

Monthly Premium (including Insurance Premium Tax)	Bronze	Silver	Gold	Platinum	Diamond
Personal (policyholder only)	£6.21	£13.98	£21.50	£29.56	£38.70
Family (policyholder, partner and dependent children)	£12.43	£27.95	£43.00	£59.13	£77.40

Maximum per Insured Person per Policy Year.

Benefits	Bronze	Silver	Gold	Platinum	Diamond
Dental	100 £50	£100	£150	£200	£250
Dental trauma	100 £200	£400	£600	£800	£1,000
Optical	100 £50	£100	£150	£175	£225
Diagnostic consultation	75 £100	£175	£250	£400	£650
Therapies Physiotherapy, osteopathy, chiropractic and acupuncture treatment (Combined maximum benefit)	75 £150	£350	£450	£550	£650
Chiropody, homeopathy and reflexology (Combined maximum benefit)	75 £50	£75	£125	£175	£225
Hospital in-patient Payable per night, up to 30 nights per Policy Year	-	£10	£20	£30	£40
Hospital day-case surgery Payable per event, up to 10 events per Policy Year	-	£10	£20	£30	£40
Recuperation Lump sum payable automatically after a valid hospital in-patient claim of at least 10 consecutive nights	-	£75	£150	£225	£300
Maternity/paternity Per child (Adult benefit only)	-	£75	£150	£225	£300
Hearing aids	75 £100	£150	£300	£500	£750
Health screening	75 £50	£75	£125	£175	£250
Access to care (Adult benefit only)	-	✓	✓	✓	✓
Telephone helpline (Adult benefit only)	24 hour, 365 days a year telephone helpline offering a counselling service on stress, family relationships, substance abuse and debt, along with information on a range of issues including legal, financial and medical matters.				
GP helpline and online consultation service	Providing access to a GP helpline 24 hours a day, 7 days a week. Also includes access to an online webcam consultation available Monday - Friday, 8.30am to 6.30pm (excluding bank holidays).				
Private prescription service	The private prescription service enables its doctors to issue private prescriptions and send them directly to a registered pharmacy for despatch to a patient.				
Discounted Gym membership (Adult benefit only)	Corporate membership rates at over 2,500 participating UK and Ireland gyms and fitness clubs.				

**100** = Claim 100% of the cost back up to the stated maximum

**75** = Claim 75% of the cost back up to the stated maximum

Each insured adult has their own maximum benefit. Children can be included on a family policy until their 18th birthday and where benefit is provided it is limited to once times the maximum amount shared amongst all insured children. No advice has been given by BHSF Limited in relation to the sale of this product. All benefits payable are subject to BHSF policy terms; copies available on request. Immediate benefit with the exception of maternity/paternity payment (10 month qualifying period) and for pre-existing health conditions and related health conditions (two years). Insurance Premium Tax included at the applicable rate. Issued by BHSF Limited, 2 Darley Road, Birmingham B16 8TE. BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

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