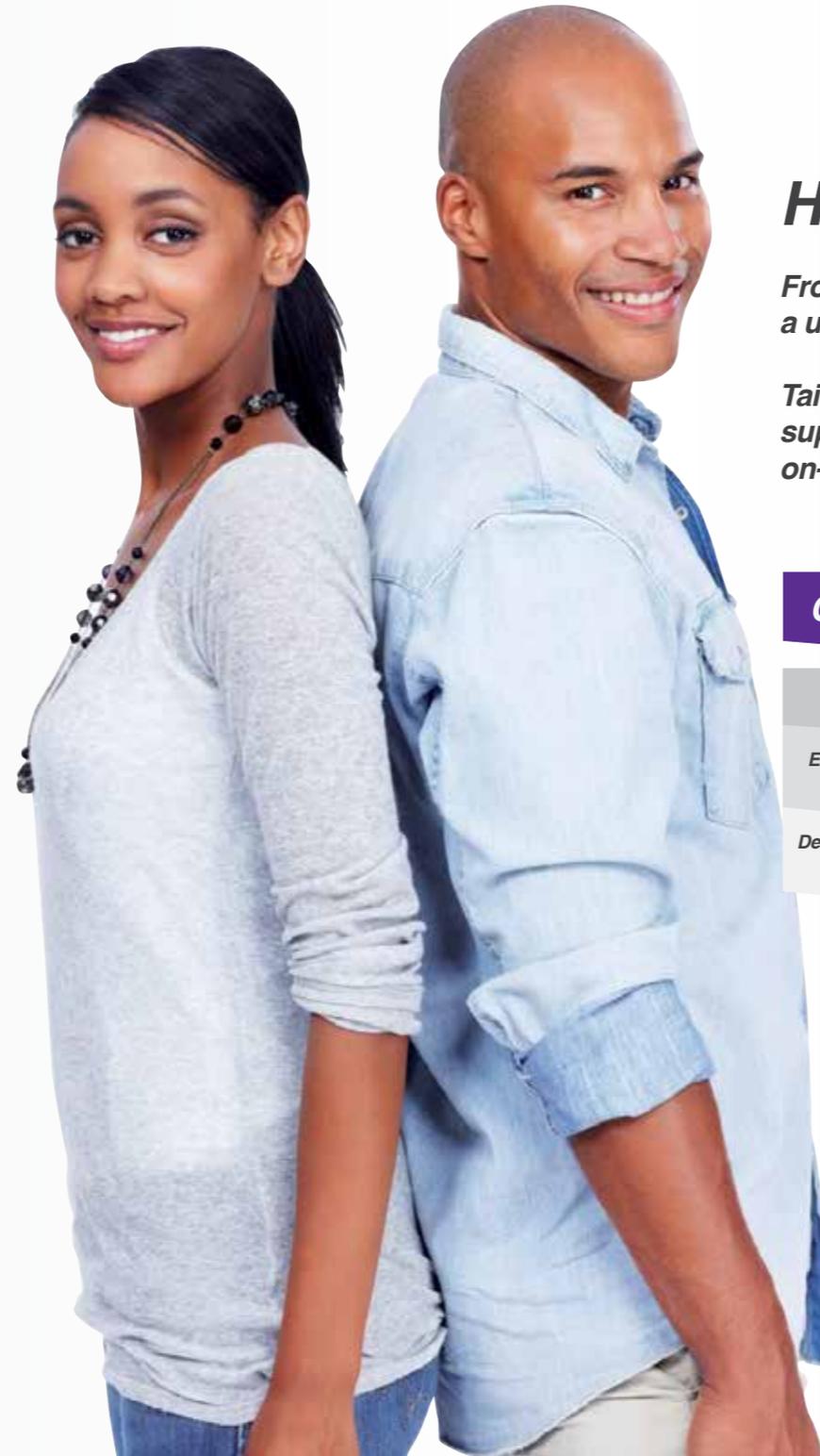
BHSF's national network of consultants can help your organisation build an employee benefits package that is right for your company and that delivers real value for your staff.

A tailored solution

BHSF's Tailored4Health quote engine allows employers to construct bespoke employer-funded health cash plans in line with their current business and workforce requirements. Tailored4Health products can be constructed for any business and then re-engineered in time if client requirements change.

A Tailored4Health plan is based on four 'core' benefits which can include dental, optical, therapies and consultation services. To this, any number of additional benefits can be added, at the desired reimbursement level, to create a unique health cash plan for your organisation. Value added services can then be included to create a total employee benefits package.

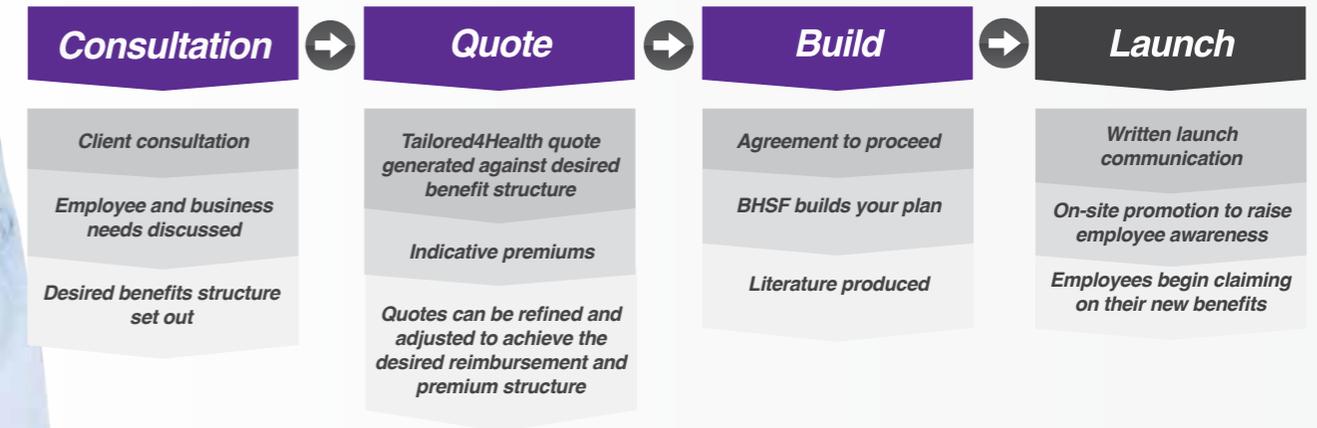
With the Tailored4Health quote engine, the process of building a health cash plan quote that meets the needs and requirements of your business couldn't be simpler.



How Tailored4Health works

From consultation through to launch, BHSF's team of experts will work with you to build a unique health cash plan for your organisation.

Tailored4Health health cash plans are launched with full marketing and communications support. BHSF has a dedicated team of employee benefits advisers who can be on-site to increase awareness and build engagement across your workforce.



How can Tailored4Health help your business?

BHSF's approach is to provide a flexible, value-driven solution that will enable employers to build a health cash plan that is right for their organisation, their staff and their budget.

Tailored4Health allows new and existing clients to provide their employees with bespoke health cover in just a matter of weeks.

Benefits:

- *Provides a bespoke health cash plan to specifically meet the needs of your organisation and staff*
- *Enhances an employee's benefits package*
- *Replaces and enhances the value delivered through an existing health cash plan*
- *Helps project a positive image of your organisation's commitment to the health and wellbeing of employees*
- *Improves staff productivity, motivation and morale*
- *Aids recruitment and retention*
- *Helps reduce absenteeism and sickness-related costs*
- *Promotes an awareness of health and wellbeing issues across the workforce*

BHSF recognises the importance of establishing and developing a partnership approach with its clients. From implementation to launch, BHSF can provide a wide range of high-quality launch materials ensuring the most effective start to your service. BHSF's dedicated team of account managers offers a single point of contact and provides proactive account management and expert consultancy throughout the duration of your programme.



Why choose BHSF?

Established in 1873, BHSF is a forward-thinking provider of health insurance and employee benefit solutions. As a not-for-profit organisation, BHSF has no one to serve but its customers and is therefore able to plough value back into its products. Responsible and dedicated, BHSF has a strong CSR ethos and is committed to providing excellent customer service. BHSF is accredited by IIP and ISO 9001:2008.

BHSF continually strives to better its offering, and through a wealth of experience and constant innovation, can offer clients the latest products and tailor-made solutions.

Working with over 3,000 corporate clients nationwide and with over 400,000 people insured through 230,000 policies, BHSF prides itself on providing affordable products and services that help both individuals and companies manage their health and wellbeing needs.

Our Vision:

To excel as a provider of healthcare insurance, HR support, occupational health services, and employee benefits.

Our Mission as a not-for-profit business:

- To maximise customer satisfaction, value and quality
- To encourage every team member to realise their full potential
- To achieve excellence in operations and business development
- To secure competitive advantage by innovation

Our Values:

- We provide excellent value, consistent with prudence, and serve customers to an outstanding level
- We treat others properly in accordance with our Code of Business Ethics
- We recognise our obligations to all our stakeholders and we share our success through community action and support

By choosing BHSF, you will be choosing a long-term benefits provider who will work with you every step of the way to achieve what ultimately contributes to the ongoing success of your organisation.



How else can BHSF help you?

Benefits Booklets

BHSF's Benefits Booklets contain a range of BHSF products, additional schemes and benefit packages. Benefits Booklets can be produced with a branded cover or be totally bespoke, depending on your requirements.

Group Life Assurance

A community-rated approach to death in service benefit providing a no-fuss administration process and real value for money for the employer.

Flexsme

Flexsme is BHSF's low-cost online employee benefits system designed within a secure framework to serve the needs of the HR department, payroll department and most of all the employees themselves.

Salary sacrifice

BHSF is able to help with setting up salary sacrifice schemes such as childcare vouchers, cycle-to-work programmes and other initiatives.

Employee Assistance Programme

Employee Assistance Programmes (EAPs) provide an early source of practical and emotional support for employees facing issues in their home or work life, assisting employers with their duty of care.

Health cash plans

The health cash plan enables employees to receive cash payments towards everyday healthcare costs, from 'off-the-shelf' voluntary or employer-funded cash plans to tailored corporate cash plans that reflect your company's needs.

Occupational health services

BHSF provides contract and stand-alone occupational health services. Through instant access to its occupational health telephone helpline, BHSF can support HR and line-managers, giving them instant advice and access to a range of 'menu' services.

Health screening

BHSF can supply a range of on-site health screening options, which give an in-depth analysis of employee health and wellbeing. BHSF can support on-site programmes for any size organisation.

Network Benefits

Network Benefits is an online service offering retail discounts, entertainment offers, family days out and much more. In these days where giving extra salary can prove difficult, helping the employee's pay packet go further is the next best thing.

Insurance services

BHSF also offers Plan4Life Cancer Cover, Care4 life insurance, travel insurance, personal accident insurance and pet insurance. For further information about any of these services please call BHSF today.